

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

[Date]

[Name of Creditor/Collection Agency]
[Recipient Address]
[City, State, Zip Code]

RE: Notice of Complete Debt Satisfaction and Account Closure

Account Number: [Your Account Number]
Original Creditor: [Name of Original Creditor, if applicable]
Total Amount Paid: \$[Amount]

To Whom It May Concern,

This letter serves as formal notification and confirmation that the above-referenced debt has been paid in full and is now satisfied. According to my records, the final payment was made on [Date of Final Payment].

Please update your records to reflect that this account now carries a zero (\$0.00) balance and is officially closed. I request that you issue a formal "Release of Liability" or a "Paid in Full" certificate regarding this account for my personal records.

Furthermore, please ensure that all credit reporting agencies (Equifax, Experian, and TransUnion) are notified within 30 days that this debt has been satisfied and the account status is updated to "Paid in Full" or "Closed."

If there are any remaining discrepancies or if you believe further action is required, please contact me in writing at the address provided above within ten (10) business days. Otherwise, I will consider this matter fully resolved and closed.

Sincerely,

[Your Signature]

[Your Printed Name]