

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

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

RE: Notice of Final Satisfaction and Debt Closure

Account Holder Name: [Your Name]
Account Number: [Account Number]
Final Payment Date: [Date of Last Payment]
Final Payment Amount: \$[Amount]

To Whom It May Concern,

This letter serves as formal notification and confirmation that the above-referenced debt has been paid in full. As of [Date], the total outstanding balance, including all principal, interest, and fees, has been satisfied.

According to our records and the final payment made on [Date], I have fulfilled all financial obligations regarding this account. Please update your records to show this account as "Paid in Full" or "Closed" with a zero balance.

Furthermore, I request that you notify any credit reporting agencies to which you have reported this debt that the account is now satisfied and closed. Please provide me with a formal "Letter of Release" or a "Satisfaction of Debt" statement for my personal records within 30 days.

If you believe there are any remaining discrepancies or if you require further information, please contact me in writing at the address provided above.

Sincerely,

[Your Signature]

[Your Printed Name]