

Date: [Current Date]

To: [Creditor Name]
[Creditor Address]
[City, State, Zip Code]

From: [Your Full Name]
[Your Address]
[City, State, Zip Code]

Account Number: [Your Account Number]

Subject: Formal Request for Permanent Account Closure Following Hardship Forbearance

Dear Customer Service Department,

I am writing to formally request the permanent closure of the above-referenced account. As of the date of this letter, I have successfully completed the agreed-upon hardship forbearance program.

Please ensure that this account is closed at my request. I am requesting that you update your records and notify the relevant credit reporting agencies (Equifax, Experian, and TransUnion) that this account has been "Closed at Consumer's Request" with a zero balance or as per the final settlement agreement reached during the hardship period.

Please send me a written confirmation within 30 days verifying that the account is closed and providing the final status reported to the credit bureaus.

Thank you for your assistance during my financial hardship and for your prompt attention to this closure request.

Sincerely,

[Your Signature]

[Your Printed Name]