

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your SSN]
[Date]

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

Subject: Request for Deletion of Resolved Collection Account

To Whom It May Concern,

I am writing to formally request the removal of the following collection account from my credit report. This account has been fully resolved, and I have fulfilled all financial obligations regarding this debt.

Account Details:

Collection Agency: [Collection Agency Name]
Account Number: [Account Number]
Date Resolved: [Date Paid/Settled]

Enclosed is a copy of the "Letter of Satisfaction" or payment confirmation from the collection agency, which confirms that the account is closed and paid in full. As the debt is no longer outstanding, I am requesting that the entire tradeline be deleted from my credit file rather than simply marked as "Paid Collection."

Under the Fair Credit Reporting Act, I am entitled to an accurate credit report. Maintaining a resolved collection entry negatively impacts my credit score despite the resolution of the debt. I ask that you investigate this matter and provide notification once the item has been removed.

Thank you for your prompt attention to this request.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures: [List documents, e.g., Proof of Payment, Identification Copy]