

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF ARIZONA

James Allen Reynolds, Jr. v. Experian Information Solutions
Incorporated, et al.

Reynolds · No. CV-26-01004-PHX-JZB · Decided March 24, 2026

SUMMARY

The United States District Court for the District of Arizona adopted a magistrate judge’s Report and Recommendation in an action brought by James Allen Reynolds, Jr. against Experian Information Solutions, Incorporated, and others. The court granted in forma pauperis status, denied the motion to permit electronic filing, and dismissed the complaint without prejudice with leave to amend by April 20, 2026.

CASE DETAILS

COURT	United States District Court for the District of Arizona
WRITING FOR THE COURT	Stephen M. McNamee
JURISDICTION	United States District Court for the District of Arizona
DECIDED	March 24, 2026
DOCKET	CV-26-01004-PHX-JZB
DISPOSITION	dismissed
PROCEDURAL POSTURE	The district court reviewed a magistrate judge's Report and Recommendation recommending that Plaintiff be granted in forma pauperis status, denied electronic filing permission, and have the action dismissed with leave to amend. No objections were filed.
STANDARD OF REVIEW	Under 28 U.S.C. § 636(b)(1)(C), the district court may accept, reject, or modify a magistrate judge's findings or recommendations. Specific objections trigger review as provided by statute; failure to object relieves the court of conducting de novo review of factual findings and may waive objections on appeal.
PRECEDENTIAL VALUE	unpublished
PARTIES	James Allen Reynolds, Jr. v. Experian Information Solutions Incorporated, et al.

TOPICS

pleadings

civil procedure

consumer protection

credit reporting

PRACTICE AREAS

civil procedure

consumer protection

credit reporting

QUESTIONS PRESENTED

1. Whether the district court should adopt the magistrate judge's Report and Recommendation when no party filed objections.
2. Whether Plaintiff should be granted leave to proceed in forma pauperis.
3. Whether Plaintiff's motion to allow electronic filing should be denied.
4. Whether the complaint should be dismissed without prejudice with leave to amend.

HOLDINGS

1. The district court adopted the magistrate judge's Report and Recommendation because no party filed objections.
2. The complaint was dismissed without prejudice, and Plaintiff was granted leave to file an amended complaint by April 20, 2026.
3. Plaintiff's application to proceed in forma pauperis was granted, and Plaintiff's motion to allow electronic filing as a self-represented party was denied.

KEY QUOTATIONS

"IT IS FURTHER ORDERED dismissing Plaintiff's Complaint without prejudice and with leave to amend."
(at 2)

FACTUAL BACKGROUND

The opinion does not recount the substantive facts underlying Plaintiff's claims. It concerns Plaintiff's filing of a civil complaint and related requests to proceed in forma pauperis and to use electronic filing.

PROCEDURAL HISTORY

Plaintiff filed a complaint, an application to proceed in forma pauperis, and a motion to allow electronic filing. The assigned magistrate judge issued a Report and Recommendation on March 4, 2026. Because the parties had not all consented to magistrate-judge jurisdiction, the district court reviewed and adopted the Report and Recommendation without objection, granted in forma pauperis status, denied electronic filing permission, and dismissed the complaint without prejudice with leave to amend.

DISPOSITION

dismissed

CASES CITED

- Baxter v. Sullivan, 923 F.2d 1391, 1394 (9th Cir. 1991)
- Turner v. Duncan, 158 F.3d 449, 455 (9th Cir. 1998)

OPINION

Reynolds

PER CURIAM.

1 2 3 4 5

6 IN THE UNITED STATES DISTRICT COURT

7 FOR THE DISTRICT OF ARIZONA

8 9 James Allen Reynolds, Jr, NO. CV-26-01004-PHX-JZB 10 Plaintiff, ORDER 11 v. 12
Experian Information Solutions Incorporated, et al., 13 Defendants. 14 15 This matter was
assigned to Magistrate Judge John Z. Boyle. (Doc. 4). On March 4, 16 2026, the Magistrate Judge
filed a Report and Recommendation (“R&R”) with this Court.1 17 (Doc. 7). The Magistrate Judge
recommends granting Plaintiff’s Application to Proceed In 18 Forma Pauperis (Doc. 2), denying
Plaintiff’s Motion to Allow Electronic Filing (Doc. 3), 19 and dismissing this action with leave to
amend. To date, no objections have been filed. 20 1 This case is assigned to a Magistrate Judge.
However, not all parties have consented to the jurisdiction of the Magistrate Judge. Thus, the
matter is before this Court pursuant 21 to General Order 21-25, which states in relevant part: 22
When a United States Magistrate Judge to whom a civil action has been assigned pursuant to
Local Rule 3.7(a)(1) considers dismissal to be 23 appropriate but lacks the jurisdiction to do so
under 28 U.S.C. § 636(c)(1) due to incomplete status of election by the parties to consent or not
consent 24 to the full authority of the Magistrate Judge, 25 IT IS ORDERED that the Magistrate
Judge will prepare a Report and Recommendation for the Chief United States District Judge or
designee. 26 IT IS FURTHER ORDERED designating the following District Court 27 Judges to
review and, if deemed suitable, to sign the order of dismissal on my behalf: 28 Phoenix/Prescott:
Senior United States District Judge Stephen M. McNamee

1 STANDARD OF REVIEW

2 The Court “may accept, reject, or modify, in whole or in part, the findings or 3 recommendations
made by the magistrate.” 28 U.S.C. § 636(b)(1)(C); see Baxter v. 4 Sullivan, 923 F.2d 1391, 1394
(9th Cir. 1991). Parties have fourteen days from the service 5 of a copy of the Magistrate’s
recommendation within which to file specific written 6 objections to the Court. 28 U.S.C. § 636(b)
(1); Fed. R. Civ. P. 6, 72. Failure to object to a 7 Magistrate Judge’s recommendation relieves the
Court of conducting de novo review of 8 the Magistrate Judge’s factual findings and waives all
objections to those findings on 9 appeal. See Turner v. Duncan, 158 F.3d 449, 455 (9th Cir. 1998).
A failure to object to a 10 Magistrate Judge’s conclusion “is a factor to be weighed in considering
the propriety of 11 finding waiver of an issue on appeal.” Id.

12 DISCUSSION2

13 Having reviewed the R&R of the Magistrate Judge, and no Objections having been 14 made by any party thereto, the Court hereby incorporates and adopts the R&R.

15 CONCLUSION

16 Accordingly, 17 IT IS ORDERED adopting the Report and Recommendation of the Magistrate
18 Judge. (Doc. 7). 19 IT IS FURTHER ORDERED granting Plaintiff's Application to Proceed In
20 Forma Pauperis. (Doc. 2). 21 IT IS FURTHER ORDERED denying Plaintiff's Motion to Allow
Electronic 22 Filing by a Party Appearing Without an Attorney. (Doc. 3). 23 IT IS FURTHER
ORDERED dismissing Plaintiff's Complaint without 24 prejudice and with leave to amend. (Doc.
1). 25 IT IS FURTHER ORDERED that Plaintiff may file an amended complaint on or 26 before
April 20, 2026. If Plaintiff fails to file an amended complaint by this deadline, the 27 Clerk of the
Court is directed to terminate this action. 28 2 The factual and procedural history of this case is set
forth in the Magistrate Judge's Report and Recommendation (Doc. 7). 1 Dated this 20th day of
March, 2026. 3 Stephen M. McNamee 4 Senior United States District Judge 5 6 7 8 9 10 11 12 13
14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 _3-