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.

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 1 Here, Plaintiff fails to identify which section(s) of the FCRA Defendants allegedly 2 || violated, how they were violated, or when they were violated. Without knowing the specific 3 || violations alleged, the Court is unable to determine whether Plaintiff has pled sufficient facts to 4 aclaim.

Furthermore, under the FCRA, generally a credit reporting agency 1s liable to a 5 || consumer for either the negligent or willful failure to comply with any requirement under the 6 || FCRA with respect to that consumer. Moran v. Screening Pros, LLC, 25 F.4th 722, 725 (9th Cir. 7 || 2022) (citing 15 U.S.C. §§ 1681n(a), 16810(a)). Notwithstanding, Plaintiff filed suit against 8 || Begor as CEO of Equifax, but Plaintiff does not allege on what basis and to what extent Begor 9 || would be liable for any FCRA violation.

10 Accordingly, the Court DISMISSES Plaintiff's complaint under 28 U.S.C. § 1915(e)(2) 11 || (B)Gi). However, Plaintiff is granted leave to amend his complaint to attempt to cure the 12 || deficiencies identified herein related to his FCRA claim. Any amended complaint shall be filed 13 || no later than February 23, 2026. 14 The Clerk is directed to calendar this event.

15 Dated this 22nd day of January, 2026. 16 =? 17 DavidG.Estudillo 18 United States District Judge 19 20 21 22 23 24