

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

[Date]

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

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

To Whom It May Concern,

I am writing to formally notify you that I have received a legal discharge of my debts under Chapter 7 of the U.S. Bankruptcy Code. The discharge order was entered by the United States Bankruptcy Court, [District Name], on [Date of Discharge].

A copy of the Discharge Order is enclosed for your records.

Pursuant to 11 U.S.C. § 524, the discharge acts as a permanent injunction against any attempt to collect, recover, or offset this debt as a personal liability. This includes, but is not limited to, phone calls, letters, or reporting the account as "past due" or "active" to credit reporting agencies.

Please take the following actions immediately:

- Update your internal records to reflect that this account is "Discharged in Bankruptcy" with a zero (\$0.00) balance.
- Cease all collection activities and communication regarding this debt.
- Ensure that all reports to credit bureaus (Equifax, Experian, and TransUnion) accurately reflect the discharge status and zero balance.

If you have already sold or transferred this account to a third-party collection agency, you are required to notify them of this discharge immediately.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of Chapter 7 Discharge Order