



**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
OFFICE OF THE CLERK**

CREDIT REPORTING INFORMATION

The United States Bankruptcy Court does not report or furnish 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 information should be directed to the credit reporting agency reporting said information. 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.

If you need copies of your bankruptcy records, you may visit the 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. The Clerk's Office accepts cash and money orders and is unable to provide change. You can also access documents online by visiting <https://pacer.login.uscourts.gov>. You will need to set up an account with them to view documents online.

Telephone: 615-736-5584

Hours: Monday – Friday, 8:00 a.m. – 4:00 p.m.