

# Credit report expiration guide

Late payments, tax liens, bankruptcies...Are you anxiously waiting for old records to be removed from your [credit report](#)? Take the initiative to check the expiration dates on records in your credit report. For example, if you discover an obsolete bankruptcy from 1982, disputing the record with your creditor can boost your credit score. Check out TrueCredit's handy expiration guide to kick your credit management into gear:

**Bankruptcy** – Chapter 7, 11, and 12 bankruptcies remain on your credit report for 10 years after the filing date. When you file for bankruptcy, all the accounts included should be marked as "Included in BK" and will each stay on your report for 7 years.

**Charge-off Accounts** – If your delinquent account is charged-off, the record will stay on your credit report for 7 years.

**Closed Accounts** – If the account has delinquencies, those marks will stay on your [credit report](#) for 7 years from the date they were reported.

**Collection Accounts** – Accounts sent to collections will remain on your credit report for 7 years from the date of the original missed payment. The record will be marked as "paid collection" on your report when you pay the full balance. If you settle with the collections agency for a reduced amount be aware your record will state the account as "paid for less than the total due."

**Inquiries** – When a creditor or lender checks your credit it causes a "hard inquiry" to be listed on your credit report. These hard inquiries stay on your report for up to two years, and they can cause a slight drop in your credit score if there are too many of them. When your credit is checked by an employer or when you check your own credit online, you may see a harmless "soft inquiry" on your credit report. Soft inquiries, which also remain on your report for up to 2 years, do not cause a drop in your credit score and do not appear when a business checks your credit.

**Judgments** – Most judgments, including small claims, civil and child support, will remain on your [credit report](#) for 7 years from the filing date.

**Late Payments** – If you are late with a payment, the 30-180 day delinquency can stay on your credit report for up to 7 years.

**Tax Liens** City, county, state and federal tax liens are especially harmful and can remain on your credit report indefinitely.