

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

[Date]

[Creditor Name]  
[Creditor Department, e.g., Billing/Settlement]  
[Creditor Address]  
[Creditor City, State, Zip Code]

RE: Account Closure and Settlement Confirmation  
Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request the permanent closure of the above-referenced account. This request follows the successful completion of the settlement agreement reached on [Date of Settlement Agreement].

As per our agreement, the final payment of \$[Amount] was made on [Date of Final Payment]. This payment fulfills the terms of the settlement, and the balance on this account is now \$0.00. I request that you update your records to show this account as "Closed" and "Settled in Full" (or "Paid in Full for less than the full balance").

Please provide written confirmation within 30 days that:

- The account has been closed and no further balance is owed.
- The internal records have been updated to reflect the settlement.
- The credit reporting agencies (Equifax, Experian, and TransUnion) have been notified of the settled status of this account.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]