

Joint Voluntary Bankruptcy Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Co-Applicant's Name]

[Co-Applicant's Address]

[City, State, Zip Code]

To Whom It May Concern,

We, [Your Name] and [Co-Applicant's Name], are writing to formally submit our joint voluntary bankruptcy application under [Chapter 7/Chapter 13].

We have come to this decision after considering our financial situation, and believe that this is the best course of action for us. Our current debts exceed our ability to repay them, and we feel that filing for bankruptcy is our best option.

We are aware of the ramifications involved in this process and have consulted with legal counsel to understand our rights and responsibilities.

Please find attached the necessary documentation to accompany this application, including our financial statements and lists of debts.

We appreciate your attention to our application and look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Name]

[Co-Applicant's Signature]

[Co-Applicant's Name]