

## 9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center  
P.O. Box 105615  
Atlanta, GA 30348-5108

### Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

**Reference Number: 1812245**

#### Status

Plan by debtor to pay percent of income over a period of years has been completed. Debtor no longer liable for debts listed in payment plan.

Date Filed	Oct 25, 2018	Type	Individual
Verified Date		Filer	Subject
Liability		Court	US BANKRUPTCY COURT-BUFFALO

Exempt Amount

Asset Amount

#### Prior Disposition

Chapter 13, Dismissed/Closed:

The bankruptcy petition has been dismissed or closed by or has not been honored by the court. Debtor remains liable for his debts under the terms of the initial contract.

#### Comments

### Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

### Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.