

Personal Letter to Creditors Advising Them You are in Bankruptcy

[Your Name]
[Street Address]
[City, State ZIP Code]
[phone number - optional]
[email address - optional]

August 28, 2009

[Name of Recipient]
[Title]
[Company Name]
[Street Address]
[City, State ZIP Code]

Dear [Name of Recipient]:

Re: [Account No.]

As you may be aware, I have been experiencing very serious financial troubles for some time, and it finally reached the point where the only reasonable thing I could do was to declare personal bankruptcy, which I did on [Date].

Since you are one of my creditors, I'm writing to let you know how all my debts will be handled. The "trustee in bankruptcy" in this case will evaluate each and every debt and determine whether it is to be placed in line for payment or discharged through the bankruptcy process; he or she will contact you regarding my account with you once the determination has been made.

For further information, please contact my bankruptcy attorney, [Name of Attorney] at [Phone No.].

Thank you for your patience and understanding in this matter.

Cordially,

[Your Name]

Enclosures

Sample Letter To Creditors Advising Of Bankruptcy

Padhraic Smyth



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