

## Bankruptcy

Filing for bankruptcy is a legal process for individuals and businesses that find themselves unable to pay their debts. **Chapter 7** bankruptcies generally stay on your credit report for **ten years** while **Chapter 13** bankruptcies generally stay on your credit report for **seven years**.

- A dismissal means that your bankruptcy was stopped before the court entered a discharge order.
- A discharge is an order of the court that legally relieves you of the requirement to repay certain debts incurred before your bankruptcy.

This section included public record bankruptcy items Equifax obtained from a local, state and federal courts through a third-party vendor, LexisNexis. For additional information, visit <https://equifaxconsumers.lexisnexis.com> or contact LexisNexis Consumer Center at: P.O. Box 105615, Atlanta, GA 30348-5108.

### Bankruptcy Courthouse: US BANKRUPTCY COURT-BUFFALO

300 PEARL ST BUFFALO NY 14202-2504 | (716) 362-3200

Bankruptcy Filed: **10/25/2018**

Bankruptcy Disposition: **Discharged CH-13**

Current Disposition Date: **02/09/2024**

Date Reported: **02/10/2024**

Date Verified: **None**

Prior Disposition: **Dismissed/Closed CH-13**

Case or ID Number: **1812245**

Type: **Personal**

Filer: **Individual**

Additional Information: **None**