

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

[Date]

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

RE: Account Number [Account Number]

Dear Collections Department,

I am writing to you regarding the above-referenced account. This debt has been paid in full as of [Date of Final Payment]. Attached to this letter is documentation confirming the final payment and the zero balance status.

As this debt is now completely satisfied, I am requesting that your company remove the collection entry and all associated trade lines related to this account from my credit reports with Equifax, Experian, and TransUnion.

While I understand that the account can be marked as "Paid," I am requesting a full deletion of the collection record to assist in restoring my credit standing. Please provide written confirmation once you have submitted the request for deletion to the credit bureaus.

Thank you for your cooperation in resolving this matter.

Sincerely,

[Your Signature]

[Your Printed Name]