

AUGUST 2013

U.S. DISTRICT COURT - DISTRICT OF OREGON

JULIE MILLER v. EQUIFAX INFORMATION SERVICES, LLC

Number: 3:11-cv-01231-BR

Trial Date: 7/23/13 (3-day trial)

Plff Atty: Justin Baxter, Michael Baxter, Kachelle Baxter of
Baxter & Baxter (Portland)

Def. Atty: Jeffrey Edelson of Markowitz Herbold Glade & Mehlhaf
(Portland); Lewis Perling, Ian Smith & Phyllis Sumner
of King & Spalding (Atlanta GA)

Trial Judge: Hon. Anna J. Brown

FAIR CREDIT REPORTING ACT VIOLATION

EMOTIONAL DISTRESS

Plff brought this action against the Def., claiming it violated the Fair Credit Reporting Act when it failed to correct major errors on her credit report. Plff contended that she contacted Equifax several times between 2009 and 2011 in an effort to get the company to correct inaccuracies. The inaccuracies reported by Equifax included erroneous collection accounts, and an incorrect social security number and date of birth. Plff discovered the issues with the information about her collected and stored by Equifax when she was denied credit by a bank in early 2009. She informed Equifax and filled out multiple forms provided by Equifax in an unsuccessful attempt to get the information corrected.

Injuries: Emotional distress; invasion of privacy and lost opportunity to obtain credit. Plff claimed her reputation and credit rating were damaged. Plff has a disabled brother who is unable to get credit on his own, and Plff was not able to help him.

Result: PLAINTIFF VERDICT for \$18,580,000. (The verdict included \$180,000 in compensatory damages and \$18,400,000 in punitive damages. The verdict will likely be appealed.)