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Column:

Consumer Corner

Sommersdorf's Progeny: Can Wrong Credit Report Trigger a Debtor Claim under the Code?

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[*14] In 1991, the U.S. Bankruptcy Court for the Southern District of Ohio entered an opinion in *In re Sommersdorf*, 139 B.R. 700 (Bankr. S.D. Ohio, 1991), holding that a creditor violated the automatic stay provisions of 11 U.S.C. § 1301 by furnishing credit reporting agencies (CRAs) with information that the debtor's pre-petition debt was charged off. In *Sommersdorf*, the debtor's chapter 13 plan provided for a 100 percent payment to the creditor in issue. *Id.* at 700.

Nonetheless, the creditor adversely changed the status of the account based on the debtor's bankruptcy filing. *Id.* at 701. The information was furnished to the CRAs for not just the debtor, but also for a nondebtor co-obligor who complained that he was unable to obtain a loan. Prior to filing the motion alleging the stay violation, the debtor requested the creditor to remove the charge-off notation, but the creditor refused. The *Sommersdorf* court concluded that the creditor's adverse reporting was a "flagrant" violation of the stay, particularly in this circumstance where the creditor was receiving a 100 percent payment of its claim and could not have prevailed on a motion for relief from the automatic stay. The opinion includes the now oft-cited phrase that the creditor's conduct was "in fact, just the type of creditor shenanigans intended to be prohibited by the automatic stay." *Id.* at 701.

This article examines cases that have been brought following the *Sommersdorf* opinion. In particular, it discusses recent opinions holding that a creditor's failure to update credit information furnished by CRAs pre-petition, after a debtor files for bankruptcy protection or receives a discharge order, is not a violation of either § 362 or § 524. n1 The article concludes by asking whether a cause of action against a creditor, based on credit information furnished to the CRAs, should even exist under the Bankruptcy Code.

n1 The article does not address whether § 524 allows for a private right of action for violating the discharge injunction, but notes that the majority of cases generally treat a violation of § 524 as a contempt action and not as a private cause of action for the debtor.

Does a Creditor Violate the Stay or Discharge Injunction by Failure to Update Information Furnished by CRAs Pre-petition?

Despite the meager legal analysis in *Sommersdorf*, debtors have relied on the holding to allege that information furnished or not furnished to CRAs, either post-petition or post-discharge, constitutes a violation of the automatic stay or discharge injunction. Typically, the facts allege that (1) a debt was collected and charged off by the creditor pre-petition, (2) the creditor furnished information to the CRAs pre-petition noting the debt to have been charged off or reported to profit and loss, n2 (3) the debtor filed for bankruptcy protection and received a discharge, and (4) the creditor did not update the credit report information post-petition or post-discharge. In this typical scenario, there are no other facts that evidence a post-petition act to collect the pre-petition debt by the creditor. Nevertheless, the debtor alleges the creditor has frustrated the debtor's "fresh start" and violated the automatic stay or discharge injunction.

n2 *Sommersdorf* and most of the cases following it complain of the way creditors "report" information regarding a debt. But a creditor does not "report" information to the CRAs. The creditor is a "furnisher" as such term is used in the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. Furnishers provide credit information to the CRAs--Experian, Equifax and TransUnion. The CRAs compile the information furnished by creditors and then generate and provide the consumer's credit report to users, which includes information furnished by the consumer's creditors. See 15 U.S.C. § 1681a for definitions of a "consumer report" and "credit reporting agency," § 1681b for permissible purposes for which a CRA may provide a consumer report, and § 1681s-2 for a description of the furnisher's responsibilities.

Many of the opinions coming out of these cases--whether reported or unreported--are decisions denying a motion to dismiss or a motion for summary judgment, which do not reach the merits of the claim. n3 A debtor may point to these cases to argue that a cause of action truly exists, but the cases are not helpful to an examination of the legal issues because they merely speculate as to whether facts sufficient to support a violation of the automatic stay or discharge injunction might exist. See, e.g., *In re Daniel*, 2006 WL 2662852, *2 (Bankr. E.D. Va. 2006) (denying motion for a more definite statement and noting that "one may fairly debate whether reporting a discharged debt as 'charged off' constitutes a violation of the discharge injunction...").

