

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
MICHIGAN, SOUTHERN DIVISION

Andrew Lamar Pitts d/b/a Godallah Global v. Experian Information
Solutions, Inc.; Equifax Information Services, LLC; Trans Union,
LLC; Criag Bounty; Mark Begor; and Chris Cartwright

Pitts · No. 2:25-CV-11368 · Decided December 5, 2025

SUMMARY

The United States District Court for the Eastern District of Michigan granted Defendants’ Rule 12(b) (6) motion to dismiss claims brought under the Fair Debt Collection Practices Act and Fair Credit Reporting Act. The court held that the consumer reporting agency defendants were not adequately alleged to be debt collectors, and that the FCRA claims lacked specific allegations of inaccurate or unverifiable information and reasonable reinvestigation failures. The court also dismissed the claims against individual corporate officers and dismissed the complaint with prejudice, closing the case.

CASE DETAILS

COURT	United States District Court for the Eastern District of Michigan, Southern Division
WRITING FOR THE COURT	Brandy R. McMillion
JURISDICTION	United States District Court for the Eastern District of Michigan, Southern Division
DECIDED	December 5, 2025
DOCKET	2:25-CV-11368
DISPOSITION	dismissed
PROCEDURAL POSTURE	Plaintiff brought claims under the Fair Debt Collection Practices Act and Fair Credit Reporting Act. Defendants moved to dismiss under Federal Rule of Civil Procedure 12(b)(6). The court granted the motion and dismissed the complaint with prejudice.
STANDARD OF REVIEW	On a Rule 12(b)(6) motion, the court accepts the complaint's factual allegations as true and determines whether they plausibly state a claim for relief. The court generally considers the four corners of the complaint and materials attached to or referred to in the complaint that are central to the claims. Pro se pleadings are liberally construed, but

	conclusory assertions and threadbare recitals of the elements are insufficient.
PRECEDENTIAL VALUE	unpublished district court opinion
PARTIES	Andrew Lamar Pitts d/b/a Godallah Global v. Experian Information Solutions, Inc., Equifax Information Services, LLC, Trans Union, LLC, Criag Bounty, Mark Begor, Chris Cartwright

TOPICS

credit reporting fair debt collection motions to dismiss pleadings civil procedure

PRACTICE AREAS

consumer protection credit reporting fair debt collection civil procedure

QUESTIONS PRESENTED

1. Whether Pitts abandoned his FDCPA claims by failing to address Defendants' arguments for dismissal in his opposition brief.
2. Whether the consumer reporting agencies qualified as debt collectors under the FDCPA based on allegations that they improperly reported debts.
3. Whether Pitts adequately pleaded FCRA claims based on allegedly unverifiable or inaccurate information, failure to assure maximum accuracy, and continued reporting after direct disputes.
4. Whether the individual defendants could be held personally liable under the FCRA solely because of their employment by the consumer reporting agencies.

HOLDINGS

1. Pitts abandoned his FDCPA claims by failing to mention or respond to the FDCPA arguments in his opposition to the motion to dismiss; that failure independently warranted dismissal.
2. The FDCPA claims against the consumer reporting agencies failed because Pitts did not plausibly allege that the agencies were debt collectors or that they attempted to collect debts; allegations that the agencies improperly reported debts were insufficient.
3. Pitts failed to state FCRA claims because he did not identify specific information that was inaccurate, unverifiable, or misleading and pleaded only conclusory violations of the FCRA.
4. The FCRA claims against Begor, Bounty, and Cartwright failed because Pitts alleged no personal participation by them and sought to impose liability solely based on their employment by the consumer reporting agencies.

KEY QUOTATIONS

“When reviewing a 12(b)(6) motion, the Court must “accept all of the complaint’s factual allegations as true and determine whether these facts sufficiently state a plausible claim for relief.”” (Section II)

“That is not enough; therefore, the FDCPA claims are dismissed.” (Section III.A)

“Accordingly, Defendants’ Motion to Dismiss (ECF No. 29) is GRANTED, and Plaintiff’s Complaint (ECF No. 1) is DISMISSED WITH PREJUDICE.” (Section IV)

FACTUAL BACKGROUND

In 2024 and 2025, Pitts sent written disputes to Experian, Equifax, and Trans Union concerning allegedly inaccurate or false entries on his consumer credit file. He alleged that the agencies continued reporting the disputed debts, failed to provide proof of investigations, and misrepresented debt amounts and legal status. He also alleged that the agencies acted as debt collectors and that the individual defendants were liable based on their employment as executive officers.

PROCEDURAL HISTORY

Pitts filed the action on May 12, 2025. Defendants filed a motion to dismiss on August 6, 2025, arguing, among other things, that the consumer reporting agencies were not debt collectors under the FDCPA and that the FCRA claims were inadequately pleaded. The court decided the motion without oral argument, granted it, dismissed the complaint with prejudice, and closed the case.

