

Date: [Insert Date]

To: [Lender/Servicer Name]

Address: [Lender Address]

City, State, Zip: [Lender City, State, Zip]

Re: Notice of Bankruptcy Discharge and Mortgage Acceleration

Borrower(s): [Your Full Name(s)]

Property Address: [Subject Property Address]

Loan Account Number: [Your Loan Number]

Bankruptcy Case Number: [Your Case Number]

To Whom It May Concern,

This letter serves as formal notification that I/we have received an official discharge in the above-referenced bankruptcy case on [Insert Discharge Date]. A copy of the Discharge Order is attached for your records.

As a result of this discharge, my/our personal liability for the debt associated with the aforementioned loan has been legally extinguished. Pursuant to the U.S. Bankruptcy Code, you are hereby prohibited from attempting to collect this debt from me/us personally.

Furthermore, I/we acknowledge receipt of your notice dated [Insert Date of Acceleration Notice] regarding the acceleration of the mortgage loan. Be advised that while you maintain a security interest in the property, any further communication regarding this account must strictly comply with the discharge injunction and the Fair Debt Collection Practices Act (FDCPA).

Please update your records to reflect that the personal obligation has been discharged. All future correspondence regarding the status of the property lien should be directed to my/our legal counsel at the address below, or sent to me/us for informational purposes only, clearly stating that it is not an attempt to collect a discharged debt.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

CC: [Attorney Name, if applicable]

Attachment: Bankruptcy Discharge Order