



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS  
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Ann M. Fox  
Clerk of Court

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### **CREDIT REPORTING INFORMATION**

With slight exception, case filings at the United States Bankruptcy Court for the District of Massachusetts (“Court”) are public records. The Court does not report any case filing information to credit reporting companies, is not responsible for verifying or validating their reports, and does not have jurisdiction to remove information from those reports.

Any concerns regarding the accuracy of information maintained by credit reporting companies can be directed to those companies. 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, provides 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) or [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore). Please see the federal judiciary’s public web page at <https://www.uscourts.gov/services-forms/bankruptcy> addressing bankruptcy case records and credit reports.