1	IN THE SUPREME COURT OF THE UNITED STATES
2	x
3	SPOKEO, INC., :
4	Petitioner : No. 13-1339
5	v. :
6	THOMAS ROBINS. :
7	x
8	Washington, D.C.
9	Monday, November 2, 2015
10	
11	The above-entitled matter came on for oral
12	argument before the Supreme Court of the United States
13	at 11:06 a.m.
14	APPEARANCES:
15	ANDREW J. PINCUS, ESQ., Washington, D.C.; on behalf of
16	Petitioner.
17	WILLIAM S. CONSOVOY, ESQ., Arlington, Va.; on behalf of
18	Respondent.
19	MALCOLM L. STEWART, ESQ., Deputy Solicitor General,
20	Department of Justice, Washington, D.C.; on behalf of
21	United States, as amicus curiae, supporting
22	Respondent.
23	
24	
25	

1	CONTENTS	
2	ORAL ARGUMENT OF	PAGE
3	ANDREW J. PINCUS, ESQ.	
4	On behalf of the Petitioner	3
5	ORAL ARGUMENT OF	
6	WILLIAM S. CONSOVOY, ESQ.	
7	On behalf of the Respondent	29
8	ORAL ARGUMENT OF	
9	MALCOLM L. STEWART, ESQ.,	
10	On behalf of United States, as amicus curiae,	
11	supporting Respondent	50
12	REBUTTAL ARGUMENT OF	
13	ANDREW J. PINCUS, ESQ.	
14	On behalf of the Petitioner	61
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

1	PROCEEDINGS
2	(11:06 a.m.)
3	CHIEF JUSTICE ROBERTS: We'll hear argument
4	next today in Case 13-1339, Spokeo v. Robins.
5	Mr. Pincus.
6	ORAL ARGUMENT OF MR. ANDREW J. PINCUS
7	ON BEHALF OF THE PETITIONER
8	MR. PINCUS: Thank you, Mr. Chief Justice,
9	and may it please the Court:
10	This Court has said that the irreducible
11	constitutional minimum for standing is injury in fact;
12	that the plaintiff suffered actual or imminent, tangible
13	harm.
14	In Lujan, the Court said that Congress may
15	elevate to the status of legally-cognizable injuries,
16	concrete, de facto injuries that were previously
17	inadequate in law.
18	Here, the Ninth Circuit held that there's no
19	need for any de facto injury. A statutory violation
20	that in some general sense relates to the plaintiff is
21	all that's necessary, even though it has no tangible
22	JUSTICE KAGAN: Why is it you think
23	MR. PINCUS: consequences
24	JUSTICE KAGAN: Let's say I agree with you
2.5	that there needs to be a concrete injury; that Congress

- 1 needs to have recognized something that looks like a
- 2 concrete injury. But why isn't that exactly what
- 3 Congress did here? So let me just frame it in a
- 4 hypothetical.
- 5 Suppose that there's just a statute -- it's
- 6 a little bit of a simpler statute, and you can argue
- 7 with me or tell me why it might or might not be
- 8 different, but I just want to understand your position.
- 9 Suppose that there is a statute that just
- 10 says that one of these credit reporting agencies shall
- 11 not disseminate inaccurate information about people, or
- 12 shall -- shall not do it willfully or negligently or
- 13 what have you, but shall not disseminate inaccurate
- 14 information about people. And then there's a cause of
- 15 action that says if they disseminate inaccurate
- 16 information in a credit report about you, you can sue.
- 17 All right?
- Is that enough of a concrete injury for you?
- MR. PINCUS: No, it's not, for -- for three
- 20 reasons, Your Honor.
- 21 And let me preface my response by saying
- 22 that, of course, that isn't the case with respect to
- 23 three of the claims in this case, which don't have
- 24 anything to do with inaccuracy.
- 25 JUSTICE KAGAN: Okay. But let me focus on

```
1 what seems to be --
```

- MR. PINCUS: I'm happy to focus --
- JUSTICE KAGAN: -- the gravamen of the
- 4 claim.
- 5 And why isn't the dissemination of false
- 6 information about you in a credit report, why isn't
- 7 that -- why isn't it -- it perfectly sufficient if
- 8 Congress says that's a concrete injury?
- 9 MR. PINCUS: Well, I -- I guess as a
- 10 threshold matter, I think what the Court has said in
- 11 other contexts is that Congress should clearly say that
- 12 it is going beyond the tangible injuries that this Court
- 13 has defined. The Court has had a clear statement rule.
- 14 And so another difference between your
- 15 hypothetical -- I'm not sure whether your hypothetical
- 16 casts Congress clearly saying, and by the way, we are
- 17 creating a cause of action for people who otherwise
- 18 couldn't get into court.
- 19 JUSTICE KAGAN: I'm sorry.
- MR. PINCUS: Let me start -- well, maybe I
- 21 can answer your question this way.
- 22 JUSTICE KAGAN: You said that there were
- 23 reasons why that was not a concrete injury --
- MR. PINCUS: Yes.
- 25 JUSTICE KAGAN: -- the dissemination of

- 1 false information about a particular person.
- Why? Because to me, I'll just say, seems
- 3 like a concrete injury to me.
- 4 MR. PINCUS: Well, first -- first of all --
- 5 JUSTICE KAGAN: You know? If -- I mean, if
- 6 somebody did it to me I'd feel harmed.
- 7 And I think that if you went out on the
- 8 street and you did a survey, most people would feel
- 9 harmed. Most people would feel as though they had some
- 10 interest that had been invaded. And Congress recognized
- 11 that, thought it was a significant problem, passed a
- 12 statute to deal with that problem.
- 13 MR. PINCUS: First of all, the -- the common
- 14 law tradition, which the Court has looked to, did not
- 15 say that the dissemination of any false statement was an
- 16 injury.
- To prove defamation --
- 18 JUSTICE KAGAN: That's quite right. It's
- 19 not -- it's not completely in the common law tradition.
- 20 But we've said many times that Congress gets to look
- 21 beyond the common law tradition and gets to identify
- 22 real world problems out there in the world, harming
- 23 people in real-world ways. And that, it seems, is what
- 24 Congress did here.
- 25 MR. PINCUS: Well, let me answer your

- 1 question in two ways. I -- I want to explain why -- why
- 2 it isn't, and then I also want to explain why it's not
- 3 what Congress did here.
- So why it isn't: There are places that the
- 5 Court has looked for guides. One is the common law,
- 6 other -- other kinds of torts, for example.
- 7 In -- in the restatement --
- JUSTICE GINSBURG: Can -- can you explain,
- 9 then, the common law versus the legislature? So if we
- 10 have some historic practice where damages are awarded to
- 11 someone who has no out-of-pocket loss, if the common law
- says so it's okay but if Congress says so it's not?
- 13 That's very strange.
- MR. PINCUS: I don't think so, Your Honor.
- 15 I think -- well, this question takes me a little afield
- 16 from -- from Justice Kagan's question. But I think the
- 17 common law had some very specific areas where it defined
- 18 actual harm; for example, any intrusion on a property
- 19 right is actual harm, but there has to be a property
- 20 right for that to be so.
- 21 So I think Congress could create a property
- 22 right. And if it did that --
- JUSTICE SOTOMAYOR: I'm sorry. You're
- 24 saying -- contrary to one citation, you're actually --
- 25 Ashby v. White -- that it isn't a right that Congress

- 1 has given you?
- 2 I --
- 3 MR. PINCUS: Your Honor, I think --
- 4 JUSTICE SOTOMAYOR: I mean, most of the
- 5 common law rights, like property rights, are -- are
- 6 given to you by statute. They're not given to you by
- 7 the common law. Most people are coming in to sue on the
- 8 basis of a statute.
- 9 MR. PINCUS: And -- and the question is --
- 10 there are several ways that they can establish standing.
- 11 One is to have the tangible harm, to meet the general
- 12 tangible harm test that this Court applies, generally,
- in the standing context. And that can be economic
- 14 injury, it can be other kinds of injury. And the Court
- 15 has applied that in a -- in a wide variety of contexts.
- 16 The Court has also -- it is also clear that
- in the property rights context, when Congress just
- 18 doesn't create -- or the common law doesn't just create
- 19 a right to sue but confers a property right, the right
- 20 to exclude, generally, as the Court has put it, that any
- 21 intrusion on that property right, on that right to
- 22 exclude, is tangible harm.
- 23 And the Court has made clear in the --
- JUSTICE SOTOMAYOR: So if I have a dozen or
- 25 more cases that didn't involve property rights, where we

- 1 didn't require economic harm, those would mean nothing
- 2 to you?
- 3 MR. PINCUS: Your Honor, I --
- 4 JUSTICE SOTOMAYOR: Those legal rights, we
- 5 just decided through the centuries, all those cases
- 6 wrong?
- 7 MR. PINCUS: Well, I don't think -- there
- 8 certainly aren't any cases that my friends cite that --
- 9 that meet that test. It's not just economic harm. It
- 10 can be psychic harm. There are other -- it can be
- 11 discrimination.
- JUSTICE BREYER: Well, what's the answer,
- then, to Justice Kagan's question?
- MR. PINCUS: Okay. I --
- 15 JUSTICE BREYER: You said it could be
- 16 psychic harm, there could be economic harm, there could
- 17 be all different kinds of harm. And that being so, why
- 18 isn't what she said right, that one kind of harm could
- 19 be the harm suffered when somebody tells a lie about
- 20 you, or gives false information?
- 21 What's different?
- MR. PINCUS: It could be.
- 23 If I can just finish my answer to -- to
- 24 Justice Sotomayor, because I just want to make clear,
- 25 and I think the College Savings case is a perfect

- 1 analogy here, that every cause of action does not confer
- 2 a property right. The Court there made that clear, and
- 3 that's why the property right rationale doesn't apply
- 4 here.
- Now, turning back to Justice Kagan's
- 6 question, I think there are other areas, other than
- 7 defamation where there's some guidance about what
- 8 constitutes tangible harm.
- 9 For example, in the False Light cases, the
- 10 restatement has a comment that I think -- this is a
- 11 Restatement (Second) of Torts 652E, comment (c) that's
- 12 very on point.
- 13 It says, "Complete and perfect accuracy of
- 14 published reports concerning any individual is seldom
- 15 attainable by any reasonable effort. And minor errors,
- 16 such as a wrong address or a mistake in the date of
- 17 employment, or similar unimportant details, would
- 18 not" --
- 19 JUSTICE KAGAN: These are not -- these --
- 20 these are not unimportant details. This is a -- they
- 21 basically got everything wrong about him. You know,
- they got his marital status wrong, they got his income
- 23 wrong, they got his education wrong. They basically
- 24 portrayed a different person than --
- MR. PINCUS: Well, Your Honor, your

- 1 hypothetical, though, is any false statement. And I'm
- 2 trying to respond why a ruling by -- a rule by Congress
- 3 of any false statement wouldn't qualify.
- 4 So there is some legal precedents that tells
- 5 us --
- JUSTICE KAGAN: Here's the thing,
- 7 Mr. Pincus. It seems to me that the -- the one thing
- 8 that we have to say Congress is better at than we are is
- 9 identifying concrete harms. I mean, it's perfectly
- 10 fine, and I agree with very large portions of your brief
- 11 when you say they have to have identified a concrete
- 12 harm. It's like, fine, yes, they do.
- But now the question is, did they identify
- one? And it seems pretty clear what they wanted to do
- 15 here; that this statute is entirely about preventing the
- 16 dissemination of inaccurate information in credit
- 17 reports which they seem to think is both something that
- 18 harms the individual personally and also harms larger
- 19 systemic issues. And then they gave the cause of action
- 20 to the people it harmed personally.
- 21 And I guess -- I mean, don't we owe them a
- 22 little bit of respect that they've actually identified a
- 23 real-world harm that it -- that's out there?
- MR. PINCUS: Well, I think there's a
- 25 threshold assumption in your question that Congress

- 1 actually identified that as a real-world harm. And I
- 2 think there are two problems with that.
- First of all, the structure of the statute
- 4 indicates that that's not so. The willfulness cause of
- 5 action that provides for statutory damages applies to
- 6 every violation of the statute that's willful, including
- 7 those that don't involve false statements.
- 8 So by enacting -- if the argument is by
- 9 enacting the willfulness cause of action, Congress said
- 10 inaccuracy is so clearly harmful that it should be
- 11 actionable in any case, it couldn't -- it's just not
- 12 possible to look at the -- the way the statute was
- 13 constructed and say that that was so.
- JUSTICE ALITO: Well, how much more do you
- 15 think the plaintiff in this case would have to allege or
- 16 prove in order to show injury in fact?
- 17 MR. PINCUS: I think if the plaintiff could
- 18 show that -- that there was some -- some consequence to
- 19 him, some -- from the false information: Something
- 20 happened to his credit. Something happened to an
- 21 employment --
- JUSTICE KAGAN: But that's a really hard
- 23 thing to do, Mr. Pincus.
- MR. PINCUS: Well, there's actually --
- 25 JUSTICE KAGAN: People get these reports,

- 1 and you don't know what they're doing with these
- 2 reports. They might have not given you a job for that
- 3 reason, or they might have not given you a job for some
- 4 other reason. They might have not given you credit for
- 5 that reason, or they might have not given you credit for
- 6 some other reason.
- 7 I mean, it's actually the quintessential
- 8 kind of injury that you will never be able to detect and
- 9 surely not to prove.
- 10 MR. PINCUS: Well, Your Honor, I'm not sure
- 11 that's so. I mean, I think defamation claims are
- 12 exactly the same situation. People don't know
- 13 necessarily. If -- if the -- if the statement is not
- 14 defamation per se, people have to go out and find proof,
- 15 or at least find --
- 16 JUSTICE KENNEDY: I suppose -- I suppose the
- 17 argument underlying some of the questions you've been
- 18 asked assumes this: If neighbors are making false
- 19 comments, talking about someone, this is not actionable
- 20 enough unless it's defamation.
- 21 On the Internet with -- in this cyber age
- 22 that we have where all this information is out,
- 23 there's -- there's -- has to be some real injury.
- 24 Is it different because this is a credit
- 25 agency that is regulated?

- 1 Does a credit agency have less latitude when
- 2 it is defending on the ground of no concrete injury than
- 3 other entities?
- 4 MR. PINCUS: Well, I think there's a
- 5 threshold question, Your Honor, of whether Congress made
- 6 the determination that there should be a different
- 7 treatment for -- for credit agencies. And I think for
- 8 the reason that I gave about how the willfulness claim
- 9 came into the statute, it's hard to say.
- 10 But I think also --
- JUSTICE KENNEDY: But does the statute apply
- 12 just to crediting? That's what -- that's what I was
- 13 asking.
- MR. PINCUS: It does. Although, one of the
- 15 real-world litigation problems with this statute is that
- 16 lots of the claims are asserted against entities that
- 17 claim they're not credit agencies. And that sort of, in
- 18 the real-world of litigation, falls out, is not
- 19 something that often gets decided before the class gets
- 20 certified.
- 21 But I think it's important to --
- 22 JUSTICE GINSBURG: That's not disputed in
- 23 this case.
- MR. PINCUS: Excuse me?
- 25 JUSTICE GINSBURG: It may have been disputed

- 1 at an earlier stage, but now it's accepted that the
- 2 defendant is a credit reporting agency.
- MR. PINCUS: Well, it hasn't been ruled on
- 4 by the lower court. So as the case comes to this Court,
- 5 yes, that's --
- JUSTICE GINSBURG: We must assume that
- 7 that's true.
- 8 MR. PINCUS: -- that's the -- that's the
- 9 posture.
- 10 But -- but I think, going back to
- 11 Justice Kennedy's question, I think what Congress did
- 12 here was to create a massive number of regulatory
- 13 requirements that are imposed on credit reporting
- 14 agencies. And all of those regulatory requirements
- 15 together were supposed to produce accuracy.
- 16 I -- I think there can't be a -- it's not
- 17 logical to impute to Congress a finding that the
- 18 violation of any one of those many, many, many
- 19 requirements is actionable --
- JUSTICE SOTOMAYOR: Isn't that --
- 21 MR. PINCUS: -- in the absence of real harm.
- JUSTICE SOTOMAYOR: Isn't that, though, a
- 23 question of the application of the statute?
- MR. PINCUS: No. I think --
- 25 JUSTICE SOTOMAYOR: It doesn't invalidate

- 1 the injury here because this is the quintessential
- 2 violation of the statute.
- 3 He's saying they don't have reasonable
- 4 procedures to check their accuracy. We know from the
- 5 purpose section of the statute that that's what Congress
- 6 wanted, reasonable procedures. He's going to have to
- 7 prove that.
- Number two, he says, the information about
- 9 me is false. I'm going to assume, for purposes of this
- 10 argument, because we have to, that -- and so does the
- 11 court below with respect to standing -- that much of
- 12 that information is inaccurate.
- I will tell you that I know plenty of single
- 14 people who look at whether someone who's proposed to
- date is married or not. So if you're not married and
- 16 there's a report out there saying you are, that's a
- 17 potential injury.
- 18 Now, I know the court below said it was
- 19 speculative, but that's what Congress was worried about:
- 20 both creditworthiness, and -- and your stature as a
- 21 person, your privacy, your sense of self; that I can
- 22 identify myself with some -- others can identify me with
- 23 some accuracy.
- MR. PINCUS: Well, respectfully -- I'm
- 25 sorry.

