

[Your Name/Executor Name]
[Your Address]
[City, State, Zip Code]
[Date]

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

RE: Estate of [Deceased Name]
Account Number: [Account Number]
Date of Death: [Date of Death]

To Whom It May Concern,

I am writing to you in my capacity as the [Executor/Administrator/Personal Representative] of the estate of the late [Deceased Name].

This letter serves as formal notification that the estate of [Deceased Name] is insolvent. Following a thorough review of the decedent's assets and liabilities, it has been determined that the total value of the estate's assets is insufficient to cover the outstanding debts and funeral/administrative expenses.

As there are no remaining funds or assets available to satisfy the balance on the above-referenced account, the estate is unable to make any further payments toward this debt. Please find attached a copy of the death certificate for your records.

We request that you update your records to reflect the insolvency of the estate and close this account effectively immediately. Please cease all further collection efforts and correspondence regarding this matter.

Thank you for your cooperation.

Sincerely,

[Signature]

[Your Printed Name]
[Phone Number]