

**[Your Name]**

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

**[Date]**

**[Name of Creditor or Collection Agency]**

[Address]

[City, State, Zip Code]

**RE: Notice of Discharge and Cease and Desist Order**

Account Number: [Your Account Number]

Bankruptcy Case Number: [Your Case Number]

Date of Discharge: [Date of Discharge]

To Whom It May Concern,

Please be advised that I have successfully completed my Chapter 13 bankruptcy filing. A formal Discharge Order was entered by the United States Bankruptcy Court for the [District Name, e.g., Northern District of Illinois] on [Date of Discharge].

The debt associated with the account number referenced above was included in my bankruptcy filing and has been legally discharged. Under the United States Bankruptcy Code, 11 U.S.C. § 524, this discharge operates as a permanent injunction against any attempt to collect, recover, or offset this debt as a personal liability.

**Demand to Cease Collection:**

You are hereby directed to immediately cease all collection activities regarding this account. This includes, but is not limited to, phone calls, letters, emails, and any reporting to credit bureaus. Please update your records to show this account as "Discharged in Bankruptcy" with a zero balance.

**Demand for Account Closure:**

Please close this account permanently and provide written confirmation that the account has been updated and that all collection efforts have ceased.

Failure to comply with the permanent discharge injunction may result in legal action and the pursuit of sanctions and damages against your company in Bankruptcy Court.

Attached is a copy of the Discharge of Debtor order for your records.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of Bankruptcy Discharge Order