

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

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

This letter is to formally confirm that the above-referenced account has been paid in full. A final payment in the amount of \$[Insert Amount] was made on [Insert Date].

As this debt is now completely satisfied, I request that you update your records to show a zero balance. Please also notify all credit reporting agencies to which you have reported this debt that the account is "Paid in Full."

Please send me a formal letter or statement confirming that the balance is zero and that the account is closed. This documentation is necessary for my personal records and to ensure my credit report is accurate.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]