UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF WASHINGTON

Abas Dowlad v. Mark Begor et al.

Dowlad v. Begor · No. 2:25-cv-02600-DGE · Decided January 22, 2026

SUMMARY

The United States District Court for the Western District of Washington dismissed Abas Dowlad's pro se, in forma pauperis complaint alleging violations of the Fair Credit Reporting Act by Equifax and its CEO, Mark Begor. The court held that the complaint failed to identify the specific FCRA provisions allegedly violated, explain how or when they were violated, or establish a basis for Begor's personal liability. The dismissal was entered under 28 U.S.C. § 1915(e)(2)(B), with leave to amend by February 23, 2026.

CASE DETAILS

COURT	United States District Court for the Western District of Washington
WRITING FOR THE COURT	David G. Estudillo
JURISDICTION	United States District Court for the Western District of Washington
DECIDED	January 22, 2026
DOCKET	2:25-cv-02600-DGE
DISPOSITION	dismissed
PROCEDURAL POSTURE	Sua sponte screening of a pro se, in forma pauperis complaint under 28 U.S.C. § 1915(e)(2)(B).
STANDARD OF REVIEW	Under 28 U.S.C. § 1915(e)(2)(B), an in forma pauperis complaint must be dismissed if it is frivolous, malicious, fails to state a claim, or seeks monetary relief from an immune defendant. The failure-to-state-a-claim standard under § 1915(e)(2)(B) is the same as the standard under Federal Rule of Civil Procedure 12(b)(6).
PRECEDENTIAL VALUE	unpublished, nonprecedential district court order

TOPICS

credit reporting · pleadings · motions to dismiss · civil procedure

PRACTICE AREAS

civil procedure · consumer protection · Fair Credit Reporting Act

QUESTIONS PRESENTED

1. Whether the complaint stated a claim under the Fair Credit Reporting Act sufficient to survive mandatory screening under 28 U.S.C. § 1915(e)(2)(B).
2. Whether the complaint adequately alleged a basis for individual liability against Mark Begor, identified only as Equifax's CEO.

HOLDINGS

1. The complaint failed to state a claim because Plaintiff did not identify the specific FCRA provisions allegedly violated, explain how they were violated, or state when the violations occurred.
2. The complaint failed to state a claim against Begor because it did not allege the basis or extent of his individual liability for any FCRA violation.

KEY QUOTATIONS

> *"Any complaint filed by a person proceeding IFP pursuant to 28 U.S.C. § 1915(a) is subject to a mandatory and sua sponte review and dismissal by the Court to the extent it is frivolous, malicious, fails to state a claim upon which relief may be granted, or seeks monetary relief from a defendant who is immune from such relief."*
> (Order at 1)

FACTUAL BACKGROUND

Plaintiff alleged that Defendants reported fraudulent charges and an inaccurate balance on his credit report, which was accessed by potential lenders and creditors. He claimed that the inaccurate information harmed his creditworthiness and caused denial of credit or less favorable credit terms. Plaintiff further alleged that he submitted a written dispute, but Defendants failed to conduct a meaningful investigation or update the information, and he sought more than $70,000 in damages.

PROCEDURAL HISTORY

Plaintiff filed a Fair Credit Reporting Act complaint against Equifax and Mark Begor, alleging inaccurate credit-report information and failure to investigate a written dispute. The court screened the complaint sua sponte, dismissed it for failure to state a claim, and granted leave to amend by February 23, 2026.

DISPOSITION

dismissed

CASES CITED

- Calhoun v. Stahl, 254 F.3d 845, 845 (9th Cir. 2001)
- Lopez v. Smith, 203 F.3d 1122, 1126-1127 (9th Cir. 2000) (en banc)
- Watison v. Carter, 668 F.3d 1108, 1112 (9th Cir. 2012)

- Wilhelm v. Rotman, 680 F.3d 1113, 1121 (9th Cir. 2012)
- Moran v. Screening Pros, LLC, 25 F.4th 722, 725 (9th Cir. 2022)

OPINION

1 2 3 4 5 6 7 8 UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON 9 AT TACOMA 10 ABAS DOWLAD, CASE NO. 2:25-cv-02600-DGE Plaintiff, ORDER DISMISSING v. COMPLAINT 13 MARK BEGOR et al., 14 Defendant. 15 16 This matter comes before the Court on sua sponte review pursuant to 28 U.S.C. §1915(a). 17 || Plaintiff, who is proceeding pro se and in forma pauperis (IFP), has submitted a complaint 18 || against Equifax and Mark Begor, who Plaintiff alleges is CEO of Equifax.!

