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U.S. COURT OF APPEALS

NOT FOR PUBLICATION

UNITED STATES COURT OF APPEALS

FOR THE NINTH CIRCUIT

CHRISTINE BAKER, Plaintiff - Appellant, v. EQUIFAX INFORMATION SERVICES, LLC, aka Equifax Credit Information Service; et al., Defendants - Appellees.	No. 06-16849 D.C. No. CV-04-01192-NVW MEMORANDUM[*]

Appeal from the United States District Court
for the District of Arizona
Neil V. Wake, District Judge, Presiding

Submitted September 14, 2009[**]
San Francisco, California

Before: TROTT and BEA, Circuit Judges, and CONLON,[***] District Judge.

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[*] This disposition is not appropriate for publication and is not precedent except as provided by 9th Cir. R. 36-3.

[**] The panel unanimously finds this case suitable for decision without oral argument. *See* Fed. R. App. P. 34(a)(2).

[***] The Honorable Suzanne B. Conlon, United States District Court of Northern Illinois, sitting by designation.

Christine Baker appeals *pro se* the district court's grant of summary judgment in favor of Equifax Information Services, Retailers National Bank, and Capital One Bank (collectively "Defendants"). Baker sued Defendants in district court for the District of Arizona for violations of the Fair Credit Reporting Act, 15 U.S.C. §§ 1681-1681x (2006), the Equal Credit Opportunity Act, 15 U.S.C. §§ 1691-1691f, and Arizona state law, ARIZ. REV. STAT. ANN. § 44-1522 (Supp. 2008). We affirm.

The Fair Credit Reporting Act does not obligate creditors to report consumers' credit limits. *See* 15 U.S.C. § 1681s-2. The Fair Credit Reporting Act does not obligate credit reporting agencies, such as Equifax, to report information they do not possess. *See* 15 U.S.C. § 1681i. Therefore, we hold Baker's claims that defendants are liable for failing to report her credit limits lack merit.

With respect to Baker's myriad miscellaneous claims on appeal, we hold them to be also without merit. To the extent the defendants did incorrectly modify Baker's information upon reinvestigation, Baker has not shown how she suffered any harm from that specific incident.

AFFIRMED.