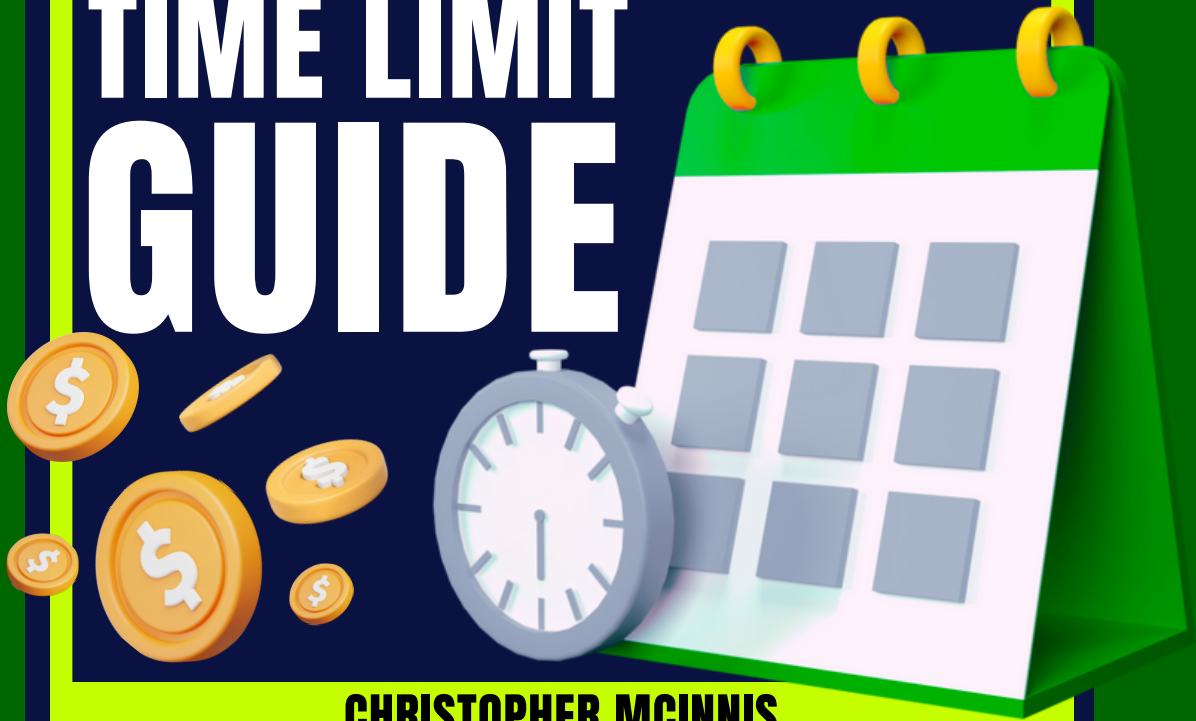




CREDIT HISTORY TIME LIMIT GUIDE



CHRISTOPHER MCINNIS

849 CREDIT COACH, LLC | WWW.849CREDITCOACH.COM



This guide provides the maximum time limit that positive and negative items can appear on your credit report.

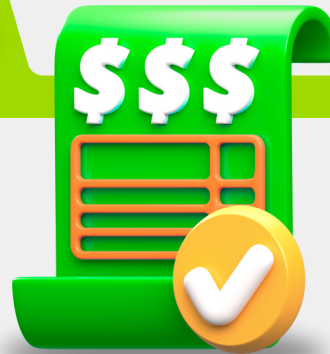
CHARGE-OFF

7 years + 180 days after the first payment was missed



CHAPTER 7 BANKRUPTCY

10 years after the date of filing



COLLECTION ACCOUNT

7 years + 180 days after the first payment was missed on the original account

CHAPTER 13 BANKRUPTCY

7 years after the repayment plan ends

CLOSED ACCOUNT IN GOOD STANDING

May remain indefinitely, however, it is usually removed 10 years after the Date of Last Activity



CREDIT INQUIRY (HARD)

2 years after the inquiry was authorized

DEBT SETTLEMENT

7 years after the date of final discharge



DEFAULTED FEDERAL STUDENT LOAN

7 years after the first date of delinquency or until you bring the loan current

Perkins loans remain on your credit report until paid in-full



DEFAULTED PRIVATE STUDENT LOAN

7 years after the first date of delinquency

DELINQUENT ACCOUNT

7 years after the date when the account became delinquent



FORECLOSURE

7 years after the date when the account first became delinquent

LATE PAYMENT

Payment that is made 30+ days late is reported on your credit report and can remain for 7 years



MEDICAL BILL

Only appears when it goes into collections and may remain 7 years after the date of first delinquency

MISSED DEBT PAYMENT (30/60/90/120 DAYS LATE)

7 years after the date that the payment was reported on your credit report



MISSED CHILD SUPPORT PAYMENT

7 years after the original date of delinquency

PAID COURT JUDGMENT

7 years after the date of the judgment filing



POSITIVE PAYMENT HISTORY

May remain indefinitely, however, it is usually removed after 10 years



PAID LOAN

May remain indefinitely, however, it is usually removed 10 years after the Date of Last Activity



PAID TAX LIEN

7 years after the date the tax lien was filed

TAXES

% =



UNPAID TAX LIEN

May remain indefinitely, however, the credit reporting agencies may remove it after 15 years

UNPAID COURT JUDGMENT

May remain indefinitely if the judgment is renewed, otherwise it matches the statute of limitations on the judgment which vary by state



ABOUT THE AUTHOR

Hello! My name is Christopher McInnis. I'm a licensed and certified credit consultant with over 10 years of experience helping communities, colleagues, churches, and families with credit education and financial literacy.

At 849 out of 850, I have one of the highest credit scores in the entire country. In fact, I've mastered credit and even achieved a perfect 850 credit score across all three of the major credit reporting agencies!



I built 849 Credit Coach, LLC as a licensed (NMLS License: 2151513) and bonded credit services business to help people just like you become empowered, inspired, motivated, and equipped to obtain and maintain excellent credit.

I know that no one is perfect and I understand that we've all made mistakes. Sometimes, you just need a little guidance to get back on your feet. That's why 849 Credit Coach is dedicated to "Helping Imperfectly Good People With Imperfect Credit."

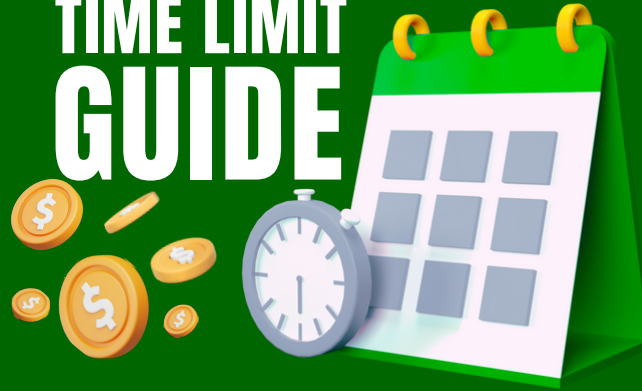
If you are ready to take your credit journey to the next level, 849 Credit Coach is ready to help!

Scan this QR Code or visit 849CreditCoach.com today to learn more about our exceptional and affordable credit services:

- Credit Repair
- Credit Workshops & Seminars
- Credit Counseling
- Credit Education
- Credit Analysis
- Personalized Credit Strategies
- Family Legacy Credit Workshops
- And more!



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