

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

[Date]

[Name of Collection Agency/Creditor]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Notice of Resolved Debt and Request for Credit Reporting Deletion

Account Number: [Your Account Number]

To Whom It May Concern,

This letter is to formally confirm that the above-referenced debt has been resolved in full. Payment was successfully completed on [Date of Final Payment] in the amount of \$[Amount Paid].

As per our prior agreement regarding the resolution of this account, I am requesting that your company immediately notify all major credit reporting agencies (Equifax, Experian, and TransUnion) to delete any and all derogatory marks, collection entries, or negative history associated with this account from my credit reports.

Please provide written confirmation once you have submitted the deletion request to the credit bureaus. I have enclosed documentation of the final payment and/or the settlement agreement for your records.

I look forward to receiving confirmation that this matter has been finalized and that my credit report has been updated accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List any attachments, e.g., Payment Receipt, Settlement Letter]