DISPOSITION

dismissed

CASES CITED

- *Fouts v. Warren City Council*, 97 F.4th 459, 464 (6th Cir. 2024)
- *Bell Atl. Corp. v. Twombly*, 550 U.S. 544, 555-56 (2007)
- *Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009)
- *16630 Southfield Ltd., P’ship v. Flagstar Bank, F.S.B.*, 727 F.3d 502, 504 (6th Cir. 2013)
- *Mayer v. Mylod*, 988 F.2d 635, 638 (6th Cir. 1993)
- *Berry v. United States Dep’t of Lab.*, 832 F.3d 627, 637 (6th Cir. 2016)
- *United States v. Huntington Nat’l Bank*, 574 F.3d 329, 332 (6th Cir. 2009)
- *Bartlett v. Kalamazoo Cnty. Cmty. Mental Health Bd.*, No. 18-1319, 2018 WL 4492496, at *1 (6th Cir. Aug. 22, 2018)
- *Mezibov v. Allen*, 411 F.3d 712, 716 (6th Cir. 2005)
- *Ward v. NPAS, Inc.*, 63 F.4th 576 (6th Cir. 2023)
- *Bates v. Green Farms Condo. Ass’n*, 958 F.3d 470, 480-81 (6th Cir. 2020)
- *Forgues v. Carpenter Lipps & Leland LLP*, No. 17-4134, 2018 WL 11446410, at *3 (6th Cir. Nov. 7, 2018)
- *Dickens v. Trans Union Corp.*, 18 Fed. App’x 315, 318 (6th Cir. 2001)
- *Spence v. TRW, Inc.*, 92 F.3d 380, 382-83 (6th Cir. 1996)
- *McKenna v. Dillon Transportation, LLC*, 97 F.4th 471, 474 (6th Cir. 2024)
- *Hahn v. Star Bank*, 190 F.3d 708, 714 (6th Cir. 1999)

OPINION

Pitts

PER CURIAM.

UNITED STATES DISTRICT COURT

EASTERN DISTRICT OF MICHIGAN

SOUTHERN DIVISION

ANDREW LAMAR PITTS

d/b/a GODALLAH GLOBAL, Plaintiff, Case No. 2:25-CV-11368 v. Hon. Brandy R. McMillion

United States District Judge

EXPERIAN INFORMATION

SOLUTIONS, INC.; EQUIFAX

INFORMATION SERVICES, LLC; TRANS UNION, LLC; CRIAG BOUNTY; MARK BEGOR;
and CHRIS CARTWRIGHT; Defendants. /

OPINION AND ORDER GRANTING DEFENDANTS'

MOTION TO DISMISS (ECF NO. 29)

Andrew Lamar Pitts is a pro se Plaintiff ("Mr. Pitts" or "Plaintiff") who brought claims under the Fair Debt Collections Practices Act ("FDCPA") and Fair Credit Reporting Act ("FCRA") against Experian Information Solutions, Inc., Equifax Information Services, LLC, Trans Union, LLC (collectively, "CRA Defendants"), and Criag Bounty, Mark Begor, and Chris Cartwright (collectively, "Individual Defendants," and, together with the "CRA Defendants," "Defendants"). The Individual Defendants are current or former executive officers employed by CRA Defendants. Before the Court is Defendants' Motion to Dismiss pursuant to Fed. R. Civ. P. 12(b)(6). See ECF No. 29. The Motion has been adequately briefed, so the Court will rule without a hearing. See ECF Nos. 31, 33; E.D. Mich. L.R. 7.1(f)(2). For the reasons stated below, Defendants' Motion to Dismiss (ECF No. 29) is GRANTED. I. In 2024 and 2025, Mr. Pitts submitted written disputes to CRA Defendants, alerting them of what he claimed to be inaccurate and false credit reporting entries on his consumer credit file. ECF No. 1, PageID.5; see also ECF No. 31, PageID.126. According to Mr. Pitts, the disputes identified "specific accounts and information that [he] believe[d] to be inaccurate, incomplete, or unverifiable, and included sufficient detail and documentation to allow Experian¹ to conduct meaningful investigation." ECF No. 31, PageID.126. Mr. Pitts claims that the CRA Defendants incorrectly reported his alleged debts without first verifying them with him and they falsely represented the details of some of his debts, including the amount owed and legal status of the debts. *Id.* at PageID.7. 1 Notably, the Affidavit that Mr. Pitts submitted in support of his Response to the Motion to Dismiss, only address Defendant Experian Information Solutions, despite naming all three credit reporting agencies (including Equifax and Transunion) in his Complaint. Compare ECF No. 31, PageID.127 with ECF No. 1, PageID.2-3, 5. Based on certified mail receipts and tracking information, Mr. Pitts reasonably believes CRA Defendants received his disputes yet continued publishing the disputed

