

Bankruptcy Case Filing Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Dear [Creditor's Name],

I am writing to formally notify you of my intention to file for bankruptcy under Chapter 7/Chapter 13 (choose one) due to my current financial situation as a retiree.

After careful consideration, I believe this is the best course of action to address my debts and secure a stable financial future. My retirement income has significantly limited my ability to meet existing financial obligations, and I am unable to make my monthly payments.

In accordance with bankruptcy laws, I will be submitting my case to the appropriate court within the next [insert time frame] and will provide you with all required documentation. I kindly ask that you cease any collection efforts until the bankruptcy process is fully resolved.

Thank you for your understanding and cooperation in this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]