- 1 JUSTICE SOTOMAYOR: So I quess my question
- 2 is, we've now taken a word, "concreteness," that the
- 3 Court in recent years has applied to injuries by
- 4 citizens and when they can bring actions or not. A
- 5 generalized grievance, we said, of a taxpayer is not
- 6 concrete enough.
- We've taken this doctrine, and you're trying
- 8 to superimpose the word "concrete" into legally-created
- 9 rights. But for -- for two decades -- on, I mean, two
- 10 centuries, we've always said in our case law that injury
- in fact is the breach of a legally-recognized right.
- Where do we have a right? I think that's
- 13 Justice Kagan's question.
- JUSTICE KAGAN: No.
- JUSTICE SOTOMAYOR: It's a requirement.
- 16 CHIEF JUSTICE ROBERTS: Why don't you answer
- 17 Justice Sotomayor's question first?
- MR. PINCUS: Respectfully, I don't think
- 19 that the cases say that. We discuss them in detail in
- 20 our -- in our blue brief.
- I think what the Court said in Warth and
- 22 Linda R.S. was about what the Court said in Lujan, which
- is, de facto injuries, as to which there's no cause of
- 24 action, can be made actionable when Congress creates a
- 25 cause of action. That's quite different from saying

```
1 that something that doesn't qualify under this Court's
```

- 2 injury-in-fact standard as tangible harm can be made
- 3 actionable, which is what the Ninth Circuit decided
- 4 here.
- 5 And I also -- I want to also --
- 6 JUSTICE KAGAN: Well, I agree with you
- 7 entirely on that.
- 8 MR. PINCUS: Okay. Can I just --
- 9 JUSTICE KAGAN: Go ahead.
- 10 MR. PINCUS: I -- I just want to also sort
- 11 of distinguish -- in responding to your question, I
- 12 think there are two questions. One -- one question is:
- 13 Is a false statement -- does a false statement by itself
- 14 inflict tangible harm within the meaning of this Court's
- 15 generally-applicable injury-in-fact standard? If it
- 16 does, it does. The Court has never said that, and we
- 17 argue that it doesn't.
- 18 The second question is: Can Congress expand
- 19 beyond where the Court has gone in defining things that
- 20 should qualify a sufficient injury to trigger
- 21 Article III jurisdiction?
- 22 And we think there are two questions there.
- 23 One is: Has Congress, in fact, done that? And there's
- 24 a question whether Congress has done that at all.
- 25 And I think Justice Kennedy, in his

- 1 concurrence in Lujan, said if Congress is going to do
- 2 that, it should say clearly because that obviously is a
- 3 change in the jurisdiction of the Federal courts.
- And so Congress might be taken to --
- 5 JUSTICE KAGAN: Congress does it by doing
- 6 it, you know? Congress doesn't announce exactly --
- 7 MR. PINCUS: Well, I'm not sure --
- JUSTICE KAGAN: -- here we are, we're just
- 9 going beyond the common law. It just does it. And --
- 10 and it does it -- and it did it here.
- It said, you know, what are we concerned
- 12 about? We're concerned about following the kinds of
- 13 procedures that will make sure that there are accurate
- 14 credit reports. And then Congress told you exactly why
- in the purposes section of the statute. And my gosh,
- 16 it's all over the legislative history.
- 17 The most serious problem in the credit
- 18 reporting industry, Congress says, is the problem of
- 19 inaccurate and misleading information.
- MR. PINCUS: Well --
- JUSTICE KAGAN: And -- and so Congress has
- 22 clearly done that here.
- 23 And I quess I -- if you want to just explain
- 24 to me why it is that Congress can't do -- I think we've
- 25 said that Congress can do that, can go beyond the common

- 1 law, and certainly can go beyond anything that we've
- 2 ever said is a concrete harm as long as they've
- 3 identified a concrete harm.
- 4 MR. PINCUS: Well, a couple of responses to
- 5 that. If it's a concrete harm in the first place, of
- 6 course, then they haven't really gone beyond this
- 7 Court's test.
- 8 I -- I think -- Let me --
- 9 JUSTICE KAGAN: Of course, harms can arise
- 10 in the world, and can be identified in the world even
- 11 though they haven't arisen before, or been identified
- 12 before.
- MR. PINCUS: But the -- but the Court's -- I
- 14 think the question -- and I take the burden of my
- 15 friend's argument to be that Congress can define things
- 16 as sufficient to satisfy standing, even if they
- 17 wouldn't, if they just were asserted at a court,
- 18 satisfied the tangible harm requirement.
- So I -- I guess, to respond to your
- 20 question --
- JUSTICE KAGAN: If you're saying that, I
- 22 agree with you.
- 23 MR. PINCUS: Okay. Well, then -- well, I
- 24 think then the district court here held that that
- 25 tangible harm requirement wasn't satisfied.

```
1 JUSTICE SCALIA: Mr. Pincus, I would have
```

- 2 thought that your answer to Justice Kagan would have
- 3 been Congress did not identify, as the harm for which it
- 4 allowed suit to be brought, misinformation. It did not.
- 5 It identified as the harm the failure to follow the --
- 6 the procedures that it imposed upon credit reporting
- 7 agencies.
- 8 It said nothing about people who -- who have
- 9 been hurt by misinformation being able to sue. It said
- 10 anybody can sue who's been reported on if the agency
- 11 failed to use the procedures.
- 12 So in fact, Congress has not identified
- 13 misinformation as a suable harm. That's not what this
- 14 statute does.
- MR. PINCUS: And I apologize if I haven't
- 16 been clear. That is exactly --
- JUSTICE SCALIA: Isn't that your answer?
- 18 MR. PINCUS: That is exactly our argument --
- 19 (Laughter.)
- 20 MR. PINCUS: -- that Congress here created a
- 21 remedy for any regulatory violation. And many, many,
- 22 many, many --
- 23 JUSTICE KAGAN: But why did Congress do
- 24 that, Mr. Pincus? Congress did that --
- MR. PINCUS: Well, can I --

```
1 JUSTICE KAGAN: -- Congress did that as a
```

- 2 safe harbor.
- We are not -- it's a kind of
- 4 industry-friendly act that Congress did. It said we're
- 5 not going to punish any old inaccuracy. We're giving
- 6 you a safe harbor. If -- as long as you followed a
- 7 certain set of procedures, don't worry about it.
- 8 But did that procedural requirement -- this
- 9 is -- this is exactly what Lujan says, "It's a
- 10 procedural requirement, the disregard of which could
- 11 impair a concrete interest of the plaintiff."
- 12 And we distinguished that from procedural
- 13 requirements in vacuo.
- MR. PINCUS: Well --
- JUSTICE KAGAN: And that's what this is.
- 16 It's a procedural requirement, the disregard of which
- 17 can impair your interest in being represented accurately
- 18 in credit reports.
- 19 MR. PINCUS: Well, there is some problems
- 20 with that, Your Honor. I mean, there are many of the --
- JUSTICE SCALIA: Excuse me. That -- that
- 22 would lead to the conclusion that anybody can sue --
- MR. PINCUS: Exactly.
- JUSTICE SCALIA: -- not just somebody who --
- 25 whose information was -- was wrong.

- MR. PINCUS: Because most of the --
- 2 JUSTICE KAGAN: No.
- MR. PINCUS: If I may, Your Honor.
- 4 Most of the statutory and regulatory
- 5 requirements have nothing to do with falsity. They have
- 6 to do with not following rules. There's nothing in the
- 7 cause of action that says you can only sue for
- 8 willfulness if you -- if the statement is false. It
- 9 says any willful violation of this entire regulatory
- 10 statute.
- 11 So the idea that Congress --
- 12 JUSTICE SOTOMAYOR: "Any person who
- 13 willfully fails to comply with any requirement imposed
- 14 upon this subjecter with respect to any consumer is
- 15 liable to that consumer."
- 16 So it's not the whole world; it's the
- 17 consumer that you dealt with --
- MR. PINCUS: But, Your Honor --
- JUSTICE SOTOMAYOR: -- or that the agency --
- 20 that the agency dealt with.
- MR. PINCUS: But, Your Honor, if the
- 22 argument is that by enacting that, Congress meant to
- 23 identify as a harm false statements, there's nothing
- 24 that requires proof of a false or inaccurate statement
- 25 in order to bring the claim.

```
1 JUSTICE KAGAN: Well, but, Mr. Pincus, the
```

- 2 gravamen of this claim, as I said, and as more
- 3 importantly, as -- as the -- the Respondent has said, is
- 4 in 1681(e), which does talk about accuracy. And it
- 5 makes it clear that the procedures are linked to
- 6 accuracy.
- 7 And I totally take your point that, well,
- 8 how about the person who there's -- there's been no
- 9 inaccuracy. Well, that person does not have standing.
- 10 That person cannot come in and say that he's suffered a
- 11 concrete injury. But the person who has been
- inaccurately represented can come in and say he's
- 13 suffered exactly the concrete injury that this statute
- 14 is designed to protect against.
- MR. PINCUS: But -- but, Your Honor, I don't
- 16 see how you can say that a cause of action that says
- 17 nothing about inaccuracy applies to a previously
- 18 enacted -- one of the many provisions of the statute, to
- 19 create -- to say that Congress was focused on
- 20 inaccuracies.
- JUSTICE KENNEDY: Are you -- are you
- 22 saying --
- 23 CHIEF JUSTICE ROBERTS: Justice Kennedy.
- JUSTICE KENNEDY: Are you saying in this
- 25 case that Congress could have drafted a statute that

- 1 would allow this individual to bring suit?
- MR. PINCUS: I think Congress -- yes, I
- 3 think it might be possible. And let me explain how,
- 4 Justice Kennedy.
- I think, first of all, to respond to one of
- 6 Justice Kagan's earlier questions, I don't think it's
- 7 crystal clear what Congress was doing here because I
- 8 think the most likely interpretation of this provision
- 9 was it was enacted against the background of this
- 10 Court's jurisprudence, which requires tangible harm.
- 11 And it -- what Congress was most likely
- 12 saying was, we know that quantifying, monetizing that
- 13 tangible harm in this context is hard. So if there's a
- 14 willful violation, we're going to give you a minimum
- 15 recovery.
- 16 I think the reason why it makes sense to
- 17 require Congress to speak clearly, if it is going beyond
- 18 what this Court has required for tangible harm, is
- 19 precisely because it is necessary to identify that
- 20 Congress actually intends to give access to the Federal
- 21 courts beyond that which would be true under this
- 22 Court's otherwise applicable jurisdiction -- rule. And
- 23 it didn't do that here because of the willfulness
- layered on top of all of the statutory violations.
- 25 And I think also, the fair way of looking at

- 1 this statute is as a complex of regulations which
- 2 Congress thought, taken together, would improve
- 3 accuracy.
- I don't think you can say that any single
- 5 one of them -- the violation of any single one of them,
- 6 Congress thought, was going to so likely to inflict
- 7 injury on some person that they should be entitled to --
- 8 JUSTICE SCALIA: Do all of them go to
- 9 accuracy, or --
- MR. PINCUS: No.
- 11 JUSTICE SCALIA: -- do some of them go to
- 12 privacy and other matters?
- 13 MR. PINCUS: Most of -- one is about having
- 14 an 800 number available. One has to do with notice
- 15 to -- to people who look at information --
- 16 JUSTICE SCALIA: And that would be a
- 17 violation, right, if -- if you didn't provide that?
- MR. PINCUS: Under -- under --
- 19 JUSTICE SCALIA: And -- and presumably
- 20 anybody, if -- if you believe Respondent, anybody who --
- 21 whose information is not accurate can sue to get the
- 22 statutory damages for failure to provide an 800 number.
- MR. PINCUS: Well, I think Respondents would
- 24 say even if the information was accurate, you could sue
- 25 to get the statutory damages. I think Justice Kagan

- 1 might limit it to people who were inaccurately --
- 2 CHIEF JUSTICE ROBERTS: Counsel, I -- when
- 3 we normally have a standing inquiry, you -- there can be
- 4 some people who have standing under a particular statute
- 5 and some who don't.
- Is -- is your position simply that you have
- 7 to look at whether the plaintiffs have been injured in
- 8 fact, and that some plaintiffs will be able to proceed
- 9 if they can make that showing and others may not?
- 10 MR. PINCUS: Absolutely, Mr. Chief Justice;
- 11 that's our position. That's -- and the district court
- 12 held in this case, looking at the allegations of the
- 13 complaint, that the Court's injury-in-fact standard
- 14 wasn't satisfied by the Ninth Circuit --
- JUSTICE KAGAN: Well, was this --
- JUSTICE SCALIA: By the particular
- 17 violation? Injured in fact by the particular --
- 18 JUSTICE KAGAN: Yes.
- 19 JUSTICE SCALIA: Not by failure to have an
- 20 800 number, you're saying?
- JUSTICE KAGAN: No. But would this man be
- 22 able? I mean, this is very much in line with the Chief
- 23 Justice's.
- Would he be able to sue based on the fact
- 25 that there was inaccurate information about him?

```
1 MR. PINCUS: No, because the district court
```

- 2 found that all of the allegations of -- all of his
- 3 arguments about why there was any tangible harm to him
- 4 were speculative and flunked this Court's standard.
- 5 JUSTICE GINSBURG: Mr. Pincus --
- 6 JUSTICE KAGAN: I guess -- I guess what I --
- 7 that's okay.
- 8 JUSTICE GINSBURG: Before you sit down,
- 9 the -- the brief suggests that the real danger of
- 10 allowing this kind of action is that it -- it will be
- 11 brought on behalf of a class, and you could get millions
- 12 of plaintiffs and billions of dollars.
- 13 If we should hold that Congress can give
- 14 consumers a right to redress for false credit reporting,
- if we held that, would you have grounds to oppose
- 16 certification of a class.
- MR. PINCUS: Well, I think the problem here,
- 18 Your Honor, is if you accept the broad theory that
- 19 plaintiffs and the government espouse, which is all you
- 20 have to show is a statutory violation, it's a pretty
- 21 clear pathway to class certification because there is
- 22 only common issues. And that's what has happened in
- 23 case after case.
- Now, if falsity has to be proven, then
- 25 obviously that is an individualized issue that might

- 1 make it more difficult.
- 2 I'd like to reserve the balance of my time.
- 3 CHIEF JUSTICE ROBERTS: Thank you, Counsel.
- 4 Mr. Consovoy.
- 5 ORAL ARGUMENT OF WILLIAM S. CONSOVOY
- ON BEHALF OF THE RESPONDENT
- 7 MR. CONSOVOY: Mr. Chief Justice, and may it
- 8 please the Court:
- 9 Mr. Robins has Article III standing for
- 10 three independent reasons.
- 11 First, the violation of the statutory rights
- 12 under the Fair Credit Reporting Act constitutes injury
- 13 in fact.
- 14 Second, even if not, his entitlement to
- 15 monetary relief as a consequence of that violation shows
- 16 he has the personal stake that Article III requires.
- 17 And third, the fact that his claim follows
- 18 from the common law of defamation conclusively
- 19 establishes that it is a case or controversy within the
- 20 meaning of Article III.
- JUSTICE KENNEDY: I -- your -- your number
- 22 two -- I mean, we can -- it sounds to me quite circular.
- 23 You say -- you say he -- he has a personal stake because
- 24 he has a -- because Congress said he has a personal
- 25 stake.