information. ECF No. 1, at PageID.7. He claims that the CRA Defendants also failed to provide him with proof of any investigation they conducted as to the disputes. *Id.* Furthermore, he alleges that the CRA Defendants acted as debts collectors by misrepresenting themselves as having authority to collect Mr. Pitts' debts, using false names and designations, and improperly communicating Mr. Pitts' debts to third parties. *Id.* at PageID.5. On May 12, 2025, Plaintiff filed this action, alleging violations of the FDCPA and FCRA. See generally ECF No. 1. Defendants in turn filed a Motion to Dismiss the claims on August 6, 2025. See ECF No. 29. The Court has reviewed the Parties' briefs (see ECF Nos. 29, 31, 33) and finds oral argument unnecessary. Therefore, the Court will decide the Motion based on the record it. See E.D. Mich. LR 7.1(f). II. When reviewing a 12(b)(6) motion, the Court must "accept all of the complaint's factual allegations as true and determine whether these facts sufficiently state a plausible claim for relief." *Fouts v. Warren City Council*, 97 F.4th 459, 464 (6th Cir. 2024) (citing *Bell Atl. Corp. v. Twombly*, 550 U.S. 544, 555-56

(2007)). Facial plausibility requires a plaintiff to "plead[] factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged." *Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009) (citation omitted). "The plausibility of an inference depends on a host of considerations, including common sense and the strength of competing explanations for the defendant's conduct." 16630 *Southfield Ltd., P'ship v. Flagstar Bank*, F.S.B., 727 F.3d 502, 504 (6th Cir. 2013). The Court is ultimately deciding "whether, as a matter of law, the plaintiff is entitled to legal relief even if everything alleged in the complaint is true." *Mayer v. Mylod*, 988 F.2d 635, 638 (6th Cir. 1993). The Court will generally only look to the four corners of a complaint, and "materials attached to a motion to dismiss if they are referred to in the complaint and central to the claim." *Berry v. United States Dep't of Lab.*, 832 F.3d 627, 637 (6th Cir. 2016). While the Court must liberally construe pleadings of pro se litigants, it is not "constrained to accept '[t]hreadbare recitals of the elements of a cause of action, supported by mere conclusory statements.'" *Id.* (citing *Ashcroft v. Iqbal*, 556 U.S. 662, 678, 129 S.Ct. 1937, 173 L.Ed.2d 868 (2009)). III.

A. PLAINTIFF'S FDCPA CLAIMS

The CRA Defendants argue Plaintiff does not have an FDCPA claim because he cannot show that CRA Defendants fall within the statutory definition of "debt collectors." ECF No. 29-1, PageID.110-12. The Court agrees. But first, the Court notes Plaintiff's failure to respond at all to Defendants' argument as to why this claim fails. See generally, ECF No. 31. In fact, Plaintiff does not mention the FDCPA claim in his Opposition to Defendants' Motion to Dismiss at all, thereby presumably abandoning it. See *United States v. Huntington Nat'l Bank*, 574 F.3d 329, 332 (6th Cir. 2009) ("To preserve [an] argument... the litigant not only must identify the issue but also must provide some minimal level of argumentation in support of it."). Thus, Plaintiff's failure to address the arguments to dismiss the FDCPA claims, on its own, warrants dismissal, regardless of the Court's liberal reading of Plaintiff's pro se Complaint. *Bartlett v. Kalamazoo Cnty. Cmty. Mental*

