

Consumer Credit Reports Information

All bankruptcy case filings appear for 7-10 years from the date the case was filed on a credit report. Federal Law 15 U.S.C. §1681c, "Requirements relating to information contained in consumer reports," provides information regarding bankruptcy cases and what can be disclosed.

Bankruptcy records are public records unless sealed, and all information contained in them can be retrieved by anyone, including credit reporting agencies. The U.S. Bankruptcy Court is not responsible for credit reports. Any disputes with a credit agency must be resolved by the debtor and that agency.

If you wish to obtain a copy of documents filed in your case, you may set up an account with www.pacer.gov, or you may come to our office at 701 Broadway, Nashville, TN 37203. If you come to our office, the price for copies varies. If you print the documents, it is \$0.10 per page. If the Clerk prints the documents, it is \$0.50 per page. The Clerk accepts exact cash, cashier's check or money order. Cashier's checks and money orders must be made payable to U.S. Bankruptcy Court.