- Is -- do I understand your argument?
- 2 MR. CONSOVOY: I view it just like a
- 3 contract case. So if this were a contract instead of a
- 4 statute, and the same duties and liabilities came to be,
- 5 and it was a liquidated damages clause, he had a duty
- 6 that was violated; he had an entitlement to money.
- 7 The one thing the Court would not do in that
- 8 case is look behind the entitlement to see whether he
- 9 really was harmed in some other way than other --
- 10 otherwise being owed the money.
- 11 JUSTICE SCALIA: All Congress has to do is
- 12 provide for damages, right?
- 13 MR. CONSOVOY: No. It has to do much more
- 14 than that.
- 15 JUSTICE SCALIA: Well --
- 16 MR. CONSOVOY: It has to still create an
- 17 interest, a discrete, legal interest that's personal to
- 18 him; that only -- that is not a generalized grievance;
- 19 that is not undifferentiated harm. It has to do all of
- 20 those same things.
- 21 The -- the point where we get --
- 22 JUSTICE KENNEDY: But -- but that is a harm.
- 23 It is a harm. And you said it's a harm because he -- he
- 24 can't get the money that he was provided. But that's
- 25 circular.

- 1 MR. CONSOVOY: So -- so the harm -- the
- 2 violation of a legally-vested interest at common law in
- 3 this Court's decisions throughout has always been deemed
- 4 a concrete harm.
- 5 Going back to Tennessee Electric where the
- 6 Court narrowly used to say that a legal right was an
- 7 injury. Then, in Camp, the Court expanded beyond that
- 8 to say no, practical injuries too can be legal injuries.
- 9 But it never negated the earlier, more difficult test.
- 10 CHIEF JUSTICE ROBERTS: What about a law
- 11 that says you get a -- \$10,000 statutory damages if a
- 12 company publishes inaccurate information about you?
- 13 You want -- you have an unlisted phone
- 14 number. You don't want people calling you. The company
- 15 publishes your phone number, but it's wrong. That is
- 16 inaccurate information about you, but you have no injury
- 17 whatever.
- 18 Can that person bring an action for that
- 19 statutory damage?
- 20 MR. CONSOVOY: Congress has a lot of work to
- 21 do there.
- 22 CHIEF JUSTICE ROBERTS: I'm sorry?
- 23 MR. CONSOVOY: Congress has a great deal of
- 24 work it needs to do to show --
- 25 CHIEF JUSTICE ROBERTS: But -- but can you

- 1 have -- do you have standing?
- 2 Do you have injury in fact when you don't
- 3 want people calling you; the company publishes a false
- 4 telephone number.
- 5 MR. CONSOVOY: So the call --
- 6 CHIEF JUSTICE ROBERTS: Whether Congress has
- 7 a lot of work or not, at the end of the day, can you
- 8 recover those statutory damages?
- 9 MR. CONSOVOY: If Congress identified the
- 10 interest of you receiving a phone call, and that's the
- injury, and you don't receive the phone call, you
- 12 haven't suffered the injury Congress identified.
- 13 CHIEF JUSTICE ROBERTS: No, no, no, no. I'm
- 14 sorry.
- MR. CONSOVOY: I'm sorry.
- 16 CHIEF JUSTICE ROBERTS: The injury they
- 17 identify is we don't think companies should public
- 18 false -- publish false information about you.
- 19 Is it the end of the standing inquiry to say
- 20 they published false information about me, or do you
- 21 have to ask were you injured in some way by that
- 22 publication?
- 23 MR. CONSOVOY: No. The -- Congress has done
- 24 its job there.
- 25 CHIEF JUSTICE ROBERTS: So it's in -- so

- 1 what -- what would you say the injury in fact, not in
- 2 law but in fact, is in that case?
- 3 MR. CONSOVOY: So I don't think the
- 4 contradistinction is between an injury in fact and an
- 5 injury in law. A legally-vested interest, whether it's
- 6 created by Congress or created by the common law, is
- 7 itself a concrete injury.
- 8 CHIEF JUSTICE ROBERTS: But our cases have
- 9 always said actual injury in fact. And I thought that
- 10 meant that that was different than actual injury in law.
- 11 You're saying when we say injury in fact, we
- 12 really mean injury in fact or injury in law?
- MR. CONSOVOY: No. I -- I don't really
- 14 think there is a term "injury in law." I -- I've not
- 15 seen it in the cases.
- 16 What I do see, going back to Camp, which is
- 17 the first case that uses the phrase "injury in fact,"
- 18 that concept was designed to get at two really important
- 19 things:
- One, that the harm is not speculative. And
- 21 not to play word games, but I think it means that you
- 22 are, in fact, injured, as opposed to that you have
- 23 actually been injured.
- And the second, that it's not a generalized
- 25 grievance.

```
1 JUSTICE BREYER: No, but --
```

- 2 CHIEF JUSTICE ROBERTS: That's a very
- 3 different question. I understand generalized grievance.
- 4 You can't just say -- even I think you gather -- any
- 5 citizen in the United States can sue about this. You
- 6 have to particularize it to some extent.
- 7 But that's a different question as to
- 8 whether there's actual injury.
- 9 MR. CONSOVOY: So I think the -- the Court
- 10 uses the phrase "concrete and particularized." That's
- 11 two companion words, I think, getting at these same
- 12 concepts.
- Now, two things have to happen: One, to
- 14 show that it's a differentiated claim, that it's not a
- 15 generalized grievance, you have to identify a subclass
- 16 of people who are distinctly harmed other than the
- 17 general population. That's the concrete part. That's
- 18 what Schlesinger says.
- 19 JUSTICE SCALIA: Well, I would think that's
- 20 the particularized part.
- MR. CONSOVOY: The particularized part is
- that you're among those people. You need both things.
- JUSTICE BREYER: But how in the
- 24 Chief Justice's --
- 25 JUSTICE KENNEDY: But -- but the law --

```
1 JUSTICE SCALIA: Concrete -- concrete has
```

- 2 nothing to do with particularized. It means it is -- it
- 3 is -- the only way to put it is an injury in fact. It's
- 4 a --
- 5 JUSTICE KENNEDY: And I was going to say,
- 6 the -- the Lujan case says de facto, which is actual,
- 7 existing in fact, having effect, even though not
- 8 formally or legally recognized.
- 9 MR. CONSOVOY: So -- yes. And then the
- 10 concurring opinion explained that it didn't -- your
- 11 concurring opinion, Your Honor, said that it -- Congress
- 12 could also play a role in that in identifying those
- 13 injuries. And here it did.
- JUSTICE BREYER: Yes, but this is my own
- 15 view of this, maybe no one else's. But you sound as if
- 16 you're describing a forum of what used to be called the
- 17 "public action," of which there were no such examples in
- 18 Federal law. Most states have them. And because you
- 19 want people who aren't hurt in fact to be able to sue.
- 20 And the example here is not just the
- 21 Chief Justice's, which is one, but the more immediate
- 22 example, which seems to be in this case -- I didn't
- 23 think it was but it now seems to be -- are people --
- 24 perhaps not this plaintiff -- but people who in fact
- 25 notice that someone like the defendant has filed bad

- 1 procedures leading to false information. And those
- 2 people who were not injured bring a lawsuit, and they
- 3 say they're following bad information. That's it. Bad
- 4 procedure. And Congress gave me a hundred dollars, so
- 5 give it to me.
- Now, that's the person I didn't know was in
- 7 this case, because this plaintiff seems to argue
- 8 specific discrepancies in fact that, in all likelihood,
- 9 hurt him. Okay? But we're leaving him out of it.
- 10 Now, I want to know what the government
- 11 thinks of the case I've just put.
- Do -- does the government think a person who
- 13 admits nobody said anything wrong about me, they did say
- 14 something about me, it was all correct, but they are
- 15 using bad, bad in -- practices for assembling consumer
- 16 information --
- In the government's view, does the person in
- 18 my hypothetical, similar to the Chief's, maybe
- 19 identical, does he or does he not have standing? Yes or
- 20 no?
- 21 MR. CONSOVOY: I'll be responding to you:
- 22 He does not.
- 23 JUSTICE BREYER: Fine. If you say he does
- 24 not, then we are limiting this case to the case of
- 25 people who are victims of not just bad practices but

- 1 false information about them, and that's what the words
- 2 "with respect to any consumer" mean.
- 3 MR. CONSOVOY: That --
- 4 JUSTICE BREYER: They mean any consumer who
- 5 has obtained -- who suffers from false information.
- 6 MR. CONSOVOY: That --
- JUSTICE BREYER: If that's the government's
- 8 position, then it's not a public action. It's a private
- 9 action.
- 10 MR. CONSOVOY: That is -- that is
- 11 Respondent's position.
- JUSTICE KAGAN: That's --
- 13 JUSTICE ALITO: In relation to that --
- 14 JUSTICE KAGAN: -- that -- that's --
- JUSTICE ALITO: Could I just say --
- 16 CHIEF JUSTICE ROBERTS: Justice Alito.
- 17 JUSTICE ALITO: In relation to that, can I
- 18 just ask you something about that, that goes to how
- 19 Spokeo operates: Is there anything here to indicate
- 20 that anybody other than Mr. Robins ever did a search for
- 21 him?
- 22 (Laughter.)
- 23 MR. CONSOVOY: Not in the record that I'm
- 24 aware of.
- 25 JUSTICE ALITO: Then how could -- then isn't

- 1 that quintessential speculative harm?
- 2 In my understanding -- you -- correct me if
- 3 I'm wrong -- you don't have files someplace for every
- 4 person in the United States or -- you have databases,
- 5 and you will do a search if somebody asks you to do a
- 6 search.
- 7 I assume you wouldn't say that somebody as
- 8 to whom there never had been a search would have
- 9 standing, right? Even if -- you know, even if it would
- 10 be the case that if there was a search it would come up
- 11 with a lot of false information.
- MR. CONSOVOY: So for it to be a consumer
- 13 report, there must be communication to a third party.
- 14 So we have alleged communication to third parties. At
- 15 the pleadings stage, that must be accepted as true at
- 16 this point.
- But Spokeo, I believe, on their website,
- 18 does not share that information who searched for you.
- 19 And this -- this is really important. It is almost
- 20 impossible to know.
- 21 If he applied for a job with a major
- 22 employer in this country who had 5,000 job applicants,
- 23 and they pulled his report, here is what Spokeo is
- 24 selling: We are the arbiter of truth. If it says he
- 25 went to College A on his resume, and we tell you he went

- 1 to College B, he is a liar. If -- if he says he is 30
- 2 years old and we say he is 55 years old, he is a liar.
- 3 That is their business. That is what they
- 4 are selling.
- 5 There is no way --
- 6 CHIEF JUSTICE ROBERTS: I thought they had
- 7 some -- I thought they had some disclaimer that Spokeo
- 8 does not verify or evaluate each piece of data, It makes
- 9 no warranties or guarantees about any of the information
- 10 offer -- offered.
- MR. CONSOVOY: And -- and --
- 12 CHIEF JUSTICE ROBERTS: How is that saying
- if it's not accurate you're a -- he's a liar?
- MR. CONSOVOY: And -- and then it sells --
- 15 then it promotes its -- its service -- and this is in
- 16 the FTC report and also in the complaint -- to human
- 17 resources executives saying, if you want to run employee
- 18 checks, come to us.
- 19 It would be a strange business if they said,
- 20 Come to us, but who knows if what we're telling you is
- 21 true.
- 22 And -- and --
- 23 (Laughter.)
- 24 CHIEF JUSTICE ROBERTS: I think that's what
- 25 the disclaimer is saying.

```
1 MR. CONSOVOY: But the -- whether the
```

- 2 disclaimer is valid -- well, that is --
- 3 (Laughter.)
- 4 MR. CONSOVOY: -- that is exactly what the
- 5 disclaimer says, but of course, Congress stepped into
- 6 the breach --
- 7 JUSTICE SCALIA: You've got to do the best
- 8 you can, you know? I mean --
- 9 MR. CONSOVOY: I'm sorry?
- 10 JUSTICE SCALIA: I said you've got to do the
- 11 best you can.
- MR. CONSOVOY: You do. We all do.
- 13 JUSTICE SCALIA: The person who hires
- 14 somebody, if -- if they all have this disclaimer, which
- 15 I expect they all do, you -- you either go without any
- 16 information or you accept one of them.
- MR. CONSOVOY: Except Congress stepped in
- 18 and said, if you are operating as a consumer reporting
- 19 agency, you have duties and responsibilities.
- 20 JUSTICE SCALIA: I want to ask about what
- 21 you think Congress did.
- You're -- you're saying it's limited to --
- 23 to people about whom false information has been given.
- 24 Suppose Congress enacts a statute that says everybody
- 25 has a right to sue for exorbitant expenditures by the

- 1 Department of Defense. This affects everybody, you
- 2 know, the \$900 toilet seat and so forth. Everybody can
- 3 sue. That clearly would not be allowable.
- 4 But suppose somebody is a -- a disappointed
- 5 bidder for the toilet seat, and he sues under that
- 6 statute. And he said, oh, yes, the statute didn't --
- 7 didn't just say the disappointed bidders can sue, or
- 8 that anybody who's proximally affected can sue. It said
- 9 that everybody can sue. But I, in fact, have been
- 10 proximally injured, and therefore, I ought to be able to
- 11 sue.
- Do you think that would be true?
- MR. CONSOVOY: Likely not. Likely not, and
- 14 here's why --
- JUSTICE SCALIA: Well, why is this case any
- 16 different? You're -- you're saying only people who have
- 17 been injured, assuming that -- that false information is
- 18 injury -- only they can sue. But the statute doesn't
- 19 say that only they can sue. It says that everybody
- 20 about whom Spokeo did -- did a report can sue.
- MR. CONSOVOY: So it says -- this statute
- does things that the hypothetical statute does not.
- 23 This statute says, starting with the cause of action, if
- 24 you have done something that violates a statute with
- 25 respect to a specific consumer, that consumer can sue

- 1 you.
- JUSTICE SCALIA: Right.
- 3 MR. CONSOVOY: Then second -- then you look
- 4 in the provision that we are basing the claim on here,
- 5 the reasonable procedures provision.
- 6 So that provision in particular, which is
- 7 the only one --
- JUSTICE SCALIA: That's fine.
- 9 MR. CONSOVOY: -- before the Court --
- 10 JUSTICE SCALIA: Where do you get the -- the
- 11 necessity of injury in fact?
- MR. CONSOVOY: So why --
- JUSTICE SCALIA: Where do you get the
- 14 necessity that there has been false information which
- 15 you assert is there?
- 16 MR. CONSOVOY: So it says, "reasonable
- 17 procedures to ensure maximum possible accuracy. "
- 18 JUSTICE SCALIA: Procedures to ensure
- 19 maximum. That doesn't mean there has to be accuracy.
- 20 MR. CONSOVOY: No. Congress actually did
- 21 something better for the industry. They gave them a
- 22 limitation on liability. So Congress thought about
- 23 giving strict liability here.
- 24 And keep in mind, Justice Scalia, Congress
- 25 preempted almost all State law claims here. They

