

# Request to Remove Paid Collections from Credit File

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally request the removal of the paid collection account listed on my credit report with account number [Account Number]. I understand that I have settled the balance in full as of [Date of Payment] and would like to ask for your assistance in removing this collection entry.

The presence of this collection account has a negative impact on my credit score and, thus, my ability to secure favorable terms for future credit. I believe that my timely payment demonstrates my commitment to fulfilling my financial obligations.

I kindly request you reconsider the necessity of this entry on my credit report and update it to reflect a more accurate representation of my creditworthiness.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]