

# When Does Information Fall Off the Credit Report?

This infographic uses a series of horizontal arrows pointing to the right to represent the duration that various credit items remain on a credit report. The arrows are color-coded and arranged in a vertical stack. The background consists of alternating light blue and white horizontal bands.

Open Accounts In Good Standing	Indefinitely
Closed Accounts In Good Standing	10 years from date of closure
Late or missed payments	7 years from date of first delinquency
Charge Off/Collections	7 years from date of first delinquency
Bankruptcy	10 (Ch. 7) or 7 (Ch. 13) years from date of entry for relief
Foreclosure	7 years
Inquiries	2 years

# How Long Does information Stay On Credit Report

**Jin-Ying Zhang**



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