

[Your Full Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Company/Lender Name]  
[Department Name, e.g., Estate Department]  
[Address]  
[City, State, Zip Code]

**RE: Assumption of Liability and Release of Estate**

**Account Number:** [Account Number]

**Deceased Party:** [Full Name of Deceased Spouse]

To Whom It May Concern,

I am writing to formally notify you of the passing of my spouse, [Full Name of Deceased Spouse], on [Date of Death]. A certified copy of the death certificate is enclosed with this letter.

Regarding the above-referenced account, I am requesting to formally assume full legal and financial responsibility for the outstanding balance and all future obligations associated with this debt. I am the surviving spouse and, where applicable, the [Executor/Administrator] of the estate.

By signing this letter, I agree to the following:

- I assume personal liability for the full amount owed on the account.
- I request that the account be transferred into my name solely.
- I request that the Estate of [Full Name of Deceased Spouse] be fully released from any further claims or liabilities regarding this specific account.

Please update your records to reflect my contact information as the primary account holder. I understand that my creditworthiness may be reviewed to complete this transfer.

Please send a written confirmation once the transfer is complete and the estate has been released from liability.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:**

- Certified Copy of Death Certificate
- [Letters Testamentary or Letters of Administration, if applicable]