n3 See, e.g., *In re Singley*, 233 B.R. 170 (Bankr. S.D. Ga. 1999) (denying summary judgment because there was a material question of fact as to whether a creditor's reporting a joint account in bankruptcy on a nondebtor co-obligor's credit report was an attempt to collect a debt in violation of the automatic stay and co-debtor stay); *Weinhoeft v. Union Planters Bank N.A.*, 2000 WL 33963628, at *2 (Bankr. C.D. III. 2000) (denying motion to dismiss a claim for violation of §§ 362 and 524 based on information furnished to the CRAs); *Carrier, II v. Proponent Fed. Credit Union*, 2004 WL 1638250, *8 (W.D. La. 2004) (denying motion to dismiss § 524 claim because court could not determine creditor's intent in furnishing information to CRAs); *In re Norman*, 2006 WL 2818814, at *1 (Bankr. M.D. Ala. 2006) (denying motion to dismiss claim alleging § 524 violation based on information furnished CRAs); *In re Smith*, 2005 WL 3447645, *2-3 (Bankr. N.D. Iowa 2005) (denying motion to dismiss because allegations that creditor intended to collect a debt when it furnished information showing pre-petition debt "past due" or "charge off" were sufficient to state a claim for violation of the discharge injunction); and *In re Lohmeyer*, 2007 WL 781939, *3 (Bankr. N.D. Ohio, March 13, 2007) (debtor plead cognizable claim against creditor for contempt of discharge order for manner in which pre-petition debt was reported).

On the other hand, courts considering the merits of a claim based on the typical fact scenario described above hold that credit reporting--or the creditor's failure to update pre-petition credit information post-petition or post-discharge--by itself is not a violation of the automatic stay or the post-discharge injunction. n4

n4 See, e.g., *Hickson v. Home Fed. of Atlanta*, 805 F.Supp. 1567, 1573 (N.D. Ga. 1992) (granting creditor's motion to dismiss § 362 claim, noting that "§ 362 contains no language prohibiting creditors or any other party from making legitimate reports to credit agencies regarding parties that have filed for bankruptcy"); *Vogt v. Dynamic Recovery Services*, 257 B.R. 65, 70-1 (D. Col. 2000) (dismissing case on motion for default judgment, holding that a creditor's reporting a debtor's debt still due and owing, notwithstanding the order of discharge in the plaintiffs' bankruptcy case, is not, "standing alone...an act" to effect collection of the debt"); *In re Irby*, 337 B.R. 293, 296 (N.D. Ohio 2005) (denying plaintiff's motion for default, "ssince the act [of reporting a debt] itself does not violate the discharge injunction, the reporting of the debt will not likely run afoul with the discharge injunction unless it is also coupled with other actions undertaken by the creditor to collect or recover on the debt"); *In re Bruno*, 356 B.R. 89, 93 (Bankr. W.D.N.Y. 2006) (granting motion to dismiss, holding that the creditor's "failure to notify a credit reporting agency that its pre-petition report of an account delinquency has ended in a bankruptcy discharge does not violate 11 U.S.C. § 524"); and most recently, *In re Mahoney*, 2007 WL 1217851,

*10-13 (Bankr. W.D. Tex. 2007) (granting summary judgment where debtor failed to offer any competent evidence that a creditor's furnishing of credit information was debt collection). These cases consistently hold that there is no violation of § 362 or § 524 where the only allegation of prohibited debt collection is that a pre-petition creditor did not update credit information furnished pre-petition about a defaulted debt after the debtor filed for bankruptcy protection and received a discharge.

The analysis generally focuses on one or more of the following questions:

1. *Is the credit information furnished by the pre-petition creditor accurate?* At the heart of many debtors' claims is a belief that the pre-petition creditor's credit information is inaccurate. In the context of the alleged automatic stay violation, the debtor argues that no credit [*74] [EDITOR'S NOTE: The page numbers of this document may appear to be out of sequence; however, this pagination accurately reflects the pagination of the original published documents.] information should be provided. *See, e.g., Hickson, 805 F.Supp. at 1573.*

More frequently, the inaccuracy argument is made in the context of a § 524 claim, with the discharged debtor contending that the creditor should note the pre-petition debt to be "discharged in bankruptcy" with a zero balance. *See, e.g., Irby, 337 B.R. at 295* (plaintiffs sought to have the debt shown as "discharged in bankruptcy and that the current balance owed is \$ 0"); *In re Davis, 2007 WL 1080143, *2* (Bankr. W.D. Tex. 2007) (plaintiff complained that "charged off" annotation post-discharge implicated the debt was "owed").

