



INSTRUCTIONS FOR USING A POST PETITION DISCHARGE LETTER

The following are sample letters for the clients of the Law Offices of Patrick M. Hunter to send to the credit reporting bureaus, notifying them of the discharge and requesting specific actions pursuant to your credit record. Along with these letters, each client should send copies of their driver's license and Social Security Card or Birth Certificate to the credit reporting bureaus as proof of your identity, and a copy of the discharge. The letters should be mailed via certified mail and when you have received the green Return Receipt, keep them, along with copies of the letters you have sent.

I recommend that you secure a credit report from all three of the Credit Reporting Agencies (Equifax, Experian and TransUnion) about three months after your bankruptcy discharge is granted and review them carefully. All of your creditors must report only a "0" balance on your credit report after discharge and if they fail to do so, then we could have a violation of the Bankruptcy Code and the Fair Credit Reporting Act. The site for the annual free credit report is:

<https://www.annualcreditreport.com/cra/index.jsp>

CERTIFIED MAIL RETURN RECEIPT

Equifax Infor. Service Center
Attn: Dispute Resolution Dept
PO Box 105873
Atlanta, GA 30348

TransUnion
Attn: Dispute Resolution Dept
PO Box 2000
Chester, PA 19022

Experian Information Solutions
Attn: Legal Depart 701
Experian Parkway
PO Box 1240
Allen, Texas 75013

In the Matter of:

My name: _____

Address: _____

Case: ____ - _____

Chapter: _____

File Date: _____

Discharge Date: _____

Dear Sir or Madam:

I am enclosing a copy of the Order Discharging Debtor entered on my case. Please update the subject credit file(s) to reflect the discharged status of the debts as indicated on the Final Report from the Trustee. The Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

To the extent that any of the discharged debts are reporting anything other than a "\$0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice.

Further, pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself. Thank you for your prompt assistance with this matter.