Health Bd., No. 18-1319, 2018 WL 4492496, at *1 (6th Cir. Aug. 22, 2018) (quoting *Mezibov v. Allen*, 411 F.3d 712, 716 (6th Cir. 2005)) (“Although a pro se litigant is entitled to a liberal construction of her pleadings and filings, our standard of review requires more than the bare assertion of legal conclusions, and the ‘complaint must contain either direct or inferential allegations respecting all the material elements to sustain a recovery under some viable legal theory.’”). However, even if Plaintiff did not abandon his FDCPA claims, Defendants are correct that Plaintiff improperly brought these claims against consumer reporting agencies, which are not debt collectors. As the Sixth Circuit has already explained, “The FDCPA defines a debt collector as ‘any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.’ 15 U.S.C. § 1692a(6). But the statute also expressly excludes ‘any person collecting or attempting to collect any debt owed or due or asserted to be owed or due another to the extent such activity ... concerns a debt which was not in default at the time it was obtained.’” *Id.* at § 1692a(6)(F)(iii).” *Ward v. NPAS, Inc.*, 63 F.4th 576 (6th Cir. 2023). Plaintiff does not—in the Complaint or his Opposition brief—explain how CRA Defendants are “debt collectors” as defined by the statute. See generally ECF Nos. 1, 31. Instead, he lists subsections of the statute such as 15 U.S.C. 1692e(10), and accuses “Defendants [of ...] falsely represent[ing] themselves as having authority to collect debts without disclosing the identity of the original creditor[.]” ECF No. 1, PageID.5. However, he does nothing further to explain to the Court how CRA Defendants purported to be debt collectors. Furthermore, the FDCPA “ties a defendant’s ‘debt collector status’ not to what the defendant specifically did in a given case, but to what the defendant generally does.” *Bates v. Green Farms Condo. Ass’n*, 958 F.3d 470, 480-81 (6th Cir. 2020). Defendants assert—and Plaintiff concedes through not opposing—that “it is well- settled that a credit reporting agency such as Experian, Equifax, Transunion, and Innovis are not a ‘debt collector’ under the FDCPA.” ECF No. 29-1, PageID.110. In *Forgues v. Carpenter Lipps & Leland LLP*, the Sixth Circuit held that plaintiff “failed to allege facts showing that the October 23, 2015, letter was a ‘communication in connection with the collection of [her] debt’ under § 1692g [because] for a communication to be in connection with the collection of a debt, an animating purpose of the communication must be to induce payment by the debtor.” No. 17-4134, 2018 WL 11446410, at *3 (6th Cir. Nov. 7, 2018) (cleaned up). Here, at best, Plaintiff only alleges CRA Defendants improperly reported his debts—not that they attempted to collect them. ECF No. 1, PageID.5-6. That is not enough; therefore, the FDCPA claims are dismissed.

B. PLAINTIFF’S FCRA CLAIMS

Next, Plaintiff alleges Defendants breached the FCRA. ECF No. 1, PageID.7. Specifically, he alleges Defendants (1) failed to delete unverifiable information pursuant to FCRA § 1681(a)(5); (2) failed to assure maximum accuracy pursuant to FCRA § 1681e(b); and (3) continued reporting after direct dispute pursuant to FCRA § 1681s-2(b). *Id.* Missing, however, are any specific

allegations of which information was reported despite being unverifiable. See *Dickens v. Trans Union Corp.*, 18 Fed.Appx. 315, 318 (6th Cir. 2001) (cleaned up) (“[A] plaintiff has failed to carry his initial burden if a court finds that the information contained in a challenged credit report was accurate on its face, or put somewhat differently, ‘technically accurate.’ That is, a credit reporting agency satisfies its duty under section 607(b) if it produces a report that contains factually correct information about a consumer that might nonetheless be misleading or incomplete in some respect.”). The same gap exists in Plaintiff’s § 1681e(b) claim. *Spence v. TRW. Inc.*, 92 F.3d 380, 382–83 (6th Cir.1996) (requiring a showing of inaccuracy as an essential element of a claim under § 1681e(b) and clarifying that the FCRA “does not impose strict liability for incorrect information appearing on an agency’s credit reports.”). Finally, under the FCRA, a “person shall not furnish any information relating to a consumer to any consumer reporting agency if the person knows or has reasonable cause to believe that the information is inaccurate.” *McKenna v. Dillon Transportation, LLC*, 97 F.4th 471, 474 (6th Cir. 2024) (quoting 15 U.S.C. § 1681s- 2(a)(1)(A)). The Complaint does not include anything but a singular conclusory allegation that Defendants breached this provision—which is insufficient. Nor does anything in Plaintiff’s Opposition to Defendants’ Motion to Dismiss cure the pleading issues with the FCRA claims. ECF No. 31, PageID.123-124, 127. Plaintiff merely reiterates that Defendants “fail[ed] to conduct a reasonable reinvestigation of Plaintiff’s disputes in violation of § 1681i.” *Id.* The FCRA claims are therefore insufficiently pled and thereby dismissed. Moreover, and as Defendants correctly assert, Plaintiff improperly brought FCRA claims against the Individual Defendants based solely on their employment by CRA Defendants. See *Hahn v. Star Bank*, 190 F.3d 708, 714 (6th Cir. 1999) (dismissing FCRA claims against individual defendants because “an employee of a corporation has no personal liability for the torts of the corporation unless the individual personally participated in the challenged actions.”). Given Plaintiff has not alleged any such personal participation by Begor, Bounty, or Cartwright, the FCRA claims are dismissed against each of them as well. IV. Accordingly, Defendants’ Motion to Dismiss (ECF No. 29) is GRANTED, and Plaintiff’s Complaint (ECF No. 1) is DISMISSED WITH PREJUDICE. IT IS SO ORDERED. This is a final order that closes the case. Dated: December 5, 2025 s/ Brandy R. McMillion
Detroit, Michigan Hon. Brandy R. McMillion United States District Judge