But these claims evidence a common misconception of the discharged debtor. The bankruptcy discharge does not extinguish debt. It only eliminates the debtor's personal obligation to pay the debt. *Vogt, 257 B.R. at 70* ("[T]he discharge does not wipe away the debt. It only serves to eliminate the debtor's personal responsibility to pay the debt."); *Irby, 337 B.R. at 295* ("[I]t is only a debtor's personal obligation to pay the debt that is effectively extinguished; the debt itself remains."); and *Bruno, 356 B.R. at 92* ("[D]ecades of jurisprudence on the subject of bankruptcy discharge places it beyond cavil that discharge does not extinguish the debt, but only the remedy...."). As the *Irby* court pointed out, if "all that is being reported is the truth," it cannot be the basis for violating the discharge injunction. *Irby, 337 B.R. at 295.*

2. *Does the pre-petition creditor have a duty to furnish updated credit information post-petition or post-discharge?* If there is no affirmative duty to update credit information post-petition or post-discharge, then absent a finding that furnishing information to a CRA is an attempt to collect a debt (the next question), there can be no violation of § 362 or § 524. Simply put, inaction, *i.e.*, not updating the pre-petition credit information, where there is no statutory requirement or duty to act, cannot give rise to a cause of action. *See, e.g., Brant v. CCG Fin. Corp. et al., 693 F.Supp. 889, 894 (D. Or. 1988)* ("Mere silence or inaction will not support a cause of action where there is no duty to disclose."); *Jennings v. Davis, 476 F.2d 1271, 1275 (8th Cir. 1973)* (mere inaction does not constitute negligence in the absence of a duty to act.)

None of the debtors alleging a violation of § 362 or § 524 have found authority in the Bankruptcy Code or otherwise for requiring a creditor to update credit information furnished a CRA pre-petition. n5 Both the *Vogt* court and the *Bruno* court rested their decisions in part on the fact that there is no such provision in the Code discharge injunction provisions. *Vogt, 257 B.R. at 71* ("The creditor was under no obligation under the Bankruptcy Code to change the way it reported the status of the loan."); *Bruno, 356 B.R. at 92* ("[N]either 11 U.S.C. § 524 nor the discharge orders that are routinely entered by this court expressly compel any affirmative action of any sort by any creditor whose debt has been discharged.") (emphasis added). In sum, there is nothing in § 524 that "compels a lender to take the affirmative step of notifying its credit reporting agency or agencies that the defalcation that was previously reported has been discharged in bankruptcy." *Id.*

n5 In *In re Helmes, 336 B.R. 105, 106 (Bankr. E.D. Va. 2005)*, the discharged debtor argued that industry standards required the pre-petition creditor to report the discharged debt as "'discharged in bankruptcy' and with a zero balance." The creditor bank did not raise any of the legal arguments as to whether a statutory requirement or duty existed, but instead, put on evidence to show it routinely followed the "industry standard" and that the information furnished in this instance was an "accidental aberration". *Id. at 107-108.* While industry standards may be used to show reasonableness of procedures *where such procedures are required*, they alone do not carry the weight of law. *See, e.g., McCauley v. TransUnion LLC, 2003 WL 22845741, *2-3 (S.D.N.Y. 2003)* (industry standard considered in determining whether CRA complied with 15 U.S.C. § 181e(b) requirement to implement reasonable procedures to ensure maximum possible accuracy of credit reports). The *Helmes* court dismissed the debtor's complaint because the debtor did not carry her burden in proving a violation of § 524. *Id. at 109.*

Similarly, the *Hickson* court found that "§ 362 contains no language prohibiting creditors or any other party from making legitimate reports to credit agencies regarding parties that have filed for bankruptcy." *Hickson*, 805 F. Supp. at 1573. There is a line of cases holding that the automatic stay provisions at § 362 create an affirmative duty for a creditor to restore the debtor to the pre-petition status quo--that is, requiring the creditor to act despite there being no affirmative obligation created by the Code to do so. See, e.g., *In re Miller*, 22 B.R. 479, 481 (D. Md. 1982) (holding that a creditor must take affirmative steps to restore the status quo of the debtor at the time of the filing of the bankruptcy petition).ⁿ⁶ However, in applying these cases to the act of furnishing credit information, the question should be whether the credit information furnished is different from the information furnished pre-petition, i.e., whether it is different from the status quo. If it is not, then not updating the credit information post-petition would not be altering the status quo and, under this line of cases, would not violate the automatic stay.

