



Consumer Justice Law Firm Wins \$95,000 Jury Verdict for Consumer Harmed by Experian Credit Report Errors

Consumer Justice Law Firm secures substantial win for client after Experian's reporting violations left him without access to credit after immigrating to the US

PHOENIX, AZ, UNITED STATES, July 23, 2026 /EINPresswire.com/ -- Ronald Alexander Garcia Delgado, represented by [Consumer Justice Law Firm](#), won a unanimous \$95,000 jury verdict in a lawsuit against Experian Information Solutions, Inc. (Experian), filed in the United States District Court for the Eastern District of Texas.

The lawsuit alleged that Experian, in the business of selling credit reports for use in credit and lending decisions, caused significant harm to Garcia Delgado, a Venezuelan immigrant residing in Texas, by combining Garcia Delgado's credit information with negative accounts belonging to his son, despite significant differences in their personal information, including dates of birth twenty-four years apart.

Garcia Delgado's legal team successfully argued that Experian failed to "follow reasonable procedures to assure maximum possible accuracy," in violation of its obligations under the Fair Credit Reporting Act (FCRA) and showed that Experian's actions resulted in direct harm to Garcia Delgado by causing multiple lending denials that effectively cut off his access to credit.

The evidence showed that Experian's matching system falsely linked the father and son's information based on a first name and shared address, despite neither of the other two major credit bureaus, Equifax and TransUnion, making the same mistake. Along with having to pay Garcia Delgado for his injuries, Experian was also required to pay his legal fees.

Throughout the trial, Consumer Justice Law Firm navigated numerous issues, including building a winning case in front of a rural Texas jury while working with Spanish/English interpreters for Garcia Delgado and several witnesses.

"This trial showed the real-world consequences of inaccurate credit reporting. Mr. Garcia Delgado was denied credit while trying to obtain a vehicle, furniture, and housing-related necessities after immigrating to the United States from Venezuela," said James Ristvedt, Managing Attorney and Trial Counsel at Consumer Justice Law Firm. "Experian's errors prevented him from being able to start a new life with his family as he struggled to understand our credit

reporting system, which was completely foreign to him.”

Garcia Delgado is represented by Managing Partner David Chami, Managing Attorney James Ristvedt, and attorney McKenzie Czabaj of the Consumer Justice Law Firm, a consumer protection law firm headquartered in Scottsdale, Arizona, with local offices throughout the U.S. and coverage nationwide.

Case name and civil action number:

Ronald Alexander Garcia Delgado v. Experian Information Solutions, Inc., Civil Action No. 4:24-cv-00637 (E.D. Tex. 2026)

About Consumer Justice Law Firm

Founded by attorneys David Chami and Daniel Cohen, Consumer Justice Law Firm is a nationwide consumer protection law firm boasting a roster of experienced and talented legal professionals committed to fighting for fair treatment of consumers and accountability for corporations.

For more information, visit the website here: <https://consumerjustice.com/>.

David Chami

Consumer Justice Law Firm

+1 480-626-2359

[email us here](#)

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