



The United States Bankruptcy Court has no jurisdiction over credit reporting agencies and does not report to any of the agencies. The bankruptcy petition and case docket are public records. Credit reporting agencies regularly collect information from cases filed and report the information on their credit reporting services.

The Fair Credit Reporting Act, Section 605, is the law that regulates credit reporting agencies. The law states that credit reporting agencies may not report a bankruptcy case on a person's credit report after ten years from the date the bankruptcy was filed. For more information on your right as a consumer, you may contact the following:

Federal Trade Commission: 202-326-2222

In addition, you may also contact the following legal aid services in New York City:

City Bar Justice Center: 212-626-7383

NYC Bankruptcy Assistance Project: 917-661-7383

Mobilization for Justice: 212-417-3799