

Bank Account Name Correction Letter Sample Printable PDF

bank account name correction letter sample is a crucial document used when individuals or businesses need to rectify errors related to their bank account names. Whether due to typographical mistakes, misspellings, or updated legal names, submitting a formal correction letter ensures that your bank records are accurate, which is vital for seamless financial transactions and avoiding future complications. Properly drafted correction letters not only facilitate efficient communication with banking institutions but also serve as official documentation that can be referenced in case of disputes or verification processes. In this comprehensive guide, we will explore what a bank account name correction letter entails, provide detailed samples, and offer valuable tips to craft an effective and professional correction request.

Understanding the Importance of a Bank Account Name Correction Letter

Why is a Correction Letter Necessary?

A bank account name correction letter is essential because:

- Ensures accuracy in banking records: Correct account details prevent transaction errors.
- Facilitates smooth financial transactions: Accurate account names are often required for fund transfers, direct debits, and other banking activities.
- Prevents fraudulent activities: Correct information reduces identity theft risks.
- Simplifies legal and compliance processes: Correct account details are necessary for audits and verification.

When Should You Write a Correction Letter?

You should consider writing a bank account name correction letter in the following scenarios:

- Typographical errors in the account holder's name.
- Misspelled names due to clerical mistakes.
- Legal name change after marriage, divorce, or other personal reasons.
- Update of business name following rebranding or restructuring.
- Discrepancies between the bank's records and official documentation.

Key Elements of a Bank Account Name Correction Letter

A well-crafted correction letter should include the following components:

- **Sender's Details:** Full name, contact number, email address, and mailing address.
- **Date:** The date of writing the letter.
- **Bank Details:** The bank's name, branch, and account number.
- **Subject Line:** Clearly stating the purpose, e.g., "Request for Name Correction in Bank Account."
- **Salutation:** Formal greeting, e.g., "Dear Sir/Madam."
- **Introduction:** Briefly explain the reason for writing the letter.
- **Details of the Error:** Specify the incorrect name and the correct name.
- **Supporting Documents:** Mention and attach relevant documents such as ID proof, legal name change certificates, or business registration certificates.
- **Request for Action:** Clearly state the correction desired.
- **Closing:** Express gratitude and include contact details.
- **Signature:** Handwritten or digital signature of the account holder.

Sample Bank Account Name Correction Letter

Individual Account Name Correction Letter Sample

``plaintext

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

The Branch Manager

[Bank Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request for Correction of Bank Account Name

Dear Sir/Madam,

I am writing to request a correction in the name associated with my bank account at your branch. My account details are as follows:

Account Holder Name: [Incorrect Name]

Account Number: [Your Account Number]

The name currently registered in your records is incorrect due to a clerical error. The incorrect name is "[Incorrect Name]" and the correct name should be "[Correct Name]."

Please find attached a copy of my identification proof (e.g., passport, driver's license) and any other relevant documents to verify my identity and support this correction request.

I kindly request you to update the account name to reflect the correct spelling as soon as possible to prevent any future inconveniences. Should you require any additional information or documentation, please do not hesitate to contact me.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Handwritten Signature]

[Your Name]

...

Business Account Name Correction Letter Sample

``plaintext

[Your Business Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

The Branch Manager

[Bank Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request for Correction of Business Name in Bank Account

Dear Sir/Madam,

I am the authorized signatory of the account held under the name "[Incorrect Business Name]" at your branch. I am writing to request an update to reflect our new legal business name, which is "[Correct Business Name]."

Our account details are as follows:

Account Number: [Your Account Number]

Please find enclosed a copy of the official business registration documents and the legal name change certificate issued by the relevant authorities.

We appreciate your assistance in updating our account details to ensure smooth banking operations. Kindly confirm once the correction has been made.

Thank you for your cooperation.

Sincerely,

[Authorized Signatory's Name]

[Position]

[Company Seal or Signature]

...

