UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MISSOURI, EASTERN DIVISION

Adam Hardwrict v. TransUnion LLC, et al.

Hardwrict · No. 4:25-cv-01762-RHH · Decided April 16, 2026

SUMMARY

The United States District Court for the Eastern District of Missouri grants Adam Hardwrict's application to proceed without prepaying filing fees in his Fair Credit Reporting Act action. The court finds that the amended complaint's allegations are conclusory and insufficient to state a plausible claim, but allows Plaintiff 30 days to file a second amended complaint with more specific factual allegations. The court also denies as moot Plaintiff's motion for status of his in forma pauperis application.

CASE DETAILS

COURT	United States District Court for the Eastern District of Missouri, Eastern Division
JURISDICTION	United States District Court for the Eastern District of Missouri, Eastern Division
DECIDED	April 16, 2026
DOCKET	4:25-cv-01762-RHH
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff sought leave to proceed in forma pauperis and submitted an amended complaint alleging violations of the Fair Credit Reporting Act. On initial screening under 28 U.S.C. § 1915(e), the court granted the fee-waiver application but found the amended complaint insufficiently pleaded and ordered Plaintiff to file a second amended complaint.
STANDARD OF REVIEW	On initial review under 28 U.S.C. § 1915(e), the Court accepts well-pleaded facts as true and liberally construes the allegations, but must dismiss a complaint that is frivolous, malicious, or fails to state a claim. The complaint must contain sufficient factual matter to state a facially plausible claim for relief.
PRECEDENTIAL VALUE	Nonprecedential district-court memorandum and order; no precedential status is stated in the source.

TOPICS

credit reporting | consumer protection | pleadings | civil procedure

PRACTICE AREAS

Fair Credit Reporting Act | consumer credit reporting | federal civil procedure | in forma pauperis screening

QUESTIONS PRESENTED

1. Whether Plaintiff's amended complaint stated a plausible Fair Credit Reporting Act claim against the consumer reporting agencies and furnishers.
2. Whether Plaintiff should be permitted to proceed without prepaying the filing fee.
3. Whether Plaintiff should be granted leave to file a second amended complaint rather than have the action dismissed at initial screening.

HOLDINGS

1. The amended complaint failed to state a plausible FCRA cause of action because its conclusory allegations did not identify the specific inaccurate information, the responsible Defendant, the nature of the disputes, the recipients of the disputes, or the required notice and investigation failures.
2. Plaintiff's application to proceed without prepayment of fees and costs was granted based on the financial information provided.
3. Plaintiff was ordered to file a second amended complaint within 30 days on the Court-provided form, with specific factual allegations supporting each claim and Defendant's involvement.

KEY QUOTATIONS

> *"To state a claim for relief, a complaint must plead more than "legal conclusions" and "[t]hreadbare recitals of the elements of a cause of action [that are] supported by mere conclusory statements.""*

> *"A claim has facial plausibility when the plaintiff pleads factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged."*

> *"Plaintiff's "[t]hreadbare recitals of the elements of a cause of action, supported by mere conclusory statements," are insufficient to state a cause of action."*

FACTUAL BACKGROUND

Plaintiff alleged that TransUnion, Equifax, Experian, Cavalry Portfolio Services, Citibank, and Hopkins Management Group reported or continued reporting inaccurate and unverifiable credit information from 2023 through 2025 despite multiple written disputes. He alleged that consumer reporting agencies failed to conduct reasonable reinvestigations and that furnishers failed to correct inaccurate information after notice. The Court found that Plaintiff did not identify the specific disputed information, the Defendant who furnished it, the contents or recipients of the disputes, or whether a consumer reporting agency notified a furnisher of the dispute.

PROCEDURAL HISTORY

The Court previously ordered Plaintiff to amend his complaint on a court-provided form. After reviewing the amended complaint under the mandatory screening provisions applicable to in forma pauperis actions, the Court concluded that Plaintiff's allegations were conclusory and did not plausibly state FCRA claims. Rather than dismissing the action, the Court granted leave to file a second amended complaint within 30 days and denied as moot Plaintiff's motion concerning the status of his in forma pauperis application.

DISPOSITION

other

CASES CITED

- Ashcroft v. Iqbal, 556 U.S. 662, 678-79 (2009)
- Echols v. Cavalry Portfolio Servs., LLC, No. 4:20-CV-1277-JAR, 2021 WL 426255, at *2 (E.D. Mo. Feb. 8, 2021)
- Germany v. DAS Acquisition Co., LLC, No. 4:25-CV-748-ZMB, 2026 WL 160869, at *4 (E.D. Mo. Jan. 21, 2026)
- Anderson v. EMC Mortg. Corp., 631 F.3d 905, 907 (8th Cir. 2011)
- Topchian v. JPMorgan Chase Bank, N.A., 760 F.3d 843, 848 (8th Cir. 2014)
- Neubauer v. FedEx Corp., 849 F.3d 400, 404 (8th Cir. 2017)
- In re Wireless Telephone Fed. Cost Recovery Fees Litig., 396 F.3d 922, 928 (8th Cir. 2005)