- 1 preempted State law defamation. So the notion that this
- 2 isn't about defamation when they preempted State law
- 3 defamation strikes me as a very different argument.
- So you're only in Federal court, and that
- 5 Congress said we could impose strict liability.
- JUSTICE BREYER: You have to say, don't you,
- 7 in answer to Justice Scalia, that the words, "follow
- 8 reasonable procedures to assure maximum possible
- 9 accuracy in respect to any consumer," the one who can
- 10 sue, means that the -- when you fail to do it in respect
- 11 to a consumer, you say something false about that
- 12 consumer. It doesn't use those words, and we would have
- 13 to so construe it in order to save the constitutionality
- 14 of the statute.
- MR. CONSOVOY: And every lower court to
- 16 reach this question has held that --
- 17 JUSTICE SCALIA: But that wouldn't be true.
- 18 You could fail to -- to follow the procedures and still
- 19 come up with accurate information, like you could not
- 20 have an 800 number.
- MR. CONSOVOY: Correct, and that person
- 22 would not have standing.
- 23 JUSTICE SCALIA: It's impossible to read it
- 24 that way because it's simply not true.
- MR. CONSOVOY: So, Justice Scalia --

- 1 (Laughter.)
- 2 MR. CONSOVOY: -- every lower court to reach
- 3 this question has held that this particular provision
- 4 requires falsity as an allegation. Multiple Courts of
- 5 Appeals.
- 6 CHIEF JUSTICE ROBERTS: But I want to -- as
- 7 I understand -- I take the falsity out of the -- the
- 8 hypotheticals to get exactly what your position is on
- 9 the -- the breadth of Congress' power.
- 10 So let's say the statute says anybody who's
- 11 publishing information about you has to pay the
- 12 individual \$10 a year. They think that's a good way to
- 13 regulate it. It's information about you, good, bad, or
- 14 indifferent, pay them \$10 a year, no more, no less.
- 15 Spokeo, or whatever that business is, pays you \$20 one
- 16 year.
- Now you've been -- the statute has been
- 18 violated with respect to you, a particular individual.
- 19 Can that -- and there's statutory damages of \$10,000.
- 20 Can that individual sue?
- MR. CONSOVOY: So --
- 22 CHIEF JUSTICE ROBERTS: Now, does that
- 23 individual have injury in fact because the statute has
- 24 been violated with respect to him?
- MR. CONSOVOY: That, I think no, because

- 1 that statute would apply to everybody in the country.
- 2 There would be no --
- 3 CHIEF JUSTICE ROBERTS: Oh, no, no. You
- 4 have to have published information about an individual.
- 5 Every individual who you publish information about gets
- 6 \$10 a year.
- 7 MR. CONSOVOY: Right. So I think that would
- 8 make it particularized but not concrete.
- 9 CHIEF JUSTICE ROBERTS: So there'd be no
- 10 standing -- that person would have no standing, even
- 11 though Congress gave him standing?
- MR. CONSOVOY: Congress can confer
- 13 substantive rights that lead to standing.
- 14 CHIEF JUSTICE ROBERTS: Yes.
- MR. CONSOVOY: But not everything Congress
- 16 does will convey a substantive right that differentiates
- 17 you from the general population.
- 18 CHIEF JUSTICE ROBERTS: So if the statute --
- MR. CONSOVOY: This one does.
- 20 CHIEF JUSTICE ROBERTS: -- says \$10, no
- 21 more, no less, he gets \$20, does he have standing to sue
- 22 under that statute?
- 23 MR. CONSOVOY: I don't think so, because it
- 24 would apply so broadly to everybody --
- 25 CHIEF JUSTICE ROBERTS: No, no, no. Any --

- 1 you have -- I said this just before. They have to have
- 2 published information about you. If they don't, they
- 3 don't have to pay you anything.
- 4 MR. CONSOVOY: Right. And my -- my answer
- 5 is that that would make it particularized but not
- 6 concrete.
- JUSTICE SOTOMAYOR: Isn't there always a
- 8 materiality question?
- 9 In every violation there's always a
- 10 materiality question: What is the falsehood? Is it
- 11 material to anything? It could be a transposition of a
- 12 telephone number.
- MR. CONSOVOY: That's right. There is a
- 14 de minimis aspect to the statute as well. But even --
- 15 well, that is right, and even innocuous things can also
- 16 cause --
- JUSTICE KAGAN: Mr. Consovoy, can I just
- 18 make sure I understand?
- 19 You said you -- you need for the information
- 20 to be inaccurate to have standing here. That is going
- 21 to mean that the class, as you've defined it, is not
- 22 going to be certified. And I think that that's the
- 23 right answer, but I just want to make sure that we're on
- 24 the -- we're on the same page here.
- 25 MR. CONSOVOY: Yes. So the class was -- and

- 1 this is going to come up later this term in the Tyson
- 2 case. But the class has to be defined as broadly as it
- 3 was because of what's called a failsafe problem.
- 4 You can't identify a class by an element of
- 5 the cause of action, and that's because it harms
- 6 defendants' rights. So if we had alleged the class here
- 7 was everybody who had inaccurate information, it would
- 8 be a trick against them, because if they defeated the
- 9 claim, the class would be empty, and they would get no
- 10 res judicata.
- 11 So at certification, we're going to have to
- 12 narrow the class, and we're going to have to come up
- 13 with common proof because we can't identify the class by
- 14 the allegation.
- So what happens is, take the algorithm
- issue. So we will have to allege under (b) (3),
- 17 23(b)(3), that a common algorithm led to all the
- 18 inaccuracies. But if they do, that is a certifiable
- 19 class.
- 20 And just --
- JUSTICE KAGAN: And one very quick thing.
- 22 You said in your brief you're really only suing under
- 23 1681(e)(B).
- MR. CONSOVOY: Uh-huh.
- 25 JUSTICE KAGAN: Can I understand that to be

```
1 that you're waiving all claims of other things?
```

- 2 MR. CONSOVOY: No. I think -- and let me
- 3 explain. We read the statute this way: There's A
- 4 reasonable procedures requirement. That is a general
- 5 framework. Some of that is discussed in the regulatory
- 6 commentary, explains what that is. But the specific
- 7 things mentioned in Count I, Count II, and Count III,
- 8 the furnisher notices, the user notices, and the
- 9 toll-free number are specific examples of reasonable
- 10 procedures they failed to follow.
- 11 They support --
- JUSTICE GINSBURG: Are you saying --
- MR. CONSOVOY: -- the general claim.
- 14 JUSTICE GINSBURG: Are you saying you get
- 15 the statutory damages for the four claims that you
- 16 listed, or is it only what you've called the overarching
- 17 claim?
- 18 And in one footnote you said these other
- 19 claims are -- are just supportive of the main claim.
- MR. CONSOVOY: Right.
- JUSTICE GINSBURG: So are you asking for
- 22 four times the statutory damages, or are you saying, no,
- 23 this is really one -- one claim, and so we're asking for
- 24 \$100 dollars a head, or 10,000 -- or for \$1000 a head?
- 25 MR. CONSOVOY: It's -- it's one claim.

- 1 And --
- JUSTICE GINSBURG: It's one claim.
- MR. CONSOVOY: It is -- yes, Your Honor.
- Now, these are big-picture questions, but
- 5 this case can be resolved on a much narrower issue.
- 6 This Court has always held that if the cause
- 7 of action you allege can be found in the common law, and
- 8 is developed from the common law as in Stevens, that you
- 9 have standing. This claim for false information follows
- 10 directly from the common law defamation.
- 11 CHIEF JUSTICE ROBERTS: The Ninth Circuit
- 12 didn't address that question, did it? I mean, as I
- 13 understand it, I'm looking at the footnote, you know, on
- 14 page 9A, it says it doesn't matter because you -- the
- 15 statutory injury in law is enough.
- 16 MR. CONSOVOY: Right. No. Well, but the
- 17 statute follows from defamation. Just as in Stevens, it
- 18 was about the statute, it wasn't about the particular
- 19 individual. They said the qui tam statute followed from
- 20 the common law there, just like this statute follows
- 21 from the common law defamation.
- 22 And remember --
- 23 JUSTICE SCALIA: Excuse me. How does it
- 24 follow from the common law of defamation? I mean,
- 25 you -- you could not bring a defamation action because

- 1 somebody said something false about you. It was either
- 2 in one of those areas where it is presumed to be
- 3 damaging, you know, such as it's, you know, about your
- 4 moral life or something like that, or -- or your
- 5 incompetence in your profession, or else you had to show
- 6 positive damage.
- 7 How can you say --
- 8 MR. CONSOVOY: So --
- 9 JUSTICE SCALIA: -- that it's from common
- 10 law.
- 11 MR. CONSOVOY: -- in Steel Co., Your Honor,
- 12 the Court said it must be in the tradition of the common
- 13 law of the sort, not precisely replicated.
- JUSTICE SCALIA: Oh, I see. Okay.
- MR. CONSOVOY: Not precisely replicated.
- 16 JUSTICE SCALIA: Close enough. Okay.
- 17 CHIEF JUSTICE ROBERTS: Thank you, counsel.
- 18 Mr. Stewart.
- 19 ORAL ARGUMENT OF MALCOLM L. STEWART
- ON BEHALF OF THE UNITED STATES, AS AMICUS CURIAE,
- 21 SUPPORTING RESPONDENT
- 22 MR. STEWART: Mr. Chief Justice, and may it
- 23 please the Court:
- In Defenders of Wildlife, the Court gave the
- 25 following description of what injury in fact means: It

- 1 said injury in fact is, quote, "an invasion of a
- 2 legally-protected interest which is, A, concrete and
- 3 particularized, and, B, actual or imminent, not
- 4 conjectural or hypothetical."
- 5 And so the injury part of it was the
- 6 invasion of a legally-protected injury -- interest. And
- 7 I think it's clear what work the words "in fact" are
- 8 doing in that description.
- 9 If Mr. Robins had alleged that Spokeo is
- 10 circulating a lot of inaccurate consumer reports and I'm
- 11 afraid they'll do one about me, that wouldn't be good
- 12 enough. That --
- 13 JUSTICE SCALIA: What -- what happened to
- "concrete and particularized"?
- 15 MR. STEWART: Well, particularized --
- 16 JUSTICE SCALIA: We -- we say that in --
- 17 in -- in, gee, a whole lot of cases. And -- and that
- 18 didn't appear in that quote you gave?
- 19 MR. STEWART: It did. It's --
- JUSTICE SCALIA: Say it again.
- 21 MR. STEWART: -- "actual or eminent" --
- 22 well, "concrete and particularized" and "actual or
- 23 imminent, not conjectural or hypothetical."
- And the Court has explained both the terms
- 25 "concrete" and "particularized" as aspects of the -- the

- 1 requirement that the wrong be done to the particular
- 2 plaintiff, not that it be done to the community as a
- 3 whole.
- 4 And the Court used the terms that way in
- 5 Schlesinger. I don't --
- 6 CHIEF JUSTICE ROBERTS: Mr. Stewart, let's
- 7 say your -- your -- Congress thinks that the president
- 8 is not doing enough to stop illegal immigration. So it
- 9 passes a law that says, anyone in a border state -- so
- 10 it's particularized -- who is unemployed may bring an
- 11 action against an illegal immigrant who has a job. And
- 12 they get damages, maybe they get an injunction.
- Can Congress do that?
- MR. STEWART: Well, I think there would be a
- 15 couple of different problems with that. The first would
- 16 be that there may be some -- there may be some legal
- issues that Congress can't simply delegate to private
- 18 enforcement that are -- like the -- the criminal law,
- 19 for instance. There would be constitutional --
- 20 potential constitutional --
- 21 CHIEF JUSTICE ROBERTS: Well, I think that's
- 22 kind of avoiding the hypothetical. I mean, let's --
- 23 (Laughter.)
- 24 CHIEF JUSTICE ROBERTS: But presumably you
- 25 would raise those issues after the action's been filed,

- 1 and -- and, you know, you could raise those issues as an
- 2 amicus defending the action.
- 3 MR. STEWART: I mean, I think that would --
- 4 typically when Congress has done this, and in all the
- 5 common law analogues that we've cited, the -- the class
- of people who could file suit would be people whom the
- 7 prohibited conduct had a natural tendency to harm.
- 8 CHIEF JUSTICE ROBERTS: Yes, we're talking
- 9 about Congress says, Well, these people who are
- 10 unemployed, illegal immigrants have jobs, they should be
- 11 able to sue to stop that because the -- you know,
- 12 because they -- Congress thinks the president isn't
- 13 doing enough.
- 14 MR. STEWART: I mean, I think it would be --
- 15 I think that would stretch the limits of Congress's
- 16 power to -- to treat those -- that broad class of
- 17 individuals as victims of all acts of illegal
- 18 immigration. And obviously the statute in -- that we're
- 19 dealing with here doesn't come anywhere close to that.
- 20 And -- and I understand the Court's concerns
- 21 with the implications of our position, but I think it's
- 22 also worth pointing out, this is a mode of enforcement
- that Congress has been using since 1790.
- In the first Copyright Act, Congress enacted
- 25 a provision that said if there is infringement, the

- 1 copyright owner can get actual damages if he can prove
- 2 them, or failing that, he --
- 3 CHIEF JUSTICE ROBERTS: I mean, you know
- 4 the -- you know the objection behind -- behind my
- 5 hypothetical.
- 6 MR. STEWART: Yes.
- 7 CHIEF JUSTICE ROBERTS: Which is Congress
- 8 can say, basically, to a group of citizens, you get to
- 9 enforce one of our laws because we're giving you a cause
- 10 of action. It doesn't matter whether you've actually
- 11 been injured or not; we just have to particularize it to
- 12 some extent.
- 13 And I would have thought that the -- the
- 14 president would be concerned about Congress being able
- 15 to create its own enforcement mechanism. I thought that
- 16 you would be concerned that that would interfere with
- 17 the executive's prerogatives.
- 18 MR. STEWART: I -- I think when we get to
- 19 the point of -- of the hypothetical where any unemployed
- 20 person in the State is treated as the legal vitamin of
- 21 every act of unlawful immigration that occurs into that
- 22 State, we -- we do have concerns.
- 23 But the -- the statute we're dealing with
- 24 here says --
- 25 JUSTICE SCALIA: The statute we're dealing

- 1 with here treats everybody about whom false information
- 2 has been given as somebody about whom false information
- 3 that harms him has been given.
- I mean, the class is not -- is not
- 5 coextensive with those -- those that are harmed. And
- 6 it's the same -- it's the same in -- in the
- 7 Chief Justice's hypothetical: The class is not
- 8 coextensive with everybody who has been -- who has been
- 9 cheated out of a job by a -- by an unlawful immigrant.
- 10 MR. STEWART: Well, again -- again, leaving
- 11 aside the -- the possibility that immigration is
- 12 something that can't be dealt with by private suits, if
- 13 there was some particularized connection required, if
- 14 the person could show that he applied for the job that
- 15 the illegal immigrant received, that -- that would be a
- 16 much different sort of statute.
- 17 Here the statute we're dealing with doesn't
- 18 say --
- 19 JUSTICE SCALIA: In the community -- in --
- 20 in the border states is not proximate enough for you.
- 21 Let's just say anybody who is unemployed in the
- 22 community where there is an illegal immigrant can sue.
- 23 MR. STEWART: I think that's still probably
- 24 too -- too broad a class.
- 25 And I understand the allure of the

- 1 hypotheticals, but you could do the same thing with
- 2 rational-basis review of substantive legislation. You
- 3 could come up with endless hypotheticals about statutes
- 4 that were just at the border between really stupid and
- 5 so stupid as to be actually irrational.
- 6 CHIEF JUSTICE ROBERTS: How -- how -- the
- 7 difference is that this is dealing with the requirement
- 8 of a case or controversy which has always been
- 9 recognized as at the core of Article III jurisdiction.
- 10 And we have a legion of cases that say you have to have
- 11 actual injury.
- 12 That's what makes it a decision appropriate
- 13 for resolution by the judicial branch. And it seems a
- 14 little bit more important than saying you can challenge
- 15 particular statutes.
- MR. STEWART: Well, the point is -- I was
- 17 trying to make was that Congress has been doing this
- 18 since 1790, and nobody's pointed to a statute that comes
- 19 close to the hypotheticals.
- 20 But to -- to return to the point about
- 21 injury in fact, the Court has said there has to be
- 22 actual injury. But it has defined "injury" as the
- 23 invasion of a legal -- legally-protected interest, the
- 24 violation of a legal right.
- 25 The most recent addition of Black's Law

- 1 Dictionary gives, as its first definition of "injury,"
- 2 "the violation of another's legal rights for which the
- 3 law provides a remedy."
- 4 JUSTICE SCALIA: What -- we've also said
- 5 that violation of a procedure, even if you are given a
- 6 right to the procedure, that alone does not suffice for
- 7 standing. That is a procedure -- that -- that is a
- 8 procedure in vacuo that leads to nothing.
- 9 MR. STEWART: Well, what --
- 10 JUSTICE SCALIA: We -- we said that, so it
- 11 has to be something more than just the violation of what
- 12 the -- what Congress says is a legal right. That --
- 13 that is not enough.
- 14 MR. STEWART: And at -- the Court has also
- 15 said that Congress can't give every citizen an -- an
- 16 entitlement to sue simply by calling it a legal right.
- But with respect to procedures, the Court
- 18 has said you can sue to complain about the deprivation
- 19 of lawfully-required procedures if those procedures are
- 20 intended to protect the --
- 21 JUSTICE BREYER: Right -- right here we have
- 22 in the complaint, I quess, there were certain errors: A
- 23 photograph of the wrong person; a statement that he's in
- 24 his 50s; he isn't. That he's married; he isn't. He's
- 25 employed in a professional or technical field; he isn't.

