

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PRECEDENTIAL VALUE	unpublished district court opinion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)

Retrieved from lawtools.ai · <https://lawtools.ai/cases/state/united-states-district-court-for-the-eastern-district-of-michigan-southern-division-united-states-di/2025/andrew-lamar-pitts-d-b-a-godallah-global-v-experian-p9byps4y>