Tips for Writing an Effective Bank Account Name Correction Letter

To ensure your correction request is processed swiftly and accurately, consider the following tips:

- **Use a clear and professional tone:** Maintain formality and politeness throughout the letter.
- **Be precise:** Clearly mention both the incorrect and correct names.
- **Attach supporting documents:** Provide valid proof of identity or legal documents supporting the correction.
- **Double-check details:** Verify account numbers, names, and attached documents for accuracy.
- **Follow bank procedures:** Some banks may have specific forms or online procedures; ensure compliance.
- **Keep copies:** Retain copies of the letter and attached documents for your records.

Additional Considerations for Name Corrections

Legal Name Change Documentation

When changing your name legally, ensure you include official documents such as:

- Court order or decree
- Marriage certificate
- Divorce certificate
- Gazette notification (if applicable)

Updating Business Names

For businesses, include:

- Business registration certificate
- Certificate of incorporation
- Legal name change documents issued by authorities

Follow-up Process

After submitting your correction request:

- Contact the bank to confirm receipt.
- Request a timeline for processing.
- Verify the correction once notified.

Conclusion

A bank account name correction letter sample serves as a vital tool for individuals and businesses to rectify errors in their bank records swiftly and professionally. Crafting a clear, concise, and well-supported correction letter not only speeds up the process but also ensures your banking information remains accurate and compliant. Remember to include all necessary details, attach relevant documents, and maintain a courteous tone. Whether you are correcting a typo, updating a legal name, or rebranding a business, following these guidelines will help you communicate effectively with your bank and prevent future financial mishaps. Proper documentation and proactive communication are the keys to maintaining a smooth banking experience.

Keywords for SEO Optimization:

- bank account name correction letter sample
- how to write a bank name correction letter
- bank account name change request template
- formal letter for name correction in bank account
- bank account correction letter format
- sample letter for updating bank account details
- correcting bank account information
- bank name correction letter example
- bank account name update procedure
- bank record correction letter template

Bank Account Name Correction Letter Sample: A Comprehensive Guide to Correcting Your Account Name

When managing your finances, accuracy is paramount, especially when it comes to your bank account details. One common issue faced by account holders is discrepancies or errors in the account name registered with the bank. These errors can lead to delayed transactions, failed payments, or even security concerns. That's where a bank account name correction letter sample

becomes invaluable. It serves as an official request to your bank, asking for the necessary correction to ensure your account details are accurate and up-to-date.

In this detailed guide, we'll explore everything you need to know about bank account name correction letter sample, including why it's important, how to draft an effective letter, and tips for ensuring your correction request is processed smoothly.

Why Is a Bank Account Name Correction Letter Important?

A bank account name correction letter is a formal document used to notify your bank of any inaccuracies in your account name. These inaccuracies might include misspellings, incorrect middle or last names, or outdated information following a legal name change.

Common Reasons for Name Corrections:

- Typographical errors during account registration
- Misspelling of your name during account opening
- Legal name change due to marriage, divorce, or other reasons
- Data entry errors during bank updates
- Miscommunication or clerical mistakes

Ensuring your account name is correct is essential because:

- It prevents transaction failures
- It reduces the risk of identity verification issues
- It ensures smooth processing of payments, deposits, and withdrawals
- It maintains your financial security and integrity

Key Elements of a Bank Account Name Correction Letter

An effective correction letter should be clear, concise, and include all necessary information to facilitate the update. Below are the essential elements to include:

- Your Personal Details
- Full name (as currently registered)
- Account number

- Contact information (phone number, email address)
- Address

- Bank Details

- Bank name and branch
- Account type (savings, current, etc.)
- Existing account number

- Description of the Correction

- Clear statement of the incorrect name
- Correct version of the name
- Reason for the correction (optional but helpful)

- Supporting Documents

- Legible copies of legal documents (passport, national ID, marriage certificate, court order)

- Formal Request and Signature

- Polite and formal language requesting the correction
- Your signature and date

Sample Bank Account Name Correction Letter

Below is a professional sample template you can adapt for your needs:

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

The Branch Manager

[Bank Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request for Correction of Bank Account Name

Dear Sir/Madam,

I am writing to formally request a correction to the name registered on my bank account. Please find my account details below:

- Account Holder Name (Incorrect): [Incorrect Name]
- Correct Name: [Correct Name]
- Account Number: [Your Account Number]
- Branch Name: [Branch Name]

The name on my account was incorrectly recorded due to [briefly explain reason if applicable, e.g., typographical error during account opening]. To ensure that my account details are accurate and to facilitate seamless banking transactions, I kindly request you to update my account name to the correct spelling mentioned above.

