

NOT FOR PUBLICATION

FILED

UNITED STATES COURT OF APPEALS

SEP 28 2026

FOR THE NINTH CIRCUIT

MOLLY C. DWYER, CLERK
U.S. COURT OF APPEALS

JAYDA JOHNSON,

Plaintiff - Appellant,

v.

BONNEVILLE BILLING &
COLLECTIONS, INC.,

Defendant - Appellee.

No. 25-2986

D.C. No. 3:24-cv-01789-SI

MEMORANDUM*

Appeal from the United States District Court
for the District of Oregon
Michael H. Simon, District Judge, Presiding

Submitted September 22, 2026**

Before: OWENS, COLLINS, and SUNG, Circuit Judges.

Jayda Johnson appeals pro se from the district court's judgment dismissing her action alleging violations of the Fair Debt Collection Practices Act. We have jurisdiction under 28 U.S.C. § 1291. We review de novo a dismissal for failure to

* This disposition is not appropriate for publication and is not precedent except as provided by Ninth Circuit Rule 36-3.

** The panel unanimously concludes this case is suitable for decision without oral argument. *See* Fed. R. App. P. 34(a)(2). Johnson's request for oral argument, set forth in the opening and reply briefs, is denied.

state a claim under Federal Rule of Civil Procedure 12(b)(6). *Kwan v. SanMedica Int'l*, 854 F.3d 1088, 1093 (9th Cir. 2017). We affirm.

The district court properly dismissed Johnson's action because Johnson failed to allege facts sufficient to show that defendant falsely represented the legal status of Johnson's debt or communicated false credit information about Johnson. *See Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009) (to avoid dismissal, "a complaint must contain sufficient factual matter, accepted as true, to state a claim to relief that is plausible on its face" (citation and internal quotation marks omitted)); *see also* 15 U.S.C. § 1692e (describing conduct that qualifies as false or misleading representations by a debt collector).

AFFIRMED.