



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
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**CREDIT REPORTING INFORMATION**

The United States Bankruptcy Court does not report any information to the credit bureaus. The U.S. Bankruptcy Court 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. Other adverse credit information not related to the bankruptcy case is generally removed after 7 years.

If you need copies of your bankruptcy records, you may visit our Clerk's Office to view documents during office hours and get assistance with viewing and printing forms. There is a fee of \$0.10 per page for documents you print in our office. You can also access documents online by visiting <https://pacer.login.uscourts.gov>. You will need to setup an account to view documents online.

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, [www.ftc.gov](http://www.ftc.gov), or contact the FTC toll-free at 877-FTC-HELP (382-4357). The FTC website also contains information on how to identify credit repair scams. According to the FTC, one sign of potential credit repair fraud is when you are told to dispute accurate information on your credit report. The FTC website provides guidance on how to repair your credit on your own plus information about your legal rights and what you can do if a credit repair company does not live up to its promises.