- 1 That he has children; he doesn't. That he has a
- 2 graduate degree; he doesn't. That his economic health
- 3 is very strong; it isn't. And his wealth level is in
- 4 the top 10 percent; it isn't. Okay?
- 5 So that, I gather, is what he is complaining
- 6 about. Something like that.
- 7 MR. STEWART: Exactly.
- 8 JUSTICE BREYER: Fine.
- Now, for purposes of deciding this case, are
- 10 we simply to refer to this and say, this is a case about
- 11 a person who's complaining this? And is this, which I
- 12 just listed, a sufficiently-concrete injury?
- MR. STEWART: Yes. Absolutely. And I --
- JUSTICE BREYER: Thank you.
- 15 CHIEF JUSTICE ROBERTS: Was it -- then
- 16 that's not what the Ninth Circuit based its decision on.
- 17 The Ninth Circuit says he had standing by virtue of the
- 18 alleged violations of his statutory rights, without
- 19 respect to whether there was harm to his employment
- 20 process or related anxiety.
- So I would suppose, if we're going to decide
- 22 it on that basis, we have to determine that the Ninth
- 23 Circuit's rationale was in -- was wrong.
- MR. STEWART: I'm sorry I don't have the
- 25 exact wording in front of me, but if you look at the

- 1 very first sentence of the Ninth Circuit's opinion, the
- 2 Ninth Circuit says, "the question we confront is whether
- 3 a person has injury in fact when false information about
- 4 him is disseminated."
- Now, the -- the Court said we don't have to
- 6 decide what is added to the complaint by the allegations
- 7 that employment prospects were actually harmed.
- And it's -- and it's also true that the
- 9 Ninth Circuit didn't analyze the question that it framed
- 10 in quite the way we would have.
- It didn't rely on the defamation analogy; it
- 12 relied on the statutory right. But it still described
- 13 the question before it as whether a person has injury to
- 14 complain about --
- JUSTICE KAGAN: And -- and Mr. Stewart, if I
- 16 could just -- I mean, the -- maybe this is the sentence
- 17 that you're talking about.
- 18 At one point the Court says, "the interests
- 19 protected by the statutory rights at issue are
- 20 sufficiently concrete and particularized."
- Now, look, it's not a good opinion, and then
- 22 it doesn't tell you why it is that they're sufficiently
- 23 concrete. But they clearly held that they were
- 24 sufficiently concrete. They understood that as part of
- 25 the test.

- 1 MR. STEWART: The -- the other point I would
- 2 make -- I -- I agree with that.
- 3 And the other point I would make about
- 4 Defenders of Wildlife is the statute at issue in that
- 5 case said any person can sue to complain about
- 6 particular types of Endangered Species Act violations.
- 7 And the Court said, that's just too broad. Congress
- 8 can't do that.
- 9 But it didn't say, therefore, the
- 10 authorization to sue is a nullity, and we don't have to
- 11 worry about whether this plaintiff has standing to sue.
- 12 It analyzed in depth the allegations and the evidence
- 13 that the particular plaintiffs in Defenders of Wildlife
- 14 had put forward and said this is insufficient.
- 15 And then later, in Bennett v. Spear, the
- 16 Court applied the same Endangered Species Act provision
- 17 at the behest of a plaintiff who did have standing.
- 18 So it isn't the case that, if Congress fails
- 19 to draw exactly the right line, people who would have
- 20 been within the right line are out of luck. I think the
- 21 allegations of the complaint are -- are the important
- 22 thing to focus on.
- 23 With -- with respect to the defamation
- 24 analogy, I'd say Congress, in one sense, is broader than
- 25 common law, and in another sense it's narrower.

- 1 It's broader in that the statute certainly
- 2 sweeps in categories of types of falsehoods --
- 3 May I finish?
- 4 -- types of falsehoods that wouldn't have
- 5 been defamation per se at common law.
- On the other hand, it applies only to
- 7 Consumer Reports, documents that are intended to be used
- 8 for concrete, primarily economic purposes.
- 9 Thank you.
- 10 CHIEF JUSTICE ROBERTS: Thank you, counsel.
- Mr. Pincus, you have three minutes
- 12 remaining.
- 13 REBUTTAL ARGUMENT OF MR. ANDREW J. PINCUS
- 14 ON BEHALF OF THE PETITIONER
- MR. PINCUS: Thank you, Mr. Chief Justice.
- 16 Justice Kagan asked the question earlier
- 17 about how could people find this?
- 18 You know, our legal system is people have to
- 19 have allegations that they're harmed. And I'd urge to
- 20 the Court to look at the public justice amicus brief on
- 21 the other side of the case for a whole series of claims
- 22 in which -- that people filed and they were able to make
- 23 allegations of actual harm.
- The argument that the Ninth Circuit relied
- on falsity is a fiction. The first sentence, the

- 1 overture of its opinion, mentions that there is an
- 2 allegation of falsity. There is not a word in its
- 3 standing analysis that refers at all to falsity. It
- 4 relied on statutory violations, period, including the
- 5 violations that say nothing about falsity.
- JUSTICE SOTOMAYOR: So are we ruling on the
- 7 outcome or are we ruling on the reasoning?
- 8 MR. PINCUS: Well, Your Honor, I -- I think,
- 9 as the Court comes -- the -- the question presented was
- 10 does the Ninth Circuit's rule that a mere statutory
- 11 violation unaccompanied by any harm is sufficient to
- 12 satisfy Article III?
- I think the Court has to address that issue.
- 14 The next issue is: Did Congress elevate --
- 15 did -- did Congress say that false statements inflict a
- 16 certain kind of harm, and therefore, we're going to
- 17 single them out?
- 18 And I think, to rely on Congress, Congress
- 19 actually has to have made that determination. And there
- 20 is nothing in the statute that says that.
- 21 As Justice Breyer said, you have to actually
- 22 read falsity into the statute in order to find falsity.
- 23 Congress didn't say anything about the
- 24 particular harm inflicted by false statements.
- 25 JUSTICE SOTOMAYOR: I think --

- 1 MR. PINCUS: If it wanted to do that, it
- 2 should --
- JUSTICE SOTOMAYOR: See, I look at this case
- 4 slightly differently. I think the breach of any legal
- 5 right you're given is -- gives Article III jurisdiction.
- 6 There is a difference between that and
- 7 whether you're within the zone of interest of a statute.
- 8 And so what you're saying -- I -- I guess that's why the
- 9 circuits below have said you have to be able to allege
- 10 some falsity in the credit report to get recovery under
- 11 the statute because those are the people the statute was
- 12 targeted to.
- MR. PINCUS: Your Honor, that's not right.
- 14 The -- all of the decisions that my friends refer to
- 15 were decisions, not where there were willfulness claims,
- 16 but where there were actual damages claims. No surprise
- 17 that the courts have said to prove actual damages you
- 18 have to at least show falsity.
- 19 There has been no decision interpreting the
- 20 statute in the context of a willfulness claim to say
- 21 whether it does.
- 22 And I think the problem with the position on
- 23 the other side is they want to say Congress made this
- 24 decision that anything inaccurate is -- is harmful, but
- 25 there's nothing in the statute to say that. Congress

- 1 should speak clearly if it wants to do that, and then
- 2 this Court has to review that determination.
- 3 And I think the question would be, has
- 4 the -- is the class defined by Congress sufficiently
- 5 congruent with tangible harm to -- to satisfy Article
- 6 III?
- 7 And I think --
- 8 JUSTICE SOTOMAYOR: But here you --
- 9 MR. PINCUS: -- the class of all
- 10 inaccuracies can't possibly be a class of people, most
- 11 of whom are going to suffer one harm.
- 12 JUSTICE GINSBURG: We have one brief, the
- 13 brief of the restitution scholars who say if this Court
- 14 says that you have to show -- how can -- some harm, what
- 15 happens to all the restitution cases where you measure
- 16 the relief by the gain to the defendant? There has been
- 17 no loss to the plaintiff.
- 18 MR. PINCUS: Your Honor, restitution is all
- 19 about a measure of damages. And all those cases --
- 20 often they're breach of contract cases -- there's harm.
- 21 The property interest conferred by the contract has been
- 22 violated, and the question is a measure of damages. In
- 23 the fiduciary duty context, as in the property --
- JUSTICE GINSBURG: So what is -- what is the
- 25 harm to the neighbor whose -- puts a toe into his

Τ	neighbor's land?
2	MR. PINCUS: It it is the intrusion on
3	the right to exclude the property interest created by
4	the common law. And this statute doesn't create a
5	property interest, so it can't be upheld on this basis.
6	CHIEF JUSTICE ROBERTS: Thank you, counsel.
7	The case is submitted.
8	(Whereupon, at 12:07 p.m., the case in the
9	above-entitled matter was submitted.)
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	

	addition 56:25	21.2 17 42.7 46.4	agnosts 51:25	bidder 41:5
<u>A</u>		21:2,17 43:7 46:4	aspects 51:25	
a.m 1:13 3:2	address 10:16	46:23	assembling 36:15 assert 42:15	bidders 41:7
able 13:8 21:9 27:8	49:12 62:13	anxiety 58:20		big-picture 49:4
27:22,24 35:19	admits 36:13	anybody 21:10	asserted 14:16	billions 28:12
41:10 53:11 54:14	afield 7:15	22:22 26:20,20	20:17	bit 4:6 11:22 56:14
61:22 63:9	afraid 51:11	37:20 41:8 44:10	assume 15:6 16:9	Black's 56:25
above-entitled 1:11	age 13:21	55:21	38:7	blue 17:20
65:9	agencies 4:10 14:7	apologize 21:15	assumes 13:18	border 52:9 55:20
absence 15:21	14:17 15:14 21:7	Appeals 44:5	assuming 41:17	56:4
Absolutely 27:10	agency 13:25 14:1	appear 51:18	assumption 11:25	branch 56:13
58:13	15:2 21:10 23:19	APPEARANCES	assure 43:8	breach 17:11 40:6
accept 28:18 40:16	23:20 40:19	1:14	attainable 10:15	63:4 64:20
accepted 15:1	agree 3:24 11:10	applicable 25:22	authorization	breadth 44:9
38:15	18:6 20:22 60:2	applicants 38:22	60:10	Breyer 9:12,15
access 25:20	ahead 18:9	application 15:23	available 26:14	34:1,23 35:14
accuracy 10:13	algorithm 47:15,17	applied 8:15 17:3	avoiding 52:22	36:23 37:4,7 43:6
15:15 16:4,23	Alito 12:14 37:13	38:21 55:14 60:16	awarded 7:10	57:21 58:8,14
24:4,6 26:3,9	37:15,16,17,25	applies 8:12 12:5	aware 37:24	62:21
42:17,19 43:9	allegation 44:4	24:17 61:6		brief 11:10 17:20
accurate 19:13	47:14 62:2	apply 10:3 14:11	<u>B</u>	28:9 47:22 61:20
26:21,24 39:13	allegations 27:12	45:1,24	b 39:1 47:16 51:3	64:12,13
43:19	28:2 59:6 60:12	appropriate 56:12	back 10:5 15:10	bring 17:4 23:25
accurately 22:17	60:21 61:19,23	arbiter 38:24	31:5 33:16	25:1 31:18 36:2
act 22:4 29:12	allege 12:15 47:16	areas 7:17 10:6	background 25:9	49:25 52:10
53:24 54:21 60:6	49:7 63:9	50:2	bad 35:25 36:3,3,15	broad 28:18 53:16
60:16	alleged 38:14 47:6	argue 4:6 18:17	36:15,25 44:13	55:24 60:7
action 4:15 5:17	51:9 58:18	36:7	balance 29:2	broader 60:24 61:1
10:1 11:19 12:5,9	allow 25:1	argument 1:12 2:2	based 27:24 58:16	broadly 45:24 47:2
17:24,25 23:7	allowable 41:3	2:5,8,12 3:3,6	basically 10:21,23	brought 21:4 28:11
24:16 28:10 31:18	allowed 21:4	12:8 13:17 16:10	54:8	burden 20:14
35:17 37:8,9	allowing 28:10	20:15 21:18 23:22	basing 42:4	business 39:3,19
41:23 47:5 49:7	allure 55:25	29:5 30:1 43:3	basis 8:8 58:22	44:15
49:25 52:11 53:2	amicus 1:21 2:10	50:19 61:13,24	65:5	
54:10	50:20 53:2 61:20	arguments 28:3	behalf 1:15,17,20	<u> </u>
action's 52:25	analogues 53:5	arisen 20:11	2:4,7,10,14 3:7	c 2:1 3:1 10:11
actionable 12:11	analogy 10:1 59:11	Arlington 1:17	28:11 29:6 50:20	call 32:5,10,11
13:19 15:19 17:24	60:24	Article 18:21 29:9	61:14	called 35:16 47:3
18:3	analysis 62:3	29:16,20 56:9	behest 60:17	48:16
actions 17:4	analyze 59:9	62:12 63:5 64:5	believe 26:20 38:17	calling 31:14 32:3
acts 53:17	analyzed 60:12	Ashby 7:25	Bennett 60:15	57:16
actual 3:12 7:18,19	ANDREW 1:15 2:3	aside 55:11	best 40:7,11	Camp 31:7 33:16
33:9,10 34:8 35:6	2:13 3:6 61:13	asked 13:18 61:16	better 11:8 42:21	case 3:4 4:22,23
51:3,21,22 54:1	announce 19:6	asking 14:13 48:21	beyond 5:12 6:21	9:25 12:11,15
56:11,22 61:23	another's 57:2	48:23	18:19 19:9,25	14:23 15:4 17:10
63:16,17	answer 5:21 6:25	asks 38:5	20:1,6 25:17,21	24:25 27:12 28:23
added 59:6	9:12,23 17:16	aspect 46:14	31:7	28:23 29:19 30:3
audu 57.0	Í	•		

