**Paid in Full Letter–Final Payment**

Today’s Date

**Your Name: --------------
Home Address: --------------
Phone Number: --------------**

**Attention: {name of collector: --------------
Name of Debt Collection: --------------
Agency Address: --------------**

**Account Number: {account or reference number: --------------**

**Dear Mr. /Ms. {Collector’s Name or Collection Agency’s name: --------------**

You’ll find my final payment on the above referenced account enclosed. I request written confirmation showing this account as {paid in full or settled} according to our agreement on {insert date of agreement}. However, should you choose not you provide me with confirmation, I will use your acceptance of this final payment as proof that you agree the account is {paid in full or settled}.

Now that this debt is paid, I do not expect to hear from you except to confirm the account is paid. I will consider any other contact from you or you company as harassment and will immediately report your actions to my State Attorney General and to the Federal Trade Commission and, if necessary, take whatever legal action is necessary to protect myself. Finally, I expect you to remove this account and all references to my personal information from your records.

**Signature just above printed name: --------------
Your Printed Name previously settled debt letter**