

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Social Security Number]
[Your Date of Birth]

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

Subject: Request for Removal of Paid Account - [Account Number]

Dear Customer Service Department,

I am writing to formally request the removal of the following account from my credit report. This account has been paid in full, and I have reached an agreement with the creditor for the complete deletion of this trade line.

Account Details:

Creditor Name: [Original Creditor or Collection Agency]
Account Number: [Full Account Number]
Date Paid: [Date of Final Payment]

Attached to this letter, please find a "Letter of Deletion" or "Paid in Full" confirmation provided by the creditor. This document confirms that the debt is satisfied and that the creditor authorizes the removal of this entry from my credit file.

Please update my credit record within 30 days to reflect the removal of this item. Once the deletion is complete, please send me an updated copy of my credit report or a written notification confirming the change.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures: [Copy of ID, Copy of Payment Confirmation/Deletion Letter from Creditor]