Please find attached supporting documents for your verification:

- [List of attached documents, e.g., copy of passport, national ID, marriage certificate, legal name change document]

I would appreciate your prompt assistance in processing this correction. Kindly confirm once the update has been made. Should you require any further information or clarification, please feel free to contact me at [your phone number] or [your email].

Thank you for your attention to this matter.

Sincerely,

[Your Signature]

[Your Name]

Tips for Writing an Effective Bank Name Correction Letter

- **Be Clear and Precise:** Clearly specify the incorrect and correct names. Avoid ambiguity.
- **Use Formal Language:** Maintain professionalism and politeness throughout the letter.
- **Attach Necessary Documents:** Include valid identity proof or legal documents to support your correction request.
- **Follow Bank Procedures:** Some banks may have specific forms or online procedures for corrections; check their official website or visit the branch.
- **Keep Copies:** Retain copies of your letter and supporting documents for your records.
- **Follow Up:** Contact the bank after a reasonable period to confirm that the correction has been processed.

Additional Considerations

Legal Name Changes

If your name has legally changed due to marriage, divorce, or court order, ensure you provide official documentation such as:

- Marriage certificate
- Divorce decree
- Court order of name change

Processing Time

The processing time for name correction varies depending on the bank's policies and the completeness of your documentation. Typically, it can take from a few days to a few weeks.

Common Challenges

- Delay in processing due to incomplete documentation
- Discrepancies in the bank's records
- Need for additional verification

How to Follow Up

- Call the bank's customer service
- Visit the branch in person
- Send an email inquiry
- Check online banking updates

Conclusion

A bank account name correction letter sample is an essential document that facilitates the smooth updating of your account details. Whether you've identified a typo or undergone a legal name change, submitting a well-drafted correction letter with the appropriate supporting documents can significantly expedite the process.

By understanding the key components of the letter, adhering to formal communication standards, and following up diligently, you can ensure that your bank records accurately reflect your current name. This not only prevents transaction issues but also maintains the integrity of your banking relationship.

Remember, always verify your bank's specific procedures for name corrections, and don't hesitate to seek assistance from bank representatives if needed. Properly handling this correction helps safeguard your financial activities and ensures seamless banking experiences.

Disclaimer: This article is for informational purposes only. Always consult your bank's official guidelines or contact their customer service for specific instructions related to name correction procedures.

Question What is a bank account name correction letter? A bank account name correction letter is a formal request submitted to a bank to amend or correct the name associated with a bank account due to errors or discrepancies. **When should I write a bank account name correction letter?** You should write a correction letter when your bank account name contains misspellings, errors, or requires updates due to legal name changes or other reasons. **What information should be included in a bank account name correction letter?** The letter should include your account number, current name, the correct name, reason for correction, and supporting documents if necessary. **Can I use a template for a bank account name correction letter?** Yes, using a template can help ensure your letter includes all necessary details; customize it to fit your specific

situation. What documents are typically required to support a name correction request? Common supporting documents include a copy of your ID, legal name change documents, or any official documents verifying the correct name. How long does it usually take for the bank to process a name correction request? Processing times vary by bank but generally range from a few days to a couple of weeks once all required documents are submitted. Is it necessary to visit the bank in person to request a name correction? While some banks allow online or mail requests, visiting the branch in person can expedite the process and ensure proper submission of documents. Can I correct my bank account name for an account opened jointly? Yes, but both account holders may need to provide consent and submit supporting documents for the correction. What should I do if my bank rejects my name correction request? You should request clarification from the bank, review the rejection reasons, and provide any additional documents or information needed to support your case. Are there any fees associated with requesting a bank account name correction? Most banks do not charge fees for correcting account details, but it's best to confirm with your specific bank beforehand.

