

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

[Date]

[Creditor or Collection Agency Name]
[Department Name]
[Address]
[City, State, Zip Code]

RE: Letter of Acknowledgment for Paid Defaulted Account

Account Number: [Your Account Number]
Settlement Amount Paid: \$[Amount]
Date of Final Payment: [Date]

To Whom It May Concern,

This letter serves as a formal request for a written acknowledgment that the above-referenced defaulted account has been paid in full.

On [Date], a final payment in the amount of \$[Amount] was made to satisfy the outstanding balance. According to our records and previous correspondence, this payment fulfills all financial obligations regarding this account.

Please provide a formal "Letter of Release" or a "Paid in Full" certificate confirming the following:

- The current balance is \$0.00.
- The account is closed and no further collection activity will occur.
- The status of this account will be updated with the relevant credit reporting agencies (Equifax, Experian, and TransUnion) to reflect that the debt has been satisfied.

Please send this documentation to my mailing address listed above within [Number] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]