

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

[Date]

[Name of Creditor/Collection Agency]
[Address]
[City, State, Zip Code]

RE: NOTICE OF BANKRUPTCY AND ACCOUNT CLOSURE

Account Number: [Your Account Number]
Case Number: [Your Bankruptcy Case Number]

To Whom It May Concern,

Please be advised that I filed for bankruptcy protection under Chapter [7 or 13] of the United States Bankruptcy Code in the [District Name, e.g., Eastern District of New York] on [Date of Filing].

Under the provisions of 11 U.S.C. § 362, an automatic stay is now in effect. This prohibits any further attempts to collect, assess, or recover a claim against me that arose before the filing of the case. This includes, but is not limited to, phone calls, letters, legal actions, or the reporting of negative information to credit bureaus.

I am formally requesting that you immediately cease all communication with me regarding this account. If this matter has been referred to a third-party collection agency, please notify them of this bankruptcy filing immediately and instruct them to return the file to the original creditor and close the account in their system.

Any further communication regarding this debt should be directed to my attorney:

[Attorney Name]
[Law Firm Name]
[Attorney Address]
[Attorney Phone Number]

Please update your records to reflect that this account is closed and subject to the bankruptcy stay/discharge. Failure to comply with the automatic stay may result in legal action for contempt and sanctions.

Sincerely,

[Your Signature]

[Your Printed Name]