

To: [Name of Creditor/Collection Agency]
Address: [Street Address]
City, State, Zip: [City, State, Zip Code]

Date: [Current Date]

Re: Account Number [Insert Account Number]

Dear [Contact Name or Department],

This letter serves as formal notification that the above-referenced account has been settled in full. Per our agreement dated [Insert Date of Agreement], the final payment of \$[Insert Amount] was processed on [Insert Date of Final Payment].

As part of the terms of this settlement, it was agreed that your company would request the complete deletion of this account and all associated negative marks from my credit reports at all major credit reporting agencies (Equifax, Experian, and TransUnion).

Please provide written confirmation that you have submitted the request for deletion to the credit bureaus. I request that this update be processed within [Insert Number, e.g., 30] days of the date of this letter.

If you have any questions regarding this matter, please contact me at the address or phone number listed below.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Address]
[Your Phone Number]