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

Darnell Murphy v. Bureau Investments Group Portfolio, LLC

Murphy v. Bureau Investments Group Portfolio · No. 4:24CV1433 HEA · Decided January 9, 2026

SUMMARY

The United States District Court for the Eastern District of Missouri grants the defendant's cross-motion for summary judgment in an FDCPA action arising from the collection and reporting of a consumer loan. The court concludes that the defendant established a valid chain of title, properly validated the debt, ceased collection activity when disputes were received, and presented uncontroverted evidence that it did not violate the FDCPA. The court orders that an appropriate judgment accompany the opinion.

CASE DETAILS

COURT	United States District Court for the Eastern District of Missouri, Eastern Division
WRITING FOR THE COURT	Henry Edward Autrey
JURISDICTION	United States District Court for the Eastern District of Missouri, Eastern Division
DECIDED	January 9, 2026
DOCKET	4:24CV1433 HEA
DISPOSITION	other
PROCEDURAL POSTURE	Cross-motions for summary judgment in an action alleging violations of the Fair Debt Collection Practices Act.
STANDARD OF REVIEW	Summary judgment is proper when the pleadings, discovery materials, admissions, and affidavits show no genuine dispute of material fact and the moving party is entitled to judgment as a matter of law. A genuine dispute exists when a reasonable jury could return a verdict for the nonmoving party, and a fact is material if it might affect the outcome under governing law. Once the movant satisfies its burden, the opposing party must identify specific facts showing a genuine issue for trial; conclusory allegations and unsupported denials are insufficient.
PRECEDENTIAL VALUE	unpublished district court opinion

PARTIES	Darnell Murphy v. Bureau Investments Group Portfolio, LLC

TOPICS

fair debt collection | summary judgment | consumer protection | civil procedure | contracts

PRACTICE AREAS

fair debt collection | consumer protection | civil procedure | contracts

QUESTIONS PRESENTED

1. Whether Defendant was entitled to summary judgment on Murphy's FDCPA claims because the undisputed evidence established a valid debt, Defendant's right to collect it, and proper debt validation.
2. Whether Murphy presented evidence creating a genuine dispute of material fact that Defendant engaged in conduct prohibited by the FDCPA.

HOLDINGS

1. Summary judgment was proper because the undisputed evidence showed that Defendant validly acquired and sought to collect Murphy's debt, while Murphy offered no evidence of an act or omission prohibited by the FDCPA.

KEY QUOTATIONS

> *"Based upon the foregoing, the undisputed material facts establish Plaintiff's claims of violations of the FDCPA are without merit."* (10)

> *"Accordingly IT IS HEREBY ORDERED that Defendant's Cross Motion for Summary Judgment, [Doc. No. 56], is GRANTED."* (10)

FACTUAL BACKGROUND

Murphy obtained a $6,000 loan from Blue Ridge Bank, with Upgrade, Inc. as servicer, and later stopped making payments. The loan was charged off and assigned to Bureau Investments Group Portfolio No. 15, LLC, after which the defendant and its collection agencies contacted Murphy and reported the account to credit reporting agencies. Murphy disputed the debt several times; the collectors ceased collection activity while investigating, provided verification materials, and reported the account as disputed. The defendant produced the loan documents, electronic-signature agreement, payment history, and chain of title, while Murphy presented no evidence supporting his allegations of prohibited FDCPA conduct.

PROCEDURAL HISTORY

Murphy filed the action on October 24, 2024, alleging that Bureau Investments Group Portfolio, LLC violated the FDCPA by attempting to collect the debt, reporting the account while it was disputed, and failing to establish ownership of the debt. The parties filed cross-motions for summary judgment. The court granted Defendant's cross-motion for summary judgment and ordered that an appropriate judgment accompany the opinion.

DISPOSITION

other

CASES CITED

- Celotex Corp. v. Catrett, 477 U.S. 317, 322-23 (1986)
- Anderson v. Liberty Lobby, Inc., 477 U.S. 242, 248, 250, 255-56 (1986)
- Bedford v. Doe, 880 F.3d 993, 996 (8th Cir. 2018)
- Nissan Fire & Marine Ins. Co. v. Fritz Cos., 210 F.3d 1099, 1106 (9th Cir. 2000)
- Adickes v. S.H. Kress & Co., 398 U.S. 144, 158-59 (1970)
- Zelkowitz v. Avant, LLC, No. 25-CV-850 (SRN/DLM), 2025 WL 3237906, at *2 (D. Minn. Nov. 20, 2025)
- Kowouto v. Jellum Law, P.A., 672 F. Supp. 3d 699, 702 (D. Minn. 2023)
- Mayfield v. Portfolio Recovery Assocs., LLC, 553 F. Supp. 3d 676, 683 (D. Minn. 2021)
- Freyermuth v. Credit Bureau Services, Inc., 248 F.3d 767, 771 (8th Cir. 2001)
- Gallamore v. Portfolio Recovery Assocs., LLC, No. 1:24-CV-00148-SNLJ, 2025 WL 1809794, at *2 (E.D. Mo. July 1, 2025)