

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

[Date]

[Creditor/Collection Agency Name]
[Contact Person, if known]
[Address]
[City, State, Zip Code]

RE: Notice of Bankruptcy Discharge and Request for Account Correction

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

To Whom It May Concern,

I am writing to formally notify you that the debt associated with the above-referenced account was discharged in my Chapter [7 or 13] bankruptcy filing. The discharge order was entered by the United States Bankruptcy Court for the [District Name] on [Date of Discharge].

Under the United States Bankruptcy Code, specifically 11 U.S.C. § 524, the discharge injunction prohibits any attempt to collect, recover, or offset a discharged debt as a personal liability of the debtor. This includes letters, telephone calls, or reporting the balance as "past due" or "active" to credit reporting agencies.

Please update your records to reflect that this account is "Discharged in Bankruptcy" with a balance of \$0. If you have reported this account to any credit bureaus, I request that you update the status with them immediately to ensure compliance with the Fair Credit Reporting Act.

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

Please provide written confirmation within 30 days that your records have been updated and that all collection activities have ceased.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of Bankruptcy Discharge Order