

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

Date: [Current Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

This letter serves as formal notification that the above-referenced account has been paid in full and now maintains a zero (\$0.00) balance.

According to our previous agreement and/or the satisfaction of this debt, please provide a formal "Letter of Release" or a "Paid in Full" certificate for my records. This document should confirm that I have no further financial obligation to your agency or the original creditor regarding this specific account.

Furthermore, per the terms of our settlement, I request that your agency immediately initiate a request to all credit reporting bureaus (Equifax, Experian, and TransUnion) to delete any and all trade lines, collection notations, or derogatory remarks associated with this account from my credit profile.

Please confirm in writing once the deletion request has been submitted to the bureaus. I expect this matter to be updated within thirty (30) days of the date of this letter.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]