ⁿ⁶ See, also, *Meis-Nachtrab v. Griffin*, 190 B.R. 302, 307 (Bankr. N.D. Ohio 1995) (holding that creditor had an affirmative duty to return monies collected in violation of the automatic stay) (citations omitted, emphasis added); *In re Dungey*, 99 B.R. 814, 816 (Bankr. S.D. Ohio 1989) ("[A] creditor who has initiated collection action without knowledge of a bankruptcy petition has an affirmative duty to restore the status quo without the debtor having to seek relief from the bankruptcy court.") (citations omitted, emphasis added); *In re Shealy*, 90 B.R. 176, 180 (Bankr. W.D.N.C. 1988) (holding that inattention to the automatic stay demonstrates disregard for a statutory duty) (emphasis added).

Moreover, in each of the cases cited where a creditor's refusal to act is held to violate a statutory duty to return the debtor to the pre-petition status quo, the creditor's inaction was, in essence, a refusal to voluntarily comply with another provision of the Bankruptcy Code. For example, in *Miller*, the bank creditor would have been required to return the vehicle repossessed post-petition because it was an avoidable post-petition transfer under § 549. *Miller*, 22 B.R. at 481.ⁿ⁷

ⁿ⁷ In *Shealy*, the creditor continued to send tax notices until it was threatened with sanctions for violating the stay. *Shealy*, 90 B.R. at 180. In *Dungey*, the creditor refused to return wages garnished pre-petition that would have to be returned as property of the bankruptcy estate. *Dungey*, 99 B.R. at 815.

So, we now have come full circle--that is, there is no Code provision requiring the creditor to update credit information post-petition. The updated information is not necessary to restore the pre-petition status quo. Therefore, not updating credit information is not a violation of § 362.

3. *Does furnishing credit information constitute an attempt to collect a debt?* If the credit information furnished to the CRA is accurate and there is no duty to [*75] update credit information, either upon the filing of a bankruptcy petition or entry of an order of discharge, then can the furnishing of credit information by itself constitute an attempt to collect a debt that violates § 362 or 524?

The plain language of 11 U.S.C. § 362 and 524 prohibits an *action* or an *act* to collect a debt.ⁿ⁸ But despite the plain language, there are no clear rules as to what constitutes an "act" to force collection of a debt. Instead, "[i]t is largely a matter of the court knowing it when it smells it." *Vogt*, 257 B.R. at 70.

ⁿ⁸ 11 U.S.C. § 362 prohibits

(1) the commencement or continuation, including the issuance or employment of process, or a judicial, administrative, or other action or proceeding against the debtor that was or could have been commenced before the commencement of the case under this title, or to recover a claim against the debtor that arose before the commencement of the case under this title;

11 U.S.C. § 524 prohibits

(2)...the commencement or continuation of an action, the employment of process, or an act, to collect, recover or offset any such debt as a personal liability of the debtor, whether or not discharge of such debt is waived...

In *Mahoney*, the court devotes considerable thought to what is an act to coerce payment of a debt and concludes that in order for an act to constitute an act that violates the discharge injunction:

[T]here must be evidence of an effective connection between the conduct of the creditor and the collection of the debt. The mere fact that the creditor committed an act is insufficient as *Vogt* and *Irby* have shown. What is needed is some evidence that the act is one to effectively collect a discharged debt...

[R]eporting a debt to a credit reporting agency--without any evidence of harassment, coercion or some other linkage to show that the act is one likely to be effective as a debt collection device--fails to qualify on its own as an "act" that violates § 524.

Mahoney, 2007 WL 1217851, *8. Unless the act of credit reporting is accompanied by other evidence that the creditor is attempting to collect a debt, the act of credit reporting alone will not constitute an act to collect a debt. n9

n9 The *Mahoney* court also aptly points out that neither unauthenticated copies of credit reports or conclusory allegations that furnishing credit information is done with intent to collect a debt will serve as competent evidence of a creditor's attempt to collect a debt. *Mahoney*, 2007 WL 1217851, at *11-12.