(Dkt. No. 5.) 19 || Plaintiff claims that Defendants violated the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. 20 || § 1681 et seq. (Id. at 5.) 21 22 3 ' Plaintiff has filed nearly identical claims against two other credit reporting agencies and their CEOs. See Dowlad v. Cartwright, No. 2:25-cv-02590-DGE; Dowlad v. Cassin, 2:25-cv-02564- DGE. 1 Petitioner alleges that Defendants "reported a balance on Plaintiff's credit report 2 || reflecting fraudulent charges," which "were not incurred by Plaintiff." (/d.)

Defendants 3 || allegedly "included this inaccurate information in Plaintiffs credit report, which was accessed 4 || by potential lenders and creditors." (/d.) As a result, "Plaintiffs creditworthiness was harmed, 5 || and Plaintiff was denied credit or offered credit on unfavorable terms." (/d.) Plaintiff alleges he 6 || submitted a written dispute to Defendants regarding the inaccurate information, but Defendants 7 ignored the dispute and failed "to conduct a meaningful investigation or update the information." 8 Plaintiff seeks over $70,000 in damages, which he contends reflects the "financial loss, 9 || denial of credit opportunities, increased interest rates, loss of time, and emotional distress caused 10 || by Defendant[s'] violations." (/d.)

11 Any complaint filed by a person proceeding IFP pursuant to 28 U.S.C. § 1915(a) is 12 || subject to a mandatory and swa sponte review and dismissal by the Court to the extent it is 13 || frivolous, malicious, fails to state a claim upon which relief may be granted, or seeks monetary 14 || relief from a defendant who is immune from such relief. 28 U.S.C. § 1915(e)(2)(B); Calhoun v. 15 || Stahl, 254 F.3d 845, 845 (9th Cir.2001) ("[T]he provisions of 28 U.S.C. § 1915(e)(2)(B) are not 16 || limited to prisoners."); Lopez v. Smith, 203 F.3d 1122, 1126-1127 (9th Cir.

2000) (en banc). 17 standard for determining whether [a] Plaintiff has failed to state a claim upon which relief 18 || can be granted under § 1915(e)(2)(B)(i1) is the same as the Federal Rule of Civil Procedure 19 || 12(b)(6) standard for failure to state a claim." Watison v. Carter, 668 F.3d 1108, 1112 (9th Cir. 20 |} 2012); see also Wilhelm v. Rotman, 680 F.3d 1113, 1121 (9th Cir.

2012) (noting that screening 21 || pursuant to § 1915 "incorporates the familiar standard applied in the context of failure to state a 22 || claim under Federal Rule of Civil Procedure 12(b)(6)'). 23 24

Here, Plaintiff fails to identify which section(s) of the FCRA Defendants allegedly violated, how they were violated, or when they were violated. Without knowing the specific violations alleged, the Court is unable to determine whether Plaintiff has pled sufficient facts to aclaim.

Furthermore, under the FCRA, generally a credit reporting agency 1s liable to a consumer for either the negligent or willful failure to comply with any requirement under the FCRA with respect to that consumer. Moran v. Screening Pros, LLC, 25 F.4th 722, 725 (9th Cir. 2022) (citing 15 U.S.C. §§ 1681n(a), 16810(a)). Notwithstanding, Plaintiff filed suit against Begor as CEO of Equifax, but Plaintiff does not allege on what basis and to what extent Begor would be liable for any FCRA violation.

Accordingly, the Court DISMISSES Plaintiff's complaint under 28 U.S.C. § 1915(e)(2)(B)Gi). However, Plaintiff is granted leave to amend his complaint to attempt to cure the deficiencies identified herein related to his FCRA claim. Any amended complaint shall be filed no later than February 23, 2026. The Clerk is directed to calendar this event.

Dated this 22nd day of January, 2026. =? DavidG.Estudillo United States District Judge