



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK
OFFICE OF THE CLERK**

CYNTHIA A. PLATT
Clerk of Court

FRANK J. FARAGON
Chief Deputy

CREDIT REPORTING INFORMATION

The United States Bankruptcy Court does not report any information to the credit bureaus and is not responsible for verifying or validating information from consumers' credit files. Bankruptcy filings are publicly available records.

Any concerns regarding the accuracy of consumer credit files can be directed to the credit reporting agencies. Each credit reporting agency has specific procedures for consumers to dispute information listed in their credit files. The Fair Credit Reporting Act (15 U.S.C. § 1681) is the law that controls credit reporting. The Act states that credit reporting agencies may not report a bankruptcy case more than 10 years after the order for relief is entered. This is usually the bankruptcy filing date.

For more information about the Fair Credit Reporting Act or directions on how to dispute information reported on your credit report, visit the Federal Trade Commission's website, or contact the FTC toll-free at 877-FTC-HELP (382-4357).