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**Answer:**

The bankruptcy court has no jurisdiction over credit reporting agencies. The Fair Credit Reporting Act, 15 U.S.C. Section 1681(c) provides that credit reporting agencies may not report a bankruptcy case on a person's credit report after ten years from the date the bankruptcy case is filed. Other bad credit information is removed after seven years.

For information on re-establishing credit and addressing credit problems, contact the Federal Trade Commission (FTC), Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, D.C. 20580. The toll-free FTC help-line number is 1-877-382-4357, and the FTC website is located at [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

**FAQ Category:**

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