

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Date]

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Collection Agency Name],

I am writing to you regarding the above-referenced account, which is currently appearing on my credit reports as a paid collection.

Since this debt has been paid in full and is no longer an active obligation, I am requesting that your company make a "goodwill" gesture and remove the trade line associated with this account from all three major credit reporting agencies (Equifax, Experian, and TransUnion).

Maintaining a positive credit history is very important to me, and the presence of this paid collection is negatively impacting my credit score. I would appreciate it if you would delete this entry as a courtesy in light of the fact that the debt has been resolved.

Please notify me in writing once you have requested the deletion of this account from the credit bureaus.

Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]