

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

[Date]

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

RE: Notice of Payment in Full and Request for Account Closure

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

To Whom It May Concern,

This letter serves as formal notification that the above-referenced debt has been paid in full as of [Date of Final Payment].

Pursuant to our agreement, I request that you update your records to show this account as "Paid in Full" with a zero balance. Please cease all collection activities regarding this account immediately.

Furthermore, I request that you notify all credit reporting agencies to which you have reported this debt that the account has been satisfied. Please provide me with a formal letter or certificate of satisfaction confirming that the debt is paid in full and that the account is closed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]