

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

[Date]

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

RE: Notice of Debt Discharge and Request for Final Account Closure

Account Number: [Enter Account Number]

To Whom It May Concern,

I am writing to formally notify you that the debt associated with the above-referenced account has been legally discharged. This discharge occurred via [Bankruptcy Filing / Settlement Agreement / Final Payment] on [Date].

As this debt is now legally satisfied and/or unenforceable, I request that you perform the following actions immediately:

- Close the account permanently in your records.
- Update the account status to "Closed/Discharged" or "Paid in Full" with all major credit reporting agencies (Equifax, Experian, and TransUnion).
- Cease all further collection efforts, including phone calls, letters, or third-party assignments.
- Provide a written confirmation within 30 days stating that the account is closed and has a zero balance.

Attached you will find documentation supporting this discharge [e.g., Bankruptcy Discharge Order or Settlement Receipt].

Please ensure your records are updated to reflect the accurate status of this account to prevent any future reporting errors.

Sincerely,

[Your Signature]

[Your Printed Name]