

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

[Date]

[Creditor Name]
[Creditor Department/Contact Person]
[Creditor Address]
[City, State, Zip Code]

RE: Notice of Bankruptcy Discharge and Account Closure

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

Dear [Contact Person or Billing Department],

Please be advised that I have successfully completed my bankruptcy proceedings. I am writing to formally notify you that a Discharge Order was granted by the United States Bankruptcy Court, [District Name], on [Date of Discharge].

As a result of this legal discharge, I am no longer personally liable for the debt associated with the above-referenced account. Pursuant to the United States Bankruptcy Code, specifically 11 U.S.C. § 524, you are now permanently enjoined from taking any action to collect, recover, or offset this debt as a personal liability of the debtor.

I request that you take the following actions immediately:

- Update your internal records to reflect that this account is "Discharged in Bankruptcy."
- Cease all collection efforts, including phone calls, letters, or invoices.
- Ensure that any reports made to credit reporting agencies (Equifax, Experian, and TransUnion) accurately reflect a balance of zero (\$0) and a status of "Discharged in Bankruptcy."

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

Thank you for your prompt attention to this final resolution. If you have any questions regarding this matter, please contact me in writing.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of Bankruptcy Discharge Order