This analysis is not only consistent with *Vogt* and *Irby*, n10 but also with the opinions denying a motion to dismiss or a motion for summary judgment. That is, those motions are denied because there is a fact issue as to whether there is any evidence that the credit reporting was done for the purpose of collecting a debt. *See, e.g., Singley*, 233 B.R. at 174 (genuine fact issue existed as to whether credit reporting was done with intent to collect a pre-petition debt).

n10 *See Irby*, 337 B.R. at 296 ("[S]ince the act, itself, does not violate the discharge injunction, the reporting of the debt will not likely run afoul with the discharge injunction unless it is also coupled with other actions undertaken by the creditor to collect or recover on the debt."); and *Vogt*, 257 B.R. at 70 (The creditor's reporting a pre-petition defaulted debt still due and owing, notwithstanding the order of discharge, "cannot be said, standing alone, was in any way 'an act' to effect collection of the debt. Nor can the [creditor] be faulted, under § 524, for refusing to correct this report.").

The analysis is also consistent with those cases where a court has held that some type of credit reporting did violate the automatic stay or discharge injunction. In those instances, there are other facts to support a finding that the creditor was attempting to collect a debt in violation of either § 362 or § 524. For example, in *In re Goodfellow*, the creditor continued to send collection letters and make collection calls after the bankruptcy petition was filed and after the discharge order was entered. The court granted sanctions for the creditor's actions and also noted that the creditor "apparently placed information concerning debtor in various credit report agency files." *In re Goodfellow*, 298 B.R. 358, 360 (*Bankr. N.D. Iowa* 2003). In *Sommersdorf*, as already discussed, there were several other affirmative acts and facts on which the bankruptcy court could conclude that the creditor's furnishing credit information was done for the purpose of attempting to collect a discharged debt.

In summary, where the only allegation of prohibited debt collection is that a pre-petition creditor did not update credit information furnished to a CRA pre-petition about a defaulted debt after the debtor filed for bankruptcy protection and received a discharge, there is no violation of § 362 or § 524. From a practical standpoint, these holdings would, in nearly all cases, require a minimal amount of discovery to determine if there is any evidence--other than furnishing or not furnishing credit information to the CRAs--that the creditor attempted to collect a debt. Absent such evidence, a § 362 or § 524 must fail.

Should a Cause of Action Against a Creditor, Based on Credit Information Furnished to the CRAs, Exist under the Code?

Absent evidence of an attempt to collect a debt, the debtor's § 362 or § 524 claim is, in essence, a claim that the creditor furnished inaccurate information to the CRAs regarding the debtor's pre-petition delinquent debt. However, there is no cause of action under the Code for a creditor's furnishing inaccurate or incomplete information to the CRAs.

The Code does not create rights or remedies for a debtor or a creditor regarding a creditor's furnishing information about a debtor's debt to the CRAs. The Code is silent with respect to the manner in which a creditor is to report a debtor's pre-petition debt, the length of time a debt should be reported, any recourse the debtor has if the report is believed to be inaccurate, the creditor's obligations if a debtor complains that the report is inaccurate, or the debtor's remedies if a report remains inaccurate. Rather, those rights and remedies are provided by Congress in the Fair Credit Reporting Act, as amended (FCRA), at 15 U.S.C. §§ 1681 *et seq.*

In stark contrast to the lack of credit reporting provisions in the Code, the FCRA provides, *inter alia*:

1. the requirements for the information that may or may not be included in a consumer's credit report, *15 U.S.C. § 1681c*. In particular, § 1681 c(a)(1) addresses the reporting of cases under Title 11, allowing continued reporting of bankruptcy filings for 10 years, and § 1681c(a)(4) addresses the reporting of accounts charged to profit and loss, allowing the continued reporting of charged off debts for 7 years; n11
2. the credit reporting agency's obligations to "follow reasonable procedures to assure maximum possible accuracy of the information" reported, *15 U.S.C. § 1681e(b)*;
3. the dispute resolution procedures to be followed by a consumer if "the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer...," *15 U.S.C. § 1681i*;
4. the remedies available for willful or negligent noncompliance with FCRA provisions, *15 U.S.C. §§ 1681n* and *1681o*; and
5. the responsibilities of furnishers who provide information to consumer reporting agencies about a consumer's debt, *15 U.S.C. § 1681s-2*.

