

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

[Date]

[Creditor Name]
[Creditor Address]
[City, State, Zip Code]

RE: Notice of Bankruptcy Discharge and Account Closure
Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally notify you that I filed for bankruptcy under Chapter [7 or 13] of the U.S. Bankruptcy Code. My bankruptcy case was filed in the [Insert District Name, e.g., Northern District of California] under Case Number [Your Case Number].

A formal Discharge Order was entered by the court on [Date of Discharge]. A copy of the Discharge Order is enclosed for your records.

As per the federal bankruptcy laws, the debt associated with the above-referenced account has been discharged. Please update your records to reflect that this account is closed and shows a balance of zero (\$0.00). Please ensure that any reporting to credit bureaus (Equifax, Experian, and TransUnion) accurately reflects that this account was "Discharged in Bankruptcy" with a zero balance.

Furthermore, I request that you cease all collection activities, including phone calls, letters, or any other form of contact regarding this debt, as mandated by the permanent injunction of the bankruptcy discharge.

Please provide written confirmation within 30 days that your records have been updated accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of Bankruptcy Discharge Order