	ı	1	ı	Ī
30:8 33:2,17 35:6	children 58:1	38:10 39:18,20	concrete 3:16,25	Congress's 53:15
35:22 36:7,11,24	Circuit 3:18 18:3	43:19 47:1,12	4:2,18 5:8,23 6:3	congruent 64:5
36:24 38:10 41:15	27:14 49:11 58:16	53:19 56:3	11:9,11 14:2 17:6	conjectural 51:4,23
47:2 49:5 56:8	58:17 59:2,9	comes 15:4 56:18	17:8 20:2,3,5	connection 55:13
58:9,10 60:5,18	61:24	62:9	22:11 24:11,13	consequence 12:18
61:21 63:3 65:7,8	Circuit's 58:23	coming 8:7	31:4 33:7 34:10	29:15
cases 8:25 9:5,8	59:1 62:10	comment 10:10,11	34:17 35:1,1 45:8	consequences 3:23
10:9 17:19 33:8	circuits 63:9	commentary 48:6	46:6 51:2,14,22	Consovoy 1:17 2:6
33:15 51:17 56:10	circular 29:22	comments 13:19	51:25 59:20,23,24	29:4,5,7 30:2,13
64:15,19,20	30:25	common 6:13,19,21	61:8	30:16 31:1,20,23
casts 5:16	circulating 51:10	7:5,9,11,17 8:5,7	concreteness 17:2	32:5,9,15,23 33:3
categories 61:2	citation 7:24	8:18 19:9,25	concurrence 19:1	33:13 34:9,21
cause 4:14 5:17	cite 9:8	28:22 29:18 31:2	concurring 35:10	35:9 36:21 37:3,6
10:1 11:19 12:4,9	cited 53:5	33:6 47:13,17	35:11	37:10,23 38:12
17:23,25 23:7	citizen 34:5 57:15	49:7,8,10,20,21	conduct 53:7	39:11,14 40:1,4,9
24:16 41:23 46:16	citizens 17:4 54:8	49:24 50:9,12	confer 10:1 45:12	40:12,17 41:13,21
47:5 49:6 54:9	claim 5:4 14:8,17	53:5 60:25 61:5	conferred 64:21	42:3,9,12,16,20
centuries 9:5 17:10	23:25 24:2 29:17	65:4	confers 8:19	43:15,21,25 44:2
certain 22:7 57:22	34:14 42:4 47:9	communication	confront 59:2	44:21,25 45:7,12
62:16	48:13,17,19,23,25	38:13,14	Congress 3:14,25	45:15,19,23 46:4
certainly 9:8 20:1	49:2,9 63:20	community 52:2	4:3 5:8,11,16 6:10	46:13,17,25 47:24
61:1	claims 4:23 13:11	55:19,22	6:20,24 7:3,12,21	48:2,13,20,25
certifiable 47:18	14:16 42:25 48:1	companies 32:17	7:25 8:17 11:2,8	49:3,16 50:8,11
certification 28:16	48:15,19 61:21	companion 34:11	11:25 12:9 14:5	50:15
28:21 47:11	63:15,16	company 31:12,14	15:11,17 16:5,19	constitutes 10:8
certified 14:20	class 14:19 28:11	32:3	17:24 18:18,23,24	29:12
46:22	28:16,21 46:21,25	complain 57:18	19:1,4,5,6,14,18	constitutional 3:11
challenge 56:14	47:2,4,6,9,12,13	59:14 60:5	19:21,24,25 20:15	52:19,20
change 19:3	47:19 53:5,16	complaining 58:5	21:3,12,20,23,24	constitutionality
cheated 55:9	55:4,7,24 64:4,9	58:11	22:1,4 23:11,22	43:13
check 16:4	64:10	complaint 27:13	24:19,25 25:2,7	constructed 12:13
checks 39:18	clause 30:5	39:16 57:22 59:6	25:11,17,20 26:2	construe 43:13
Chief 3:3,8 17:16	clear 5:13 8:16,23	60:21	26:6 28:13 29:24	consumer 23:14,15
24:23 27:2,10,22	9:24 10:2 11:14	Complete 10:13	30:11 31:20,23	23:17 36:15 37:2
29:3,7 31:10,22	21:16 24:5 25:7 28:21 51:7	completely 6:19	32:6,9,12,23 33:6 35:11 36:4 40:5	37:4 38:12 40:18
31:25 32:6,13,16 32:25 33:8 34:2		complex 26:1		41:25,25 43:9,11 43:12 51:10 61:7
34:24 35:21 37:16	clearly 5:11,16 12:10 19:2,22	comply 23:13	40:17,21,24 42:20	consumers 28:14
39:6,12,24 44:6	25:17 41:3 59:23	concept 33:18 concepts 34:12	42:22,24 43:5 45:11,12,15 52:7	context 8:13,17
44:22 45:3,9,14	64:1	concepts 34.12 concerned 19:11,12	52:13,17 53:4,9	25:13 63:20 64:23
45:18,20,25 49:11	close 50:16 53:19	54:14,16	53:12,23,24 54:7	contexts 5:11 8:15
50:17,22 52:6,21	56:19	concerning 10:14	54:14 56:17 57:12	contract 30:3,3
52:24 53:8 54:3,7	coextensive 55:5,8	concerns 53:20	57:15 60:7,18,24	64:20,21
55:7 56:6 58:15	College 9:25 38:25	54:22	62:14,15,18,18,23	contradistinction
61:10,15 65:6	39:1	conclusion 22:22	63:23,25 64:4	33:4
Chief's 36:18	come 24:10,12	conclusively 29:18	Congress' 44:9	contrary 7:24
CHICI S 50.10	27.10,12		Congress TT.	2011tialy / .27
	<u> </u>	I	<u> </u>	<u> </u>

controversy 29:19	13:5,24 14:1,7,17	defamation 6:17	34:3,7 41:16 43:3	E 2:1 3:1,1
56:8	15:2,13 19:14,17	10:7 13:11,14,20	52:15 55:16	earlier 15:1 25:6
convey 45:16	21:6 22:18 28:14	29:18 43:1,2,3	differentiated	31:9 61:16
convey 43.10 copyright 53:24	29:12 63:10	49:10,17,21,24,25	34:14	economic 8:13 9:1
54:1	crediting 14:12	59:11 60:23 61:5	differentiates	9:9,16 58:2 61:8
core 56:9	creditworthiness	defeated 47:8	45:16	education 10:23
correct 36:14 38:2	16:20	defendant 15:2	differently 63:4	effect 35:7
43:21	criminal 52:18	35:25 64:16	difficult 29:1 31:9	effort 10:15
counsel 27:2 29:3	crystal 25:7	defendants' 47:6	directly 49:10	either 40:15 50:1
50:17 61:10 65:6	curiae 1:21 2:10	Defenders 50:24	disappointed 41:4	Electric 31:5
Count 48:7,7,7	50:20	60:4,13	41:7	element 47:4
country 38:22 45:1	cyber 13:21	defending 14:2	disclaimer 39:7,25	elevate 3:15 62:14
couple 20:4 52:15	Cyber 15.21	53:2	40:2,5,14	else's 35:15
course 4:22 20:6,9	D	Defense 41:1	discrepancies 36:8	eminent 51:21
40:5	D 3:1	define 20:15	discrete 30:17	employed 57:25
court 1:1,12 3:9,10	D.C 1:8,15,20	defined 5:13 7:17	discrimination	employee 39:17
3:14 5:10,12,13	damage 31:19 50:6	46:21 47:2 56:22	9:11	employer 38:22
5:18 6:14 7:5	damages 7:10 12:5	64:4	discuss 17:19	employment 10:17
8:12,14,16,20,23	26:22,25 30:5,12	defining 18:19	discussed 48:5	12:21 58:19 59:7
10:2 15:4,4 16:11	31:11 32:8 44:19	definition 57:1	disputed 14:22,25	empty 47:9
16:18 17:3,21,22	48:15,22 52:12	degree 58:2	disregard 22:10,16	enacted 24:18 25:9
18:16,19 20:17,24	54:1 63:16,17	delegate 52:17	disseminate 4:11	53:24
25:18 27:11 28:1	64:19,22	Department 1:20	4:13,15	enacting 12:8,9
29:8 30:7 31:6,7	damaging 50:3	41:1	disseminated 59:4	23:22
34:9 42:9 43:4,15	danger 28:9	deprivation 57:18	dissemination 5:5	enacts 40:24
44:2 49:6 50:12	data 39:8	depth 60:12	5:25 6:15 11:16	Endangered 60:6
50:23,24 51:24	databases 38:4	Deputy 1:19	distinctly 34:16	60:16
52:4 56:21 57:14	date 10:16 16:15	described 59:12	distinguish 18:11	endless 56:3
57:17 59:5,18	day 32:7	describing 35:16	distinguished	enforce 54:9
60:7,16 61:20	de 3:16,19 17:23	description 50:25	22:12	enforcement 52:18
62:9,13 64:2,13	35:6 46:14	51:8	district 20:24 27:11	53:22 54:15
Court's 18:1,14	deal 6:12 31:23	designed 24:14	28:1	ensure 42:17,18
20:7,13 25:10,22	dealing 53:19 54:23	33:18	doctrine 17:7	entire 23:9
27:13 28:4 31:3	54:25 55:17 56:7	detail 17:19	documents 61:7	entirely 11:15 18:7
53:20	dealt 23:17,20	details 10:17,20	doing 13:1 19:5	entities 14:3,16
courts 19:3 25:21	55:12	detect 13:8	25:7 51:8 52:8	entitled 26:7
44:4 63:17	decades 17:9	determination 14:6	53:13 56:17	entitlement 29:14
create 7:21 8:18,18	decide 58:21 59:6	62:19 64:2	dollars 28:12 36:4	30:6,8 57:16
15:12 24:19 30:16	decided 9:5 14:19	determine 58:22	48:24	errors 10:15 57:22
54:15 65:4	18:3	developed 49:8	dozen 8:24	espouse 28:19
created 21:20 33:6	deciding 58:9	Dictionary 57:1	drafted 24:25	ESQ 1:15,17,19 2:3
33:6 65:3	decision 56:12	difference 5:14	draw 60:19	2:6,9,13
creates 17:24	58:16 63:19,24	56:7 63:6	duties 30:4 40:19	establish 8:10
creating 5:17	decisions 31:3	different 4:8 9:17	duty 30:5 64:23	establishes 29:19
credit 4:10,16 5:6	63:14,15	9:21 10:24 13:24		evaluate 39:8
11:16 12:20 13:4	deemed 31:3	14:6 17:25 33:10	E	everybody 40:24

41:1,2,9,19 45:1	failing 54:2	focus 4:25 5:2	28:5,8 48:12,14	
45:24 47:7 55:1,8	fails 23:13 60:18	60:22	48:21 49:2 64:12	<u>H</u>
evidence 60:12	failsafe 47:3	focused 24:19	64:24	hand 61:6
exact 58:25	failure 21:5 26:22		give 25:14,20 28:13	happen 34:13
	27:19	follow 21:5 43:7,18	36:5 57:15	happened 12:20,20
exactly 4:2 13:12		48:10 49:24		28:22 51:13
19:6,14 21:16,18	fair 25:25 29:12	followed 22:6	given 8:1,6,6 13:2,3	happens 47:15
22:9,23 24:13	falls 14:18	49:19	13:4,5 40:23 55:2	64:15
40:4 44:8 58:7	false 5:5 6:1,15	following 19:12	55:3 57:5 63:5	happy 5:2
60:19	9:20 10:9 11:1,3	23:6 36:3 50:25	gives 9:20 57:1	harbor 22:2,6
example 7:6,18	12:7,19 13:18	follows 29:17 49:9	63:5	hard 12:22 14:9
10:9 35:20,22	16:9 18:13,13	49:17,20	giving 22:5 42:23	25:13
examples 35:17	23:8,23,24 28:14	footnote 48:18	54:9	harm 3:13 7:18,19
48:9	32:3,18,18,20	49:13	go 13:14 18:9 19:25	8:11,12,22 9:1,9
exclude 8:20,22	36:1 37:1,5 38:11	formally 35:8	20:1 26:8,11	9:10,16,16,17,18
65:3	40:23 41:17 42:14	forth 41:2	40:15	9:19 10:8 11:12
Excuse 14:24 22:21	43:11 49:9 50:1	forum 35:16	goes 37:18	11:23 12:1 15:21
49:23	55:1,2 59:3 62:15	forward 60:14	going 5:12 15:10	18:2,14 20:2,3,5
executive's 54:17	62:24	found 28:2 49:7	16:6,9 19:1,9 22:5	20:18,25 21:3,5
executives 39:17	falsehood 46:10	four 48:15,22	25:14,17 26:6	21:13 23:23 25:10
existing 35:7	falsehoods 61:2,4	frame 4:3	31:5 33:16 35:5	25:13,18 28:3
exorbitant 40:25	falsity 23:5 28:24	framed 59:9	46:20,22 47:1,11	30:19,22,23,23
expand 18:18	44:4,7 61:25 62:2	framework 48:5	47:12 58:21 62:16	31:1,4 33:20 38:1
expanded 31:7	62:3,5,22,22	friend's 20:15	64:11	53:7 58:19 61:23
expect 40:15	63:10,18	friends 9:8 63:14	good 44:12,13	62:11,16,24 64:5
expenditures 40:25	Federal 19:3 25:20	front 58:25	51:11 59:21	64:11,14,20,25
explain 7:1,2,8	35:18 43:4	FTC 39:16	gosh 19:15	harmed 6:6,9 11:20
19:23 25:3 48:3	feel 6:6,8,9	furnisher 48:8	government 28:19	30:9 34:16 55:5
explained 35:10	fiction 61:25		36:10,12	59:7 61:19
51:24	fiduciary 64:23	G	government's	harmful 12:10
explains 48:6	field 57:25	G 3:1	36:17 37:7	63:24
extent 34:6 54:12	file 53:6	gain 64:16	graduate 58:2	harming 6:22
	filed 35:25 52:25	games 33:21	gravamen 5:3 24:2	harms 11:9,18,18
F	61:22	gather 34:4 58:5	great 31:23	20:9 47:5 55:3
fact 3:11 12:16	files 38:3	gee 51:17	grievance 17:5	head 48:24,24
17:11 18:23 21:12	find 13:14,15 61:17	general 1:19 3:20	30:18 33:25 34:3	health 58:2
27:8,17,24 29:13	62:22	8:11 34:17 45:17	34:15	hear 3:3
29:17 32:2 33:1,2	finding 15:17	48:4,13	ground 14:2	held 3:18 20:24
33:4,9,11,12,17	fine 11:10,12 36:23	generalized 17:5	grounds 28:15	27:12 28:15 43:16
33:22 35:3,7,19	42:8 58:8	30:18 33:24 34:3	group 54:8	44:3 49:6 59:23
35:24 36:8 41:9	finish 9:23 61:3	34:15	guarantees 39:9	hires 40:13
42:11 44:23 50:25	first 6:4,4,13 12:3	generally 8:12,20	guess 5:9 11:21	historic 7:10
51:1,7 56:21 59:3	17:17 20:5 25:5	generally-applic	17:1 19:23 20:19	history 19:16
facto 3:16,19 17:23	29:11 33:17 52:15	18:15	28:6,6 57:22 63:8	hold 28:13
35:6	53:24 57:1 59:1	getting 34:11	guidance 10:7	Honor 4:20 7:14
fail 43:10,18	61:25	GINSBURG 7:8	guides 7:5	8:3 9:3 10:25
failed 21:11 48:10	flunked 28:4	14:22,25 15:6		13:10 14:5 22:20
				15.10 1 1.5 22.20
L				

