

**IN THE UNITED STATES COURT OF APPEALS  
FOR THE FIFTH CIRCUIT**

\_\_\_\_\_  
No. 17-50495  
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United States Court of Appeals  
Fifth Circuit

**FILED**

September 14, 2018

Lyle W. Cayce  
Clerk

STEPHEN WAYNE OSTIGUY,

Plaintiff - Appellant

v.

EQUIFAX INFORMATION SERVICES, L.L.C.; JP MORGAN CHASE &  
COMPANY,

Defendants - Appellees

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consolidated with 17-40855  
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REBECCA GAIL FRAZIER,

Plaintiff - Appellant

v.

EQUIFAX INFORMATION SERVICES, L.L.C.; CHASE BANK USA, N.A.,

Defendants - Appellees

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consolidated with 17-50761  
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BELINDA A. SAUNDERS,

Plaintiff - Appellant

v.

No. 17-50495

EQUIFAX INFORMATION SERVICES, L.L.C.,

Defendant - Appellee

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consolidated with 17-50960  
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MACEL CAROLYN FILLMORE,

Plaintiff - Appellant

v.

EQUIFAX INFORMATION SERVICES, L.L.C.,

Defendant - Appellee

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Appeals from the United States District Courts  
for the Eastern and Western Districts of Texas  
USDC No. 5:16-CV-790  
USDC No. 2:16-CV-1273  
USDC No. 1:16-CV-525  
USDC No. 1:16-CV-1042  
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Before JONES, BARKSDALE, and WILLETT, Circuit Judges.

PER CURIAM:\*

AFFIRMED. *See* 5th Circuit Rule 47.6.

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\* Pursuant to 5th Cir. R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5th Cir. R. 47.5.4.