

UNITED STATES COURT OF APPEALS  
for the Fifth Circuit

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No. 92-3662  
Summary Calendar

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JOHN C. WHITE SR.,

Plaintiff-Appellant,

VERSUS

CREDIT BUREAU OF BATON ROUGE, ET AL.

Defendants-Appellees.

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Appeal from the United States District Court  
for the Middle District of Louisiana  
(CA 91 754 B M1)

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March 18, 1993

Before JOLLY, DUHÉ, and BARKSDALE, Circuit Judges.

PER CURIAM:<sup>1</sup>

John C. White Sr. sued the Credit Bureau of Baton Rouge for violations of the Federal Credit Reporting Act, 15 U.S.C. § 1681, et seq., because it showed on his credit report a judgment against John White, which was in fact owed by Appellant's son and not Appellant. Because of this report, Appellant was refused credit on at least one occasion. When the error was called to the Credit Bureau's attention it was corrected. Later, while testing its own procedures, the Credit Bureau ran through its system a batch of old

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<sup>1</sup> Local Rule 47.5 provides: "The publication of opinions that have no precedential value and merely decide particular cases on the basis of well-settled principles of law imposes needless expense on the public and burdens on the legal profession." Pursuant to that Rule, the Court has determined that this opinion should not be published.

information incidentally including the erroneous information concerning this judgment and Appellant complains of that as well. This incident did not, however, result in any adverse credit action. Following presentation of Appellant's case at trial the Magistrate Judge granted Defendant's Rule 52(a) dismissing Appellant's claims. Appellant appeals. We affirm.

We review for clear error. Fed. R. Civ. P. 52(a). Our careful review of the evidence and thorough findings and conclusions dictated into the record by the Magistrate Judge make clear that the judge committed no error.

The statute simply requires that a credit bureau use "reasonable procedures" to assure accuracy of the information reported. 15 U.S.C. § 1681e(b). Reasonable care on the part of the bureau satisfies this requirement. Thompson v. San Antonio Retail Merchants Asso., 682 F.2d 509, 513 (5th Cir. 1982). After carefully reviewing all of the evidence the Magistrate Judge found that the Credit Bureau used reasonable care and we agree. That better or more stringent procedures may have produced a different result is simply not the test.

AFFIRMED.