Credit Data Shelf Life

|  |  |
| --- | --- |
| Item | Length of time Item Remains on  Credit Report |
| Positive Credit Information | 7 years |
| Late Payments | 7 years |
| Collections | 7 years for the date of last activity  with original creditor |
| Chapter 13 Bankruptcy | 7 years |
| Chapter 7 Bankruptcy | 10 years |
| Foreclosures | 7 years |
| Public Record | 7 years |
| Unpaid tax liens | Can remain indefinitely |