

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

WILLIE J. GREEAR, JR.,

Plaintiff,

Case No. 13-11896

v.

Hon. John Corbett O'Meara

EQUIFAX, INC.,

Defendant.

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**ORDER GRANTING DEFENDANT'S  
MOTION FOR SUMMARY JUDGMENT**

Before the court are the parties' cross-motions for summary judgment; pursuant to L.R. 7.1(f)(2), the court did not hear oral argument.

Plaintiff Willie J. Greear, Jr., filed this action against Defendant Equifax, Inc., alleging violations of the Fair Credit Reporting Act ("FCRA"). Defendant contends that Plaintiff has sued the wrong party, because Equifax, Inc., is a holding company, not a consumer reporting agency. See Declaration of Kathryn J. Harris. According to Kathryn J. Harris, Assistant Vice President, Assistant Corporate Secretary of Equifax, Inc., Defendant does not engage of the business of assembling or reporting consumer credit information. See id. at ¶¶ 4-6. Rather, Equifax Information Services LLC, a subsidiary of Equifax, Inc., is a consumer reporting agency and maintains Plaintiff's credit file. Id. at ¶ 11-12.

Although Plaintiff contends that Ms. Harris is not truthful and that “Equifax, Inc.” does maintain his credit file, he has not provided evidence sufficient to cast doubt on Ms. Harris’s credibility. Plaintiff himself mailed dispute letters to “Equifax Info Svc LLC.” See Pl.’s Ex. A. Moreover, several district courts have granted summary judgment in Equifax, Inc.’s favor, on the grounds that it is not a consumer reporting agency. See e.g., Slice v. Choicedata Consumer Servs., Inc., 2005 WL 2030690 (E.D. Tenn. Aug. 23, 2005); Ransom v. Equifax, Inc., 2010 WL 1258084 (S.D. Fla. Mar. 20, 2010); Channing v. Equifax, Inc., 2013 WL 593942 (E.D. N.C. Feb. 15, 2013). Accordingly, the court finds that Defendant Equifax, Inc., is not a consumer reporting agency subject to the requirements of the FCRA. Plaintiff cannot, as a matter of law, state a claim against Equifax, Inc., under the FCRA.

Therefore, IT IS HEREBY ORDERED that Defendant’s motion for summary judgment is GRANTED and Plaintiff’s motion for summary judgment is DENIED.

s/John Corbett O’Meara  
United States District Judge

Date: April 8, 2014

I hereby certify that a copy of the foregoing document was served upon the parties of record on this date, April 8, 2014, using the ECF system and/or ordinary mail.

s/William Barkholz  
Case Manager