

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

[Co-Debtor Name]
[Co-Debtor Address]
[City, State, Zip Code]

Re: Notice of Bankruptcy Filing and Automatic Stay

Dear [Co-Debtor Name],

This letter is to formally notify you that I filed for bankruptcy under [Chapter 7 / Chapter 13] of the U.S. Bankruptcy Code on [Date of Filing].

The case was filed in the [Name of Bankruptcy Court, e.g., District of Delaware] under Case Number: [Your Case Number].

Because we are co-debtors on the following account(s), I am providing you with this notice:

- **Creditor Name:** [Name of Bank or Lender]
- **Account Number:** [Last 4 digits of Account Number]

Under federal law, the filing of this petition triggers an "automatic stay," which prohibits creditors from pursuing collection actions against me. Depending on the chapter filed, this may also provide a "co-debtor stay" which may temporarily protect you from collection actions regarding this specific debt.

Please note that I am required by law to list all my debts and co-debtors in my bankruptcy schedules. You will likely receive formal legal notification from the Bankruptcy Court shortly.

I recommend that you consult with a legal professional or financial advisor to understand how this filing may affect your personal liability and credit report regarding this joint debt.

Sincerely,

[Your Signature]
[Your Printed Name]