				_
23:3,18,21 24:15	60:21	13:22 16:8,12	22:17 30:17,17	15:11,20,22,25
28:18 35:11 49:3	importantly 24:3	19:19 22:25 26:15	31:2 32:10 33:5	17:1,13,14,15,16
50:11 62:8 63:13	impose 43:5	26:21,24 27:25	51:2,6 56:23 63:7	17:17 18:6,9,25
64:18	imposed 15:13 21:6	31:12,16 32:18,20	64:21 65:3,5	19:5,8,21 20:9,21
human 39:16	23:13	36:1,3,16 37:1,5	interests 59:18	21:1,2,17,23 22:1
hundred 36:4	impossible 38:20	38:11,18 39:9	interfere 54:16	22:15,21,24 23:2
hurt 21:9 35:19	43:23	40:16,23 41:17	Internet 13:21	23:12,19 24:1,21
36:9	improve 26:2	42:14 43:19 44:11	interpretation 25:8	24:23,23,24 25:4
hypothetical 4:4	impute 15:17	44:13 45:4,5 46:2	interpreting 63:19	25:6 26:8,11,16
5:15,15 11:1	inaccuracies 24:20	46:19 47:7 49:9	intrusion 7:18 8:21	26:19,25 27:2,10
36:18 41:22 51:4	47:18 64:10	55:1,2 59:3	65:2	27:15,16,18,19,21
51:23 52:22 54:5	inaccuracy 4:24	infringement 53:25	invaded 6:10	28:5,6,8 29:3,7,21
54:19 55:7	12:10 22:5 24:9	injunction 52:12	invalidate 15:25	30:11,15,22 31:10
hypotheticals 44:8	24:17	injured 27:7,17	invasion 51:1,6	31:22,25 32:6,13
56:1,3,19	inaccurate 4:11,13	32:21 33:22,23	56:23	32:16,25 33:8
	4:15 11:16 16:12	36:2 41:10,17	involve 8:25 12:7	34:1,2,19,23,25
I	19:19 23:24 27:25	54:11	irrational 56:5	35:1,5,14 36:23
idea 23:11	31:12,16 46:20	injuries 3:15,16	irreducible 3:10	37:4,7,12,13,14
identical 36:19	47:7 51:10 63:24	5:12 17:3,23 31:8	issue 28:25 47:16	37:15,16,16,17,25
identified 11:11,22	inaccurately 24:12	31:8 35:13	49:5 59:19 60:4	39:6,12,24 40:7
12:1 20:3,10,11	27:1	injury 3:11,19,25	62:13,14	40:10,13,20 41:15
21:5,12 32:9,12	inadequate 3:17	4:2,18 5:8,23 6:3	issues 11:19 28:22	42:2,8,10,13,18
identify 6:21 11:13	including 12:6 62:4	6:16 8:14,14	52:17,25 53:1	42:24 43:6,7,17
16:22,22 21:3	income 10:22	12:16 13:8,23		43:23,25 44:6,22
23:23 25:19 32:17	incompetence 50:5	14:2 16:1,17	J	45:3,9,14,18,20
34:15 47:4,13	independent 29:10	17:10 18:20 24:11	J 1:15 2:3,13 3:6	45:25 46:7,17
identifying 11:9	indicate 37:19	24:13 26:7 29:12	61:13	47:21,25 48:12,14
35:12	indicates 12:4	31:7,16 32:2,11	job 13:2,3 32:24	48:21 49:2,11,23
II 48:7	indifferent 44:14	32:12,16 33:1,4,5	38:21,22 52:11	50:9,14,16,17,22
III 18:21 29:9,16	individual 10:14	33:7,9,10,11,12	55:9,14	51:13,16,20 52:6
29:20 48:7 56:9	11:18 25:1 44:12	33:12,14,17 34:8	jobs 53:10	52:21,24 53:8
62:12 63:5 64:6	44:18,20,23 45:4	35:3 41:18 42:11	judicata 47:10	54:3,7,25 55:19
illegal 52:8,11	45:5 49:19	44:23 49:15 50:25	judicial 56:13	56:6 57:4,10,21
53:10,17 55:15,22	individualized	51:1,5,6 56:11,21	jurisdiction 18:21	58:8,14,15 59:15
immediate 35:21	28:25	56:22,22 57:1	19:3 25:22 56:9	61:10,15,16,20
immigrant 52:11	individuals 53:17	58:12 59:3,13	63:5	62:6,21,25 63:3
55:9,15,22	industry 19:18	injury-in-fact 18:2	jurisprudence	64:8,12,24 65:6
immigrants 53:10	42:21	18:15 27:13	25:10	Justice's 27:23
immigration 52:8	industry-friendly	innocuous 46:15	justice 1:20 3:3,8	34:24 35:21 55:7
53:18 54:21 55:11	22:4	inquiry 27:3 32:19	3:22,24 4:25 5:3	
imminent 3:12 51:3	inflict 18:14 26:6	instance 52:19	5:19,22,25 6:5,18	K
51:23	62:15	insufficient 60:14	7:8,16,23 8:4,24	Kagan 3:22,24 4:25
impair 22:11,17	inflicted 62:24	intended 57:20	9:4,12,13,15,24	5:3,19,22,25 6:5
implications 53:21	information 4:11	61:7	10:5,19 11:6	6:18 10:19 11:6
important 14:21	4:14,16 5:6 6:1	intends 25:20	12:14,22,25 13:16	12:22,25 17:14
33:18 38:19 56:14	9:20 11:16 12:19	interest 6:10 22:11	14:11,22,25 15:6	18:6,9 19:5,8,21

20:9,21 21:2,23	49:20,21,24 50:10	limit 27:1	matter 1:11 5:10	narrow 47:12
20.9,21 21.2,23 22:1,15 23:2 24:1	50:13 52:9,18	limitation 42:22	49:14 54:10 65:9	narrower 49:5
26:25 27:15,18,21	53:5 56:25 57:3	limited 40:22	matters 26:12	60:25
28:6 37:12,14	60:25 61:5 65:4	limiting 36:24	maximum 42:17,19	narrowly 31:6
46:17 47:21,25		limits 53:15	43:8	natural 53:7
,	lawfully-required 57:19	Linda 17:22		
59:15 61:16			mean 6:5 8:4 9:1	necessarily 13:13
Kagan's 7:16 9:13 10:5 17:13 25:6	laws 54:9	line 27:22 60:19,20	11:9,21 13:7,11	necessary 3:21 25:19
	lawsuit 36:2	linked 24:5	17:9 22:20 27:22	
keep 42:24	layered 25:24 lead 22:22 45:13	liquidated 30:5	29:22 33:12 37:2	necessity 42:11,14
Kennedy 13:16		listed 48:16 58:12	37:4 40:8 42:19	need 3:19 34:22
14:11 18:25 24:21	leading 36:1	litigation 14:15,18	46:21 49:12,24	46:19
24:23,24 25:4	leads 57:8	little 4:6 7:15 11:22	52:22 53:3,14	needs 3:25 4:1
29:21 30:22 34:25	leaving 36:9 55:10	56:14	54:3 55:4 59:16	31:24
35:5	led 47:17	logical 15:17	meaning 18:14	negated 31:9
Kennedy's 15:11	legal 9:4 11:4 30:17	long 20:2 22:6	29:20	negligently 4:12
kind 9:18 13:8 22:3	31:6,8 52:16	look 6:20 12:12 16:14 26:15 27:7	means 33:21 35:2	neighbor 64:25
28:10 52:22 62:16	54:20 56:23,24	30:8 42:3 58:25	43:10 50:25	neighbor's 65:1
kinds 7:6 8:14 9:17	57:2,12,16 61:18		meant 23:22 33:10	neighbors 13:18
19:12 know 6:5 10:21	63:4	59:21 61:20 63:3	measure 64:15,19 64:22	never 13:8 18:16
	legally 35:8	looked 6:14 7:5	mechanism 54:15	31:9 38:8
13:1,12 16:4,13	legally-cognizable 3:15	looking 25:25 27:12 49:13		Ninth 3:18 18:3
16:18 19:6,11			meet 8:11 9:9	27:14 49:11 58:16
25:12 36:6,10	legally-created	looks 4:1	mentioned 48:7	58:17,22 59:1,2,9
38:9,20 40:8 41:2	17:8	loss 7:11 64:17	mentions 62:1	61:24 62:10
49:13 50:3,3 53:1	legally-protected	lot 31:20 32:7	mere 62:10	nobody's 56:18
53:11 54:3,4	51:2,6 56:23	38:11 51:10,17	millions 28:11	normally 27:3
61:18	legally-recognized	lots 14:16	mind 42:24	notice 26:14 35:25
knows 39:20	17:11	lower 15:4 43:15 44:2	minimis 46:14	notices 48:8,8 notion 43:1
	legally-vested 31:2 33:5		minimum 3:11	
L 1:19 2:9 50:19		luck 60:20	25:14 minor 10:15	November 1:9 nullity 60:10
land 65:1	legion 56:10	Lujan 3:14 17:22		v
large 11:10	legislation 56:2	19:1 22:9 35:6	minutes 61:11 misinformation	number 15:12 16:8
larger 11:18	legislative 19:16 legislature 7:9	M	21:4,9,13	26:14,22 27:20 29:21 31:14,15
latitude 14:1	let's 3:24 44:10	main 48:19	misleading 19:19	32:4 43:20 46:12
Laughter 21:19	52:6,22 55:21	major 38:21	mistake 10:16	48:9
37:22 39:23 40:3	level 58:3	making 13:18	mode 53:22	40.9
44:1 52:23	liabilities 30:4	MALCOLM 1:19	Monday 1:9	0
law 3:17 6:14,19,21	liability 42:22,23	2:9 50:19	monetary 29:15	O 2:1 3:1
7:5,9,11,17 8:5,7	43:5	man 27:21	monetizing 25:12	objection 54:4
8:18 17:10 19:9	liable 23:15	marital 10:22	money 30:6,10,24	obtained 37:5
20:1 29:18 31:2	liar 39:1,2,13	married 16:15,15	moral 50:4	obviously 19:2
31:10 33:2,5,6,10	lie 9:19	57:24	Multiple 44:4	28:25 53:18
33:12,14 34:25	life 50:4	massive 15:12	Manupic 44.4	occurs 54:21
35:18 42:25 43:1	Light 10:9	material 46:11	N	offer 39:10
43:2 49:7,8,10,15	likelihood 36:8	materiality 46:8,10	N 2:1,1 3:1	offered 39:10
	HKCHHOUU JU.O	, , , , , , , , , , , , , , , , , , ,		
	I	I	I .	ı

oh 41:6 45:3 50:14	passed 6:11	14:14,24 15:3,8	potential 16:17	produce 15:15
okay 4:25 7:12 9:14	passes 52:9	15:21,24 16:24	52:20	profession 50:5
18:8 20:23 28:7	pathway 28:21	17:18 18:8,10	power 44:9 53:16	professional 57:25
36:9 50:14,16	pay 44:11,14 46:3	19:7,20 20:4,13	practical 31:8	prohibited 53:7
58:4	pays 44:15	20:23 21:1,15,18	practice 7:10	promotes 39:15
old 22:5 39:2,2	people 4:11,14 5:17	21:20,24,25 22:14	practices 36:15,25	proof 13:14 23:24
operates 37:19	6:8,9,23 8:7 11:20	22:19,23 23:1,3	precedents 11:4	47:13
operating 40:18	12:25 13:12,14	23:18,21 24:1,15	precisely 25:19	property 7:18,19
opinion 35:10,11	16:14 21:8 26:15	25:2 26:10,13,18	50:13,15	7:21 8:5,17,19,21
59:1,21 62:1	27:1,4 31:14 32:3	26:23 27:10 28:1	preempted 42:25	8:25 10:2,3 64:21
oppose 28:15	34:16,22 35:19,23	28:5,17 61:11,13	43:1,2	64:23 65:3,5
opposed 33:22	35:24 36:2,25	61:15 62:8 63:1	preface 4:21	proposed 16:14
oral 1:11 2:2,5,8	40:23 41:16 53:6	63:13 64:9,18	prerogatives 54:17	prospects 59:7
3:6 29:5 50:19	53:6,9 60:19	65:2	presented 62:9	protect 24:14 57:20
order 12:16 23:25	61:17,18,22 63:11	place 20:5	president 52:7	protected 59:19
43:13 62:22	64:10	places 7:4	53:12 54:14	prove 6:17 12:16
ought 41:10	percent 58:4	plaintiff 3:12,20	presumably 26:19	13:9 16:7 54:1
out-of-pocket 7:11	perfect 9:25 10:13	12:15,17 22:11	52:24	63:17
outcome 62:7	perfectly 5:7 11:9	35:24 36:7 52:2	presumed 50:2	proven 28:24
overarching 48:16	period 62:4	60:11,17 64:17	pretty 11:14 28:20	provide 26:17,22
overture 62:1	person 6:1 10:24	plaintiffs 27:7,8	preventing 11:15	30:12
owe 11:21	16:21 23:12 24:8	28:12,19 60:13	previously 3:16	provided 30:24
owed 30:10	24:9,10,11 26:7	play 33:21 35:12	24:17	provides 12:5 57:3
owner 54:1	31:18 36:6,12,17	pleadings 38:15	primarily 61:8	provision 25:8 42:4
	38:4 40:13 43:21	please 3:9 29:8	privacy 16:21	42:5,6 44:3 53:25
P	45:10 54:20 55:14	50:23	26:12	60:16
P 3:1	57:23 58:11 59:3	plenty 16:13	private 37:8 52:17	provisions 24:18
p.m 65:8	59:13 60:5	point 10:12 24:7	55:12	proximally 41:8,10
page 2:2 46:24	personal 29:16,23	30:21 38:16 54:19	probably 55:23	proximate 55:20
49:14	29:24 30:17	56:16,20 59:18	problem 6:11,12	psychic 9:10,16
part 34:17,20,21	personally 11:18	60:1,3	19:17,18 28:17	public 32:17 35:17
51:5 59:24	11:20	pointed 56:18	47:3 63:22	37:8 61:20
particular 6:1 27:4	Petitioner 1:4,16	pointing 53:22	problems 6:22 12:2	publication 32:22
27:16,17 42:6	2:4,14 3:7 61:14	population 34:17	14:15 22:19 52:15	publish 32:18 45:5
44:3,18 49:18	phone 31:13,15	45:17	procedural 22:8,10	published 10:14
52:1 56:15 60:6	32:10,11	portions 11:10	22:12,16	32:20 45:4 46:2
60:13 62:24	photograph 57:23	portrayed 10:24	procedure 36:4	publishes 31:12,15
particularize 34:6	phrase 33:17 34:10	position 4:8 27:6	57:5,6,7,8	32:3
54:11	piece 39:8	27:11 37:8,11	procedures 16:4,6	publishing 44:11
particularized	Pincus 1:15 2:3,13	44:8 53:21 63:22	19:13 21:6,11	pulled 38:23
34:10,20,21 35:2	3:5,6,8,23 4:19	positive 50:6	22:7 24:5 36:1	punish 22:5
45:8 46:5 51:3,14	5:2,9,20,24 6:4,13	possibility 55:11	42:5,17,18 43:8	purpose 16:5
51:15,22,25 52:10	6:25 7:14 8:3,9	possible 12:12 25:3	43:18 48:4,10	purposes 16:9
55:13 59:20	9:3,7,14,22 10:25	42:17 43:8	57:17,19,19	19:15 58:9 61:8
parties 38:14	11:7,24 12:17,23	possibly 64:10	proceed 27:8	put 8:20 35:3 36:11
party 38:13	12:24 13:10 14:4	posture 15:9	process 58:20	60:14