Related keywords: bank account correction letter, account name correction template, sample letter for name correction, bank correction request letter, account name update letter, correction letter for bank account, bank name correction format, sample letter for correcting account name, bank account correction email sample, account name change letter template

Name change letter format after marriage

Understanding the Name Change Letter Format After Marriage

name change letter format after marriage is an essential document for women and men who decide to update their surname following their wedding. Changing your name after marriage involves more than just telling friends and family; it requires official documentation and formal communication with various institutions. A well-crafted name change letter ensures a smooth transition, providing the necessary proof and clarity to government agencies, banks, employers, and other organizations. This article offers a comprehensive guide to the proper format, including sample templates, tips, and step-by-step instructions to help you navigate the process confidently.

Why Is a Name Change Letter Important?

A name change letter serves as an official request or notification for updating your name on records and documents. It is often required when:

- Updating your passport, driver's license, or ID card
- Changing bank account details
- Updating your social security records
- Informing the employer and payroll department
- Updating insurance policies
- Notifying utility companies and service providers
- Amending legal documents, such as property titles or wills

Having a clear, professional, and properly formatted letter increases the likelihood of a smooth and hassle-free process.

Key Components of a Name Change Letter After Marriage

A typical name change letter after marriage should include the following elements:

1. Your Personal Information

- Full current name
- New name (if applicable)
- Address
- Contact details (phone number, email)
- Date of letter

2. Recipient's Information

- Name of the organization or individual
- Department or office (if applicable)
- Address

3. Salutation

- Formal greeting, e.g., "Dear Sir/Madam" or "To Whom It May Concern"

4. Body of the Letter

- Clear statement of intent to change your name
- Details of your marriage (date, location, spouse's name)

- Your old name and new name
- Request for updating records
- Mention of any attached documents (marriage certificate, ID copies)

5. Closing

- Polite closing remark
- Signature
- Printed name

6. Attachments

- Copies of marriage certificate
- Identification proof
- Any other relevant documents

Sample Name Change Letter Format After Marriage

Below is a sample template you can adapt to your specific needs:

``plaintext

[Your Current Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name or Department]

[Organization Name]

[Organization Address]

[City, State, ZIP Code]

Subject: Request for Name Change Due to Marriage

Dear Sir/Madam,

I am writing to formally request an update to my records to reflect my recent marriage and name change. I was previously registered under the name [Your Old Name], and I have recently married [Spouse's Name] on [Marriage Date] at [Marriage Location].

In accordance with this change, I would like to update my name to [Your New Name]. Please find attached a copy of my marriage certificate as proof of this change.

I kindly request that my records be amended accordingly across all relevant documents and accounts associated with your organization. I appreciate your prompt attention to this matter.

Please confirm once the update has been completed. Should you require any additional information or documents, feel free to contact me at [Your Phone Number] or [Your Email Address].

Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]

...

Attachments:

- Copy of Marriage Certificate
- Valid ID proof (if required)

Step-by-Step Guide to Writing Your Name Change Letter After Marriage

Follow these steps to ensure your letter is effective and complete:

Step 1: Gather Necessary Documents

- Marriage certificate
- Valid identification proof (passport, driver's license)
- Any specific forms required by the organization

Step 2: Use a Formal Tone and Clear Language

- Keep the language professional and concise.
- Avoid slang or overly casual expressions.

Step 3: Personalize the Letter

- Replace placeholders with your actual details.
- Mention the exact date and place of marriage for clarity.

Step 4: Attach Supporting Documents

- Ensure copies are clear and legible.
- Label attachments properly.

Step 5: Send the Letter Through Appropriate Channels

- Mail physically or send via email, depending on the organization's preference.
- Keep copies of all correspondence for future reference.

Additional Tips for a Successful Name Change Process

- Follow Up: After submitting your letter, follow up to confirm updates.
- Check Requirements: Some organizations may have specific procedures or forms; always verify their process.
- Be Patient: Record updates can take time; allow for processing periods.
- Keep Track of Communications: Maintain records of all correspondence and submitted documents.
- Update All Records: Don't forget to update your name on social media, professional profiles, and other personal accounts after formal updates.

