

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

[Date]

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

RE: Notice of Final Payment and Debt Resolution

Account Number: [Your Account Number]
Total Amount Paid: \$[Amount]

To Whom It May Concern,

This letter serves as formal notification that the above-referenced debt has been paid in full.
Enclosed is the final payment of \$[Amount] to satisfy the remaining balance of this account.

Please update your records to show that this account has a \$0.00 balance and is officially closed.
I request that you send a formal "Release of Liability" or a "Paid in Full" letter to my address
within 30 days of receiving this payment.

Additionally, please notify all credit reporting agencies to which you report that this account has
been paid in full and should reflect a zero balance on my credit report.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: [Check or Money Order Number]