puts 64:25	56:4	28:14 29:12 40:18	restitution 64:13	safe 22:2,6
	reason 13:3,4,5,6	reports 10:14 11:17	64:15,18	satisfied 20:18,25
Q	14:8 25:16	12:25 13:2 19:14	resume 38:25	27:14
qualify 11:3 18:1	reasonable 10:15	22:18 51:10 61:7	return 56:20	satisfy 20:16 62:12
18:20	16:3,6 42:5,16	represented 22:17	review 56:2 64:2	64:5
quantifying 25:12	43:8 48:4,9	24:12	right 4:17 6:18	save 43:13
question 5:21 7:1	reasoning 62:7	require 9:1 25:17	7:19,20,22,25	Savings 9:25
7:15,16 8:9 9:13	reasons 4:20 5:23	required 25:18	8:19,19,19,21,21	saying 4:21 5:16
10:6 11:13,25	29:10	55:13	9:18 10:2,3 17:11	7:24 16:3,16
14:5 15:11,23	REBUTTAL 2:12	requirement 17:15	17:12 26:17 28:14	17:25 20:21 24:22
17:1,13,17 18:11	61:13	20:18,25 22:8,10	30:12 31:6 38:9	24:24 25:12 27:20
18:12,18,24 20:14	receive 32:11	22:16 23:13 48:4	40:25 42:2 45:7	33:11 39:12,17,25
20:20 34:3,7	received 55:15	52:1 56:7	45:16 46:4,13,15	40:22 41:16 48:12
43:16 44:3 46:8	receiving 32:10	requirements	46:23 48:20 49:16	48:14,22 56:14
46:10 49:12 59:2	recognized 4:1 6:10	15:13,14,19 22:13	56:24 57:6,12,16	63:8
59:9,13 61:16	35:8 56:9	23:5	57:21,21 59:12	says 4:10,15 5:8
62:9 64:3,22	record 37:23	requires 23:24	60:19,20 63:5,13	7:12,12 10:13
questions 13:17	recover 32:8	25:10 29:16 44:4	65:3	16:8 19:18 22:9
18:12,22 25:6	recovery 25:15	res 47:10	rights 8:5,5,17,25	23:7,9 24:16
49:4	63:10	reserve 29:2	9:4 17:9 29:11	31:11 34:18 35:6
qui 49:19	redress 28:14	resolution 56:13	45:13 47:6 57:2	38:24 39:1 40:5
quick 47:21	refer 58:10 63:14	resolved 49:5	58:18 59:19	40:24 41:19,21,23
quintessential 13:7	refers 62:3	resources 39:17	ROBERTS 3:3	42:16 44:10 45:20
16:1 38:1	regulate 44:13	respect 4:22 11:22	17:16 24:23 27:2	49:14 52:9 53:9
quite 6:18 17:25	regulated 13:25	16:11 23:14 37:2	29:3 31:10,22,25	54:24 57:12 58:17
29:22 59:10	regulations 26:1	41:25 43:9,10	32:6,13,16,25	59:2,18 62:20
quote 51:1,18	regulatory 15:12	44:18,24 57:17	33:8 34:2 37:16	64:14
R	15:14 21:21 23:4	58:19 60:23	39:6,12,24 44:6	Scalia 21:1,17
	23:9 48:5	respectfully 16:24	44:22 45:3,9,14	22:21,24 26:8,11
R 3:1	related 58:20	17:18	45:18,20,25 49:11	26:16,19 27:16,19
R.S 17:22	relates 3:20	respond 11:2 20:19	50:17 52:6,21,24	30:11,15 34:19
raise 52:25 53:1	relation 37:13,17	25:5	53:8 54:3,7 56:6	35:1 40:7,10,13
rational-basis 56:2	relied 59:12 61:24	Respondent 1:18	58:15 61:10 65:6	40:20 41:15 42:2
rationale 10:3	62:4	1:22 2:7,11 24:3	Robins 1:6 3:4 29:9	42:8,10,13,18,24
58:23 reach 43:16 44:2	relief 29:15 64:16	26:20 29:6 50:21	37:20 51:9	43:7,17,23,25
read 43:23 48:3	rely 59:11 62:18	Respondent's	role 35:12	49:23 50:9,14,16
62:22	remaining 61:12	37:11	rule 5:13 11:2	51:13,16,20 54:25
real 6:22 13:23	remedy 21:21 57:3	Respondents 26:23	25:22 62:10	55:19 57:4,10
15:21 28:9	remember 49:22	responding 18:11	ruled 15:3	Schlesinger 34:18
real-world 6:23	replicated 50:13,15	36:21	rules 23:6	52:5
11:23 12:1 14:15	report 4:16 5:6	response 4:21	ruling 11:2 62:6,7	scholars 64:13
14:18	16:16 38:13,23	responses 20:4	run 39:17	se 13:14 61:5
really 12:22 20:6	39:16 41:20 63:10	responsibilities	<u> </u>	search 37:20 38:5,6
30:9 33:12,13,18	reported 21:10	40:19		38:8,10
38:19 47:22 48:23	reporting 4:10 15:2	restatement 7:7	S 1:17 2:1,6 3:1	searched 38:18
30.17 71.22 70.23	15:13 19:18 21:6	10:10,11	29:5	seat 41:2,5

	I	I	I	I
second 10:11 18:18	50:13 55:16	38:4 50:20 55:20	stupid 56:4,5	survey 6:8
29:14 33:24 42:3	Sotomayor 7:23	stature 16:20	suable 21:13	sweeps 61:2
section 16:5 19:15	8:4,24 9:4,24	status 3:15 10:22	subclass 34:15	system 61:18
see 24:16 30:8	15:20,22,25 17:1	statute 4:5,6,9 6:12	subjecter 23:14	systemic 11:19
33:16 50:14 63:3	17:15 23:12,19	8:6,8 11:15 12:3,6	submitted 65:7,9	
seen 33:15	46:7 62:6,25 63:3	12:12 14:9,11,15	substantive 45:13	T
seldom 10:14	64:8	15:23 16:2,5	45:16 56:2	T 2:1,1
self 16:21	Sotomayor's 17:17	19:15 21:14 23:10	sue 4:16 8:7,19	take 20:14 24:7
selling 38:24 39:4	sound 35:15	24:13,18,25 26:1	21:9,10 22:22	44:7 47:15
sells 39:14	sounds 29:22	27:4 30:4 40:24	23:7 26:21,24	taken 17:2,7 19:4
sense 3:20 16:21	speak 25:17 64:1	41:6,6,18,21,22	27:24 34:5 35:19	26:2
25:16 60:24,25	Spear 60:15	41:23,24 43:14	40:25 41:3,7,8,9	takes 7:15
sentence 59:1,16	Species 60:6,16	44:10,17,23 45:1	41:11,18,19,20,25	talk 24:4
61:25	specific 7:17 36:8	45:18,22 46:14	43:10 44:20 45:21	talking 13:19 53:8
series 61:21	41:25 48:6,9	48:3 49:17,18,19	53:11 55:22 57:16	59:17
serious 19:17	speculative 16:19	49:20 53:18 54:23	57:18 60:5,10,11	tam 49:19
service 39:15	28:4 33:20 38:1	54:25 55:16,17	sues 41:5	tangible 3:12,21
set 22:7	Spokeo 1:3 3:4	56:18 60:4 61:1	suffer 64:11	5:12 8:11,12,22
share 38:18	37:19 38:17,23	62:20,22 63:7,11	suffered 3:12 9:19	10:8 18:2,14
show 12:16,18	39:7 41:20 44:15	63:11,20,25 65:4	24:10,13 32:12	20:18,25 25:10,13
28:20 31:24 34:14	51:9	statutes 56:3,15	suffers 37:5	25:18 28:3 64:5
50:5 55:14 63:18	stage 15:1 38:15	statutory 3:19 12:5	suffice 57:6	targeted 63:12
64:14	stake 29:16,23,25	23:4 25:24 26:22	sufficient 5:7 18:20	taxpayer 17:5
showing 27:9	standard 18:2,15	26:25 28:20 29:11	20:16 62:11	technical 57:25
shows 29:15	27:13 28:4	31:11,19 32:8	sufficiently 59:20	telephone 32:4 46:12
side 61:21 63:23	standing 3:11 8:10	44:19 48:15,22	59:22,24 64:4	tell 4:7 16:13 38:25
significant 6:11	8:13 16:11 20:16	49:15 58:18 59:12	sufficiently-conc	59:22
similar 10:17 36:18	24:9 27:3,4 29:9	59:19 62:4,10	58:12	telling 39:20
simpler 4:6	32:1,19 36:19	Steel 50:11	suggests 28:9	tells 9:19 11:4
simply 27:6 43:24	38:9 43:22 45:10	stepped 40:5,17	suing 47:22	tendency 53:7
52:17 57:16 58:10	45:10,11,13,21	Stevens 49:8,17	suit 21:4 25:1 53:6	Tennessee 31:5
single 16:13 26:4,5	46:20 49:9 57:7	Stewart 1:19 2:9	suits 55:12	term 33:14 47:1
62:17	58:17 60:11,17	50:18,19,22 51:15	superimpose 17:8	terms 51:24 52:4
sit 28:8 situation 13:12	62:3 start 5:20	51:19,21 52:6,14 53:3,14 54:6,18	support 48:11 supporting 1:21	test 8:12 9:9 20:7
slightly 63:4	start 5.20 starting 41:23	55:10,23 56:16	2:11 50:21	31:9 59:25
Solicitor 1:19	state 42:25 43:1,2	57:9,14 58:7,13	supportive 48:19	Thank 3:8 29:3
somebody 6:6 9:19	52:9 54:20,22	58:24 59:15 60:1	supportive 48.19 suppose 4:5,9	50:17 58:14 61:9
22:24 38:5,7	statement 5:13	stop 52:8 53:11	13:16,16 40:24	61:10,15 65:6
40:14 41:4 50:1	6:15 11:1,3 13:13	stop 32.8 33.11 strange 7:13 39:19	41:4 58:21	theory 28:18
55:2	18:13,13 23:8,24	street 6:8	supposed 15:15	thing 11:6,7 12:23
someplace 38:3	57:23	stretch 53:15	Supreme 1:1,12	30:7 47:21 56:1
sorry 5:19 7:23	statements 12:7	strict 42:23 43:5	sure 5:15 13:10	60:22
16:25 31:22 32:14	23:23 62:15,24	strikes 43:3	19:7,13 46:18,23	things 18:19 20:15
32:15 40:9 58:24	states 1:1,12,21	strikes 43.3 strong 58:3	surely 13:9	30:20 33:19 34:13
sort 14:17 18:10	2:10 34:5 35:18	structure 12:3	surprise 63:16	34:22 41:22 46:15
501011.17 10.10	2.10 3 1.3 33.10	Structure 12.5	541 prise 05.10	
	1	1	1	1

48:1,7	tradition 6:14,19	55:9	Warth 17:21	worried 16:19
think 3:22 5:10 6:7	6:21 50:12	unlisted 31:13	Washington 1:8,15	worry 22:7 60:11
7:14,15,16,21 8:3	transposition 46:11	upheld 65:5	1:20	worth 53:22
9:7,25 10:6,10	treat 53:16	urge 61:19	wasn't 20:25 27:14	wouldn't 11:3
11:17,24 12:2,15	treated 54:20	use 21:11 43:12	49:18	20:17 38:7 43:17
12:17 13:11 14:4	treatment 14:7	user 48:8	way 5:16,21 12:12	51:11 61:4
14:7,10,21 15:10	treats 55:1	uses 33:17 34:10	25:25 30:9 32:21	wrong 9:6 10:16,21
15:11,16,24 17:12	trick 47:8		35:3 39:5 43:24	10:22,23,23 22:25
17:18,21 18:12,22	trigger 18:20	V	44:12 48:3 52:4	31:15 36:13 38:3
18:25 19:24 20:8	true 15:7 25:21	v 1:5 3:4 7:25 60:15	59:10	52:1 57:23 58:23
20:14,24 25:2,3,5	38:15 39:21 41:12	Va 1:17	ways 6:23 7:1 8:10	
25:6,8,16,25 26:4	43:17,24 59:8	vacuo 22:13 57:8	We'll 3:3	X
26:23,25 28:17	truth 38:24	valid 40:2	we're 19:8,12 22:4	x 1:2,7
32:17 33:3,14,21	trying 11:2 17:7	variety 8:15	22:5 25:14 36:9	
34:4,9,11,19	56:17	verify 39:8	39:20 46:23,24	
35:23 36:12 39:24	turning 10:5	versus 7:9	47:11,12 48:23	year 44:12,14,16 45:6
40:21 41:12 44:12	two 7:1 12:2 16:8	victims 36:25 53:17	53:8,18 54:9,23	
44:25 45:7,23	17:9,9 18:12,22	view 30:2 35:15	54:25 55:17 58:21	years 17:3 39:2,2
46:22 48:2 51:7	29:22 33:18 34:11	36:17	62:16	$ \overline{z} $
52:14,21 53:3,14	34:13	violated 30:6 44:18	we've 6:20 17:2,7	zone 63:7
53:15,21 54:18	types 60:6 61:2,4	44:24 64:22	17:10 19:24 20:1	
55:23 60:20 62:8	typically 53:4	violates 41:24	53:5 57:4	0
62:13,18,25 63:4	Tyson 47:1	violation 3:19 12:6	wealth 58:3	
63:22 64:3,7	U	15:18 16:2 21:21	website 38:17	
thinks 36:11 52:7		23:9 25:14 26:5	went 6:7 38:25,25	10 44:12,14 45:6,20
53:12	Uh-huh 47:24	26:17 27:17 28:20	White 7:25	58:4
third 29:17 38:13	unaccompanied 62:11	29:11,15 31:2 46:9 56:24 57:2,5	wide 8:15	10,000 31:11 44:19
38:14		57:11 62:11	Wildlife 50:24 60:4	48:24
THOMAS 1:6	underlying 13:17 understand 4:8	violations 25:24	60:13	100 48:24
thought 6:11 21:2	30:1 34:3 44:7		willful 12:6 23:9	1000 48:24
26:2,6 33:9 39:6,7	46:18 47:25 49:13	58:18 60:6 62:4,5 virtue 58:17	25:14	11:06 1:13 3:2
42:22 54:13,15		virtue 38.17 vitamin 54:20	willfully 4:12 23:13	12:07 65:8
three 4:19,23 29:10	53:20 55:25 understanding	VItaliiii 54.20	willfulness 12:4,9	13-1339 1:4 3:4
61:11	38:2	\mathbf{W}	14:8 23:8 25:23	1681(e) 24:4
threshold 5:10	understood 59:24	waiving 48:1	63:15,20	1681(e)(B) 47:23
11:25 14:5	undifferentiated	want 4:8 7:1,2 9:24	WILLIAM 1:17	1790 53:23 56:18
time 29:2	30:19	18:5,10 19:23	2:6 29:5	2
times 6:20 48:22	unemployed 52:10	31:13,14 32:3	word 17:2,8 33:21	2 1:9
today 3:4	53:10 54:19 55:21	35:19 36:10 39:17	62:2	20 44:15 45:21
toe 64:25	unimportant 10:17	40:20 44:6 46:23	wording 58:25	2015 1:9
toilet 41:2,5 told 19:14	10:20	63:23	words 34:11 37:1 43:7,12 51:7	23(b)(3) 47:17
told 19:14 toll-free 48:9	United 1:1,12,21	wanted 11:14 16:6	work 31:20,24 32:7	29 2:7
top 25:24 58:4	2:10 34:5 38:4	63:1	51:7	
top 23.24 38.4 torts 7:6 10:11	50:20	wants 64:1	world 6:22,22	3
totally 24:7	unlawful 54:21	warranties 39:9	20:10,10 23:16	3 2:4 47:16
totally 27.7			20.10,10 23.10	
	I	<u> </u>	<u> </u>	1

, 		Page 76
30 39:1		
4		
5		
5,000 38:22		
50 2:11 50s 57:24		
55 39:2		
6		
61 2:14 652E 10:11		
7		
8 800 26:14,22 27:20		
43:20		
9		
900 41:2 9A 49:14		