

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEVADA

Aaniyah Clay v. Radius Global Solutions LLC, et al.

No. 2:24-cv-02124-GMN-EJY, United States District Court for the District of Nevada (December 16, 2025)

OPINION

1 UNITED STATES DISTRICT COURT 2 DISTRICT OF NEVADA 3 AANIYAH CLAY, 4
Plaintiff, Case No.: 2:24-cv-02124-GMN-EJY 5 vs. ORDER ADOPTING REPORT AND 6
RADIUS GLOBAL SOLUTIONS LLC, et al., RECOMMENDATIONS 7 Defendants. 8 9
Pending before the Court is the Report and Recommendation (“R&R”) by Magistrate 10 Judge
Elayna J. Youchah, (ECF No. 29), recommending that Plaintiff’s first Count II (alleged 11
violation of 15 U.S.C. § 1681b(f)), first Count V (Invasion of Privacy—Intrusion of Seclusion), 12
and Count VII (alleged violation of 15 U.S.C. § 1692g(b)) be dismissed with prejudice.

13 Further, pending before the Court is another R&R by Judge Youchah recommending that (1) 14
Defendant Trans Union’s Motion for Sanctions and Attorney’s Fees be granted, in part, and 15
denied, in part; (2) all claims asserted against Trans Union be dismissed with prejudice; and (3) 16
Tran’s Union’s request for attorney’s fees be denied. Plaintiff filed an omnibus Objection to 17 the
two R&Rs, (ECF No. 34), to which Trans Union responded, (ECF No. 37).

18 A party may file specific written objections to the findings and recommendations of a 19
United States Magistrate Judge made pursuant to Local Rule IB 1-4. 20 U.S.C. § 636(b)(1)(B); 20
D. Nev. R. IB 3-2. Upon the filing of such objections, the Court must make a de novo 21
determination of those portions to which objections are made. Id. The Court may accept, reject, 22
or modify, in whole or in part, the findings or recommendations made by the Magistrate Judge.

23 28 U.S.C. § 636(b)(1); D. Nev. R. IB 3-2(b). 24 Plaintiff objects to the following parts of the
R&Rs: (1) Judge Youchah’s application of 25 law under the FCRA § 1681b(f); (2) Judge
Youchah’s characterization of Plaintiff’s Graham- 1 Leach Bliley Act (“GLBA”) claim; (3) Judge
Youchah’s recommendation that Plaintiff be 2 denied leave to amend her GLBA claim.¹ (Obj.

2:25–26; 4:1–7; 4:8–12, ECF No. 34). 3 First, Plaintiff argues that Judge Youchah erred in ECF
No. 29 by concluding that 4 Defendant Radius Global Solutions had a “permissible purpose” to
access Plaintiff’s consumer 5 report because it is a debt collector. (Id. 2:25–26). Plaintiff contends
that no debt exists, and 6 that Radius Global Solutions lacked any “certified” authorized purpose
to obtain her Trans 7 Union report.

(Id. 6:14). But this argument was previously raised by Plaintiff for the 8 Magistrate Judge to
consider, which she ultimately rejected. (See Resp. re Mot. Sanctions 3:5– 9 7, 3:17–20, ECF No.
19 (raising argument)). “[A]ny objections that ‘merely repeat the 10 arguments already rejected

by’ the Magistrate Judge must be overruled because ‘[o]bjections to 11 a magistrate’s Findings and Recommendations are not a vehicle for the losing party to relitigate 12 the case.’ Williams v. Navarro, No. 18-cv-1581, 2022 WL 16758479, at *1 (S.D.

Cal. Nov. 8, 13 2022) (quoting Hagberg v. Astrue, No. 09-cv-01, 2009 WL 3386595, at *1 (D. Mont. Oct. 14, 14 2009)). Thus, this objection is OVERRULED. 15 Second, Plaintiff objects to Judge Youchah’s characterization of the GLBA claim in 16 ECF No. 30. Plaintiff argues that although the GLBA does not confer a private right of action, 17 she should not be precluded from bringing the claim.

(Obj. 4:1–7). Regardless of Plaintiff’s 18 desires, Courts in this circuit have routinely held that there is no private right of action under 19 the GLBA. Warren v. RJM Acquisitions, LLC, No. CIV 11-376 TUC FRZ, 2012 WL 4903588 20 21 1 Plaintiff states that she objects to the R&R, (ECF No. 29), in its entirety. (Obj. 4:22–23). But “[g]lobal or 22 general objections are insufficient to cause the Court to engage in a de novo review of an R&R.” Matwyuk v. Ryan, No. CV-18-08299-PCT-JAT, 2020 WL 3026487, at *1 (D.

Ariz. June 5, 2020) (citing Kenniston v. 23 McDonald, No. 15-CV-2724-AJB-BGS, 2019 WL 2579965, at *7 (S.D. Cal. June 24, 2019)). A general objection to the entirety of a magistrate judge’s report has the same effect as a failure to object. Bailey v. Nevada 24 Parole Bd., No. 2:22-CV-00306-GMN-VCF, 2023 WL 1272797, at *1 (D. Nev. Jan. 17, 2023).

Accordingly, the Court only addresses the specific objections to the R&R that Plaintiff raises. Additionally, to the extent, that 25 Plaintiff objects to the Order portion of ECF No. 29, the Court denies those arguments for failure to comply with the local rules. See LR IC 2-2 (“For each type of relief requested or purpose of the document, a separate document must be filed and a separate event must be selected for that document.”).

1 || (D. Ariz. Mar. 26, 2012), report and recommendation adopted, No. CV 11-376-TUC-FRZ, 2 WL 3638766 (D. Ariz. Aug. 24, 2012) (collecting cases). Thus, this objection is 3 || OVERRULED. 4 And lastly, because there is no private right of action under the GLBA, Magistrate Judge 5 || Youchah was correct to recommend dismissal with prejudice and without leave to amend 6 || Plaintiffs GLBA claim because amendment would be futile.

Thus, this objection 1s 7 || OVERRULED. 8 Accordingly, 9 IT IS HEREBY ORDERED that the R&R, (ECF No. 29), is ACCEPTED AND 10 || ADOPTED IN FULL. 1] IT IS FURTHER ORDERED that Plaintiffs first Count II (alleged violation of 15 12 U.S.C. § 1681b(f)), first Count V (Invasion of Privacy—Intrusion of Seclusion), and Count VII 13 || (alleged violation of 15 U.S.C. § 1692g(b)) are DISMISSED with prejudice.

14 IT IS FURTHER ORDERED that the R&R, (ECF No. 30), is ACCEPTED AND 15 || ADOPTED IN FULL. 16 IT IS FURTHER ORDERED that Defendant Trans Union’s Motion for

Sanctions and 17 || Attorney's Fees, (ECF No. 18), is GRANTED, in part, and DENIED, in part. It is granted to 18 || the extent that all claims asserted against Defendant Trans Union stated in Plaintiff's Amended 19 || Complaint are DISMISSED with prejudice.

But Defendant Trans Union's request for 20 || attorney's fees is DENIED. 21 IT IS FURTHER ORDERED that Defendant Trans Union is DISMISSED as a party 22 || to this action. 23 DATED this 16 day of December, 2025. Vf, 24 oe hy Gloria M. 8 arro, District Judge 25 United States' District Court Page 3 of 3