Legal Considerations When Changing Your Name After Marriage

While a name change letter is often sufficient for many organizations, some legal procedures may require additional steps:

- Legal Name Change Petition: In some jurisdictions, you may need to file a legal petition for a formal court order.
- Updating Government Documents: Apply for a new passport, driver's license, and social security card with your new name.
- Notifying All Relevant Authorities: Ensure all agencies and institutions are aware of your name change to avoid future discrepancies.

Common Mistakes to Avoid in Name Change Letters

- Using Informal Language: Always maintain a professional tone.
- Omitting Attachments: Forgetting to include necessary documents can delay processing.
- Providing Incorrect Details: Double-check all personal information for accuracy.
- Sending Multiple Requests Without Follow-Up: Keep track of all correspondence and follow up if needed.

Conclusion

A well-structured name change letter format after marriage is a vital step in updating your personal records after tying the knot. By adhering to the proper format, including all necessary components, and following the outlined steps, you can ensure your name change process is smooth and efficient. Remember to gather all supporting documents, personalize your letter, and maintain a professional tone. With patience and diligence, you'll successfully update your records and embrace your new identity with confidence.

Whether you're updating your passport, bank accounts, or other official documents, this comprehensive guide provides all the information you need to craft an effective name change request after marriage.

Name Change Letter Format After Marriage: A Comprehensive Guide

Changing your name after marriage is a significant milestone that symbolizes a new chapter in your life. Whether you choose to adopt your spouse's surname, hyphenate, or keep your maiden name, the process involves a series of formalities, predominantly centered around drafting and submitting a formal name change letter or application. Understanding the correct format, essential components, and the procedural steps can make this transition smoother and more efficient. This detailed guide explores the name change letter format after marriage in depth, providing clarity on how to approach

this important task.

Understanding the Importance of the Name Change Letter After Marriage

A name change letter after marriage serves as a formal request or notification to relevant authorities, institutions, or organizations to update your legal name. It acts as an official document that helps streamline the process of updating your records across various entities, including government agencies, banks, employers, and educational institutions.

Key reasons why a proper name change letter format is essential:

- Ensures clarity and professionalism in communication.
- Serves as legal documentation for future reference.
- Facilitates smoother processing of name change requests.
- Reduces the likelihood of errors or delays.

Core Components of a Name Change Letter After Marriage

A well-structured name change letter should incorporate specific elements that clearly communicate your intent and provide all necessary details. Below are the fundamental components:

1. Sender's Details

- Full name before marriage.
- Address.
- Contact information (phone number, email).
- Date of writing the letter.

2. Recipient's Details

- Name of the organization or individual (e.g., HR department, government office).
- Address of the organization.
- Specific department (if applicable).

3. Salutation

- Formal greeting, such as "Dear Sir/Madam" or specific name if known.

4. Subject Line

- Clear indication of the letter's purpose, e.g., "Request for Name Change Due to Marriage."

5. Body of the Letter

- Brief introduction stating the purpose.
- Details about your marriage (date, spouse's name, marriage certificate reference).
- Your current legal name.
- Your new preferred name after marriage.
- Request for updating your records.
- Mention of attached supporting documents.

6. Closing

- Polite closing remarks.
- Signature.
- Name (typed).

7. Enclosures

- List of attached documents (marriage certificate, ID proof, etc.).

Step-by-Step Guide to Drafting the Name Change Letter After Marriage

Creating an effective name change letter involves careful attention to detail. Here's a step-by-step approach:

Step 1: Gather Required Documents

Before drafting the letter, assemble necessary supporting documents:

- Original marriage certificate.

- Identity proof (Aadhaar card, passport, driver's license).
- Address proof.
- Any previous name change documentation (if applicable).

Step 2: Decide on the Format and Style

Opt for a professional, formal tone. Use a clean, readable font like Times New Roman or Arial, size 12. Maintain proper margins and alignment.

Step 3: Draft the Letter

Follow the structure outlined above, tailoring the content to your specific circumstances.

Sample Name Change Letter Format After Marriage:

[Your Full Name Prior to Marriage]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name/Department]

[Organization Name]

[Organization Address]

[City, State, ZIP Code]

Subject: Request for Name Change Due to Marriage

Dear Sir/Madam,

I am writing to formally request the update of my records to reflect my new name following my marriage. I was married on [Marriage Date], and my marriage certificate number is [Marriage

Certificate Number].

