

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

[Date]

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

Re: Notice of Bankruptcy Discharge and Request for Zero Balance Update

Account Number: [Your Account Number]
Bankruptcy Case Number: [Your Case Number]
Discharge Date: [Date of Discharge]

To Whom It May Concern,

I am writing to formally notify you that I have received a legal discharge of my debts under Chapter [7/13] of the U.S. Bankruptcy Code. The discharge was granted by the United States Bankruptcy Court for the [District Name] on [Date].

The account referenced above was included in this bankruptcy filing. Pursuant to the discharge order, you are legally prohibited from attempting to collect this debt from me personally. Please update your internal records to reflect that this account has a zero (\$0.00) balance and is closed due to bankruptcy discharge.

Furthermore, please ensure that this status is accurately reported to the major credit reporting agencies (Equifax, Experian, and TransUnion) as "Discharged in Bankruptcy" with a \$0 balance.

I have enclosed a copy of the Discharge Order for your records.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Copy of Bankruptcy Discharge Order