In the Code, Congress defines the rights and remedies with respect to the [*76] restructuring of debt. In the FCRA, Congress defines the rights and remedies with respect to credit reporting. Debtors should be barred from creating rights and remedies in the Code that do not exist and, moreover, are different from or even contrary to those set forth in the Fair Credit Reporting Act. *See Pertuso v. Ford Motor Credit Co.*, 233 F.3d 417, 423 (6th Cir. 2000) ("The [provisions of title 11] simply denote a set of remedies fixed by Congress. A court cannot legislate to add to them.").

n11 The *Mahoney* court noted in footnote 3 that "[t]reating the mere act of credit reporting, without more, as an act to collect on a debt would also fly in the face of § 1651c(a)(1) of title 15. *Mahoney*, 2007 WL 1217851 at *5 n 3.

This is not a case of reconciling two related federal statutes, for example, where courts have tried to reconcile the Code and the Fair Debt Collection Practices Act. *Cf. Walls v. Wells Fargo Bank N.A.*, 276 F.3d 502 (9th Cir. 2002) (holding that the Code implicitly repealed the FDCPA as a means for debtors to address post-discharge collection efforts), and *Randolph v. IMBS Inc.*, 368 F.3d 726 (7th Cir. 2004) (holding that a debtor could seek redress under either or both the Code and the FDCPA). Rather, credit reporting disputes have no place in the Code; the Code simply does not address them. Accordingly, the *Bruno* court held:

[I]f a debtor who has been discharged in bankruptcy wishes to avoid what the debtor asserts has occurred in this case [alleged failure to update credit report post-discharge], the attorneys for bankruptcy debtors should be advising their clients, after the issuance of the bankruptcy discharge, to obtain a copy of their credit report or reports and follow the established process under those other Acts [FCRA] for updating the record, if they wish to do so.

Bruno, 356 B.R. at 92.

More significantly, in the FCRA, Congress specifically precluded a private right of action for a consumer against a furnisher for inaccurate or incomplete reporting. *15 U.S.C. § 1681s-2(c)(1)*. That is, § 1681s-2(c)(1) does not allow a consumer to bring a private lawsuit against a creditor that reports information to the credit reporting agencies for the creditor/furnisher's failure to comply with its FCRA duties to provide accurate information to the credit reporting agencies. Instead, enforcement of "accurate reporting" by a furnisher is relegated to federal agencies. n12 *15 U.S.C. § 1681s-2(d)*; *see Nelson v. Chase Manhattan Mortgage Corp.*, 282 F.3d 1057, 1059 (9th Cir. 2002) ("Congress did not want furnishers of credit information exposed to suit by any and every consumer dissatisfied with the credit information furnished. Hence, Congress limited the enforcement of the duties imposed by § 1681s-2(a) [accurate reporting] to governmental bodies.").

n12 Consumers *do* have a private right of action against a furnisher for failing to investigate consumer disputes as required by *15 U.S.C. § 1681s-2(b)*, which duty to investigate is triggered when the consumer provides notice of the dispute to the credit reporting agency. *15 U.S.C. § 1681s-2(b)(1)*. *See also Cisneros v. Trans Union LLC*, 293 F. Supp. 2d 1167, 1176-77 (D. Hawaii 2003).

In other words, debtors, by asserting claims under § 362 or § 524 for inaccurate or incomplete credit reporting, are attempting to fabricate a cause of action under the Code that Congress precluded under the FCRA. *See In re Miller*,

2003 WL 25273851, at *2 (Bankr. D. Idaho 2003) (noting that "[A] possible lack of an alternate remedy [under the FCRA] does not mean that the court must create one through expansion of the discharge injunction by judicial fiat").

Accordingly, where bankruptcy claims are based solely on the information a creditor furnishes a CRA, the case should, in the first instance, be dismissed because there is no cause of action for the debtor. Moreover, if, as discussed above, other evidence of an attempt to collect a debt is necessary to prevail on a credit reporting § 362 or § 524 claim -- which could itself support a claim for violation of § 362 or § 524 -- then arguably there is no place in bankruptcy jurisprudence for a claim based on credit information furnished to a CRA.

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