My current legal name is [Your Full Name Before Marriage], and I would like it to be changed to [Your New Name After Marriage] in all relevant records maintained by your organization.

Please find attached a copy of my marriage certificate along with my identification proof for your verification.

I kindly request you to update my records at your earliest convenience and confirm once the process is complete. Please let me know if any additional documentation or information is required.

Thank you for your prompt attention to this matter.

Sincerely,

[Signature]

[Your Typed Name]

Enclosures:

- Copy of Marriage Certificate
- Copy of ID Proof
- Any other relevant documents

Best Practices for Writing a Name Change Letter After Marriage

- Be Clear and Concise: Clearly state your current and new names, along with relevant marriage details.
- Use Formal Language: Maintain professionalism throughout the letter.
- Attach Supporting Documents: Always include copies of your marriage certificate and identification.
- Specify the Request: Clearly mention what you want to be changed ? passport, bank records, driver's license, etc.
- Follow Up: After submitting the letter, follow up to confirm the updates have been made.

Different Formats for Various Organizations

While the core components remain consistent, slight modifications may be necessary depending on

the recipient:

1. For Banks and Financial Institutions

- Emphasize account details.
- Include bank-specific forms if available.

2. For Government Agencies (Passport, Driver's License, Aadhar)

- Follow official application forms.
- Include notarized affidavits if required.

3. For Employers and HR Departments

- Use company-specific procedures.
- Attach the updated marriage certificate.

Additional Tips for a Successful Name Change Process

- Check Specific Requirements: Different organizations may have unique procedures or forms.
- Keep Copies: Maintain copies of all correspondence and submitted documents.
- Timing: Submit your request promptly after marriage to avoid delays.
- Legal Assistance: If needed, consult a legal expert for complex cases or if complications arise.
- Online vs. Offline: Many organizations now accept online submissions or forms; verify their preferred method.

Common Challenges and How to Address Them

- Delays in Processing: Follow up regularly and ensure all documents are complete.
- Rejection Due to Missing Info: Double-check all details and enclosures.
- Multiple Organizations: Prioritize and methodically update each record to maintain consistency.

Conclusion

The name change letter format after marriage is a vital document that facilitates the legal and administrative transition to your new name. By understanding its essential components and following

a systematic approach, you can ensure your name update process is smooth and compliant with official standards. Remember to customize your letter according to the recipient's specific requirements, attach all necessary supporting documents, and keep records of all correspondence. Embracing a professional and organized approach will not only save time but also reduce stress during this significant life change.

Embark on your new journey confidently, knowing that your name change process is well-structured and properly documented.

Question What is the standard format for a name change letter after marriage? A typical name change letter after marriage should include your current name, new name, marriage date, a request for updating records, and your contact information. It should be formal, clear, and concise, often addressed to the relevant authority or organization. **Do I need to mention my old and new names explicitly in the letter?** Yes, it's important to clearly specify both your old name and your new name to avoid any confusion and ensure proper record updating. **Should I include a marriage certificate with my name change request?** Yes, attaching a copy of your marriage certificate is typically required as proof of your marriage and to validate your request for a name change. **Is there a specific format for the salutation and closing in a name change letter?** Yes, the letter should be formal, with a respectful salutation such as 'Dear Sir/Madam' and a polite closing like 'Sincerely' or 'Yours faithfully,' followed by your signature and contact details. **Can I use an email format for my name change request after marriage?** Yes, many organizations accept formal name change requests via email. Ensure the email is professional, includes all necessary details, and attaches supporting documents like the marriage certificate. **Are there any specific legal requirements for a name change letter after marriage?** Legal requirements vary by jurisdiction, but generally, including proof of marriage, a clear request, and your identification details are necessary. Some organizations may have their own specific guidelines to follow. **How long does it typically take to process a name change after submitting the letter?** Processing times vary depending on the organization, but it generally takes from a few days up to a few weeks for records to be updated after submitting the name change request.

Related keywords: name change letter, marriage name change, name change request, official name change letter, marriage certificate, formal letter for name update, name change document, sample name change letter, name change application, legal name change letter

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