UNITED STATES DISTRICT COURT FOR THE DISTRICT OF ARIZONA

Howard Leon Haynie v. Experian Information Solutions Incorporated

Haynie · No. CV-25-00684-TUC-RM · Decided January 7, 2026

SUMMARY

The United States District Court for the District of Arizona grants Howard Leon Haynie's application to proceed in forma pauperis and motion to file electronically in his Fair Credit Reporting Act action against Experian Information Solutions, Incorporated. The court finds that the complaint plausibly states claims concerning the reporting and failure to block an allegedly fraudulent identity-theft account and orders the defendant to answer.

CASE DETAILS

COURT	United States District Court for the District of Arizona
WRITING FOR THE COURT	Rosemary Marquez
JURISDICTION	United States District Court for the District of Arizona
DECIDED	January 7, 2026
DOCKET	CV-25-00684-TUC-RM
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff filed a pro se Fair Credit Reporting Act complaint, an application to proceed in forma pauperis, and a motion for permission to file electronically. The district court granted the in forma pauperis application and electronic-filing motion, screened the complaint under 28 U.S.C. § 1915(e)(2), determined that the complaint stated claims for relief, and ordered Defendant to answer.
STANDARD OF REVIEW	For in forma pauperis screening under 28 U.S.C. § 1915(e)(2), the court must dismiss an action that is frivolous, malicious, or fails to state a claim. In assessing whether the complaint states a claim, the court applies the plausibility standard under Federal Rule of Civil Procedure 8 and construes pro se filings liberally.
PRECEDENTIAL VALUE	unpublished district court order; nonprecedential
PARTIES	Howard Leon Haynie v. Experian Information Solutions Incorporated

TOPICS

credit reporting · consumer protection · pleadings · service of process · civil procedure

PRACTICE AREAS

Fair Credit Reporting Act · consumer protection · civil procedure · in forma pauperis proceedings

QUESTIONS PRESENTED

1. Whether Haynie established inability to pay the filing and administrative fees sufficient to proceed in forma pauperis.
2. Whether the pro se complaint stated plausible Fair Credit Reporting Act claims sufficient to survive screening under 28 U.S.C. § 1915(e)(2).
3. Whether Haynie should be permitted to file documents electronically in the action.

HOLDINGS

1. A plaintiff may proceed without prepaying filing fees when an affidavit sufficiently shows inability to pay; Haynie made that showing.
2. Liberally construed, Haynie's complaint stated claims on which relief could be granted under the Fair Credit Reporting Act and therefore would not be dismissed at the screening stage.

KEY QUOTATIONS

> *"The FCRA requires consumer reporting agencies to follow reasonable procedures to assure the accuracy of consumer reports."* (Order at 4)

> *"The reporting agency must conduct a reasonable reinvestigation to determine the accuracy of information in a consumer's file if the consumer notifies the agency that the information is disputed."* (Order at 4)

> *"Liberally construed, Plaintiff's Complaint states claims on which relief can be granted for violation of the FCRA."* (Order at 5)

FACTUAL BACKGROUND

Haynie alleged that an account was fraudulently opened in his name in or around 2018 as a result of identity theft. He alleged that he repeatedly notified Experian in 2024 and 2025, supplying a police report, identity-theft report, proof of identity, and written requests to block the account, but Experian continued reporting it. He claimed resulting lost credit opportunities, credit denials, higher interest rates, emotional distress, and approximately $25,000 in damages.

PROCEDURAL HISTORY

Haynie filed the complaint on December 10, 2025, alleging that Experian continued reporting a fraudulent identity-theft account. The court granted leave to proceed without prepaying fees, authorized limited electronic filing, found the complaint sufficient to proceed after statutory screening, and issued service instructions requiring Experian to answer under the Federal Rules of Civil Procedure.

DISPOSITION

other

CASES CITED

- Lopez v. Smith, 203 F.3d 1122, 1127-1129 (9th Cir. 2000) (en banc)
- Calhoun v. Stahl, 254 F.3d 845 (9th Cir. 2001) (per curiam)
- Ashcroft v. Iqbal, 556 U.S. 662, 678 (2009)
- Bell Atlantic Corp. v. Twombly, 550 U.S. 544, 570 (2007)
- Hebbe v. Pliler, 627 F.3d 338, 342 (9th Cir. 2010)
- Ivey v. Board of Regents, 673 F.2d 266, 268 (9th Cir. 1982)
