



United States Bankruptcy Court
Northern District of Texas
NOTICE REGARDING CREDIT BUREAU INQUIRY

The U.S. Bankruptcy Court, Northern District of Texas does not report information to any credit reporting agency. The Court does not have any control or jurisdiction over credit reporting agencies.

Credit reporting agencies regularly collect data from public records and report the information to interested parties. Petitions, schedules, and other bankruptcy documents are considered public records. These public records are available at the Clerk's Office and online to registered PACER users. For more information about PACER or to register for an account, please visit the website at www.pacer.gov

In accordance with the Fair Credit Reporting Act, 15 U.S.C. § 1681 c(a)1, credit reporting agencies should not report a bankruptcy case on a person's credit report after 10 years from the date the case was filed. However, chapter 13 cases are typically removed seven years from the date the case was filed. Generally, removal happens automatically and does not require any further action by the debtor or creditor.

To resolve a dispute regarding a credit report or to inquire about the status of debts that may be subject to a discharge issued in a bankruptcy case, contact the credit reporting agencies via the information noted below. If a dispute involves a particular debt being reported, you or your representative may wish to contact the creditor directly. More information regarding rights under the Fair Credit Reporting Act may be found at www.consumerfinance.gov/learnmore

The three major credit reporting agencies are:

Equifax
800-829-4577
www.equifax.com

Experian
800-311-4769
www.experian.com

TransUnion LLC
800-888-4213
www.transunion.com