

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

**CIVIL MINUTES - GENERAL**

Case No. CV12-04123 CBM (SH) Date November 5, 2012

Title *Arutyunyan v. American Express Centurion Bank, et al.*

Present: The Honorable CONSUELO B. MARSHALL

Joseph M. Levario

n/a

Deputy Clerk

Court Reporter / Recorder

Attorneys Present for Plaintiffs:

Attorneys Present for Defendants:

n/a

n/a

**Proceedings:** **IN CHAMBERS/OFF THE RECORD**  
**ORDER TO SHOW CAUSE**

Plaintiff filed a First Amended Complaint (“FAC”) on September 10, 2012. [Doc. No. 29.] In the FAC, Plaintiff alleges violations of the California Consumer Credit Reporting Agencies Act (“CCRAA”), Cal. Civ. Code § 1785.25(a), against all defendants. It appears to the Court that Plaintiff may have no private right of action pursuant to Cal. Civ. Code § 1785.25(a). *See Pulver v. Avco Fin. Services*, 182 Cal. App. 3d 622, 632 (Cal. Ct. App. 1986) (“the Legislature’s apparent intent in specifying that a right of action exists against ‘any person’ for violation of the act (§ 1785.31, subd. (a)) was not to impose liability on a supplier of information to a credit reporting agency . . .”)

Plaintiffs are hereby **ORDERED TO SHOW CAUSE** by no later than November 13, 2012 why Count II of the FAC for “Violations of the CCRAA” should not be dismissed as against all defendants.

**IT IS SO ORDERED.**

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 Initials of Preparer JL