



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO**

221 EAST FOURTH STREET  
CINCINNATI, OHIO 45202

170 NORTH HIGH STREET  
COLUMBUS, OHIO 43215

120 WEST THIRD STREET  
DAYTON, OHIO 45402

**RE: CREDIT REPORTING AGENCIES**

The United States Bankruptcy Court does not report any information to credit bureaus. Bankruptcy filings are publicly available records, and the Court is not responsible for verifying or validating information on consumers' credit files.

Concerns regarding the accuracy of consumer credit files should be directed to the credit reporting agencies. Each credit reporting agency has specific procedures for consumers to dispute information listed in their credit files, and the Fair Credit Reporting Act (15 U.S.C. § 1681) is the controlling law. It 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 10 years after the bankruptcy filing date.

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, <https://www.ftc.gov>, or contact the FTC by phone at 877-FTC-HELP (382-4357).