

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

[Name of Debt Collection Agency]
[Address of Debt Collection Agency]
[City, State, Zip Code]

RE: Notice of Bankruptcy Filing and Automatic Stay

Account Number: [Your Account Number with the Agency]
Original Creditor: [Name of Original Creditor]

To Whom It May Concern:

Please be advised that I have filed for bankruptcy protection under the United States Bankruptcy Code. This letter serves as formal notice of my filing.

The details of my bankruptcy case are as follows:

- **Case Number:** [Your Case Number]
- **Date Filed:** [Date Case was Filed]
- **Chapter:** [Chapter 7 or Chapter 13]
- **District/Court:** [District where filed, e.g., Southern District of New York]

Pursuant to 11 U.S.C. § 362(a), an **automatic stay** went into effect immediately upon the filing of my petition. Under this federal law, you are prohibited from taking any further action to collect this debt, including but not limited to: making telephone calls, sending letters, initiating or continuing legal proceedings, or attempting to garnish wages.

Please cease all communication with me regarding this account immediately. All future inquiries or correspondence regarding this debt should be directed to my bankruptcy attorney:

[Attorney Name]
[Attorney Law Firm]
[Attorney Address]
[Attorney Phone Number]

Failure to comply with the automatic stay may result in court-ordered sanctions and damages for violation of federal law.

Sincerely,

[Your Signature]

[Your Printed Name]