

Date: [Current Date]

TO:

[Creditor Name]

[Creditor Address]

[City, State, Zip Code]

RE: Notice of Bankruptcy Filing and Automatic Stay

Debtor Name: [Your Full Name]

Case Number: [Your Case Number]

Date Filed: [Date Case was Filed]

Chapter: [Chapter 7/13]

District: [Name of Bankruptcy Court District]

To Whom It May Concern,

Please be advised that I have filed for bankruptcy protection under the United States Bankruptcy Code. Under 11 U.S.C. § 362(a), an **Automatic Stay** went into effect immediately upon the filing of my petition.

The Automatic Stay prohibits all creditors from taking any action to collect a debt that arose before the filing of the case. This includes, but is not limited to:

- Telephone calls or written correspondence;
- Initiating or continuing lawsuits or legal proceedings;
- Wage garnishments or bank levies;
- Repossessions or foreclosures.

You are hereby directed to **CEASE AND DESIST** all collection efforts against me immediately. Any further attempt to contact me or collect this debt may be considered a willful violation of the Automatic Stay, which may subject you to court-ordered sanctions, including actual damages, attorney fees, and punitive damages.

If you have already initiated legal action or a garnishment, you must take immediate steps to dismiss the action or release the garnishment.

Please direct all future communication regarding this account to my attorney (if applicable):

[Attorney Name]

[Attorney Phone Number]

[Attorney Address]

Thank you for your immediate compliance.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your Phone Number]