

How Long Can Information Stay on My Credit Report?

Below are basic time-lines, however, each state may enact laws that maybe different.

Most negative tradelines will remain on your credit report for 7 years.

Most positive tradelines will remain on forever.

Bankruptcies will remain on your report for 10 years. Based on date of discharge and not based on dated of filing. Therefore, since they are posted on your credit report when you file, they could stay on much longer than 10 years. With chapter 13, reorganization, many times the date of discharge is several years after the filing.

Most public record information, which includes any judgements against you, will remain on for 7 years.