NONPRECEDENTIAL DISPOSITION
To be cited only in accordance with FED. R. APP. P. 32.1

United States Court of Appeals

For the Seventh Circuit
Chicago, Illinois 60604

Submitted January 27, 2026*
Decided February 3, 2026

Before

MICHAEL Y. SCUDDER, *Circuit Judge*

AMY J. ST. EVE, *Circuit Judge*

CANDACE JACKSON-AKIWUMI, *Circuit Judge*

No. 25-2360

MARCUS L. PECK,
Plaintiff-Appellant,

v.

FIRST TECHNOLOGY FEDERAL CREDIT UNION and AMERICAN INTERNATIONAL GROUP, INC.,
Defendants-Appellees.

Appeal from the United States District Court for the Southern District of Indiana, Indianapolis Division.

No. 1:25-cv-00236-TWP-TAB

Tanya Walton Pratt,
Judge.

O R D E R

Marcus Peck sued First Technology Federal Credit Union for violating federal consumer-protection statutes when it allegedly collected his debt in satisfaction of a state court's garnishment order. The district court dismissed the suit under the *Rooker-Feldman* doctrine for lack of subject matter jurisdiction. *See Rooker v. Fidelity Trust Co.*,

* The appellees were not served with process and are not participating in this appeal. After examining the appellant's brief and the record, we have concluded that the case is appropriate for summary disposition. *See* FED. R. APP. P. 34(a)(2).

263 U.S. 413 (1923); *D.C. Ct. of Appeals v. Feldman*, 460 U.S. 462 (1983). But because Peck does not seek review and rejection of the state court's garnishment order, we vacate the judgment and remand for further proceedings.

This case arises out of proceedings that originated in Indiana state court, of which we take judicial notice. *Ewell v. Toney*, 853 F.3d 911, 917 (7th Cir. 2017). In 2023, First Technology sued Peck in Indiana state court for credit-card debt, plus interest. The state trial court ruled in First Technology's favor and ordered that Peck's wages, commissions, and income could be garnished to fulfill an unsatisfied balance of $40,275.03, plus postjudgment interest. *See First Tech. Fed. Credit Union v. Peck*, No. 32D05-2310-CC-001703 (Ind. Super. Ct. Feb. 14, 2024).

Nearly a year later, Peck sued First Technology and American International Group (which he presumes to be acting as First Technology's liability carrier) in federal court for alleged violations of the Fair Debt Collection Practices Act (FDCPA), *see* 15 U.S.C. § 1692k(a)(1)–(2), and the Truth in Lending Act (TILA), *see* 15 U.S.C. § 1601. He alleged that he had not been notified of the state court's proceedings nor informed why his funds had been garnished. He alleged further that he wrote First Technology to dispute the garnishment and that the company failed to provide accurate loan information, explain discrepancies in the debt calculation, and validate the debt with supporting documentation. He sought declaratory relief to suspend the garnishment actions and require the defendants to validate the debt and correct computational errors.

The court screened the complaint under 28 U.S.C. § 1915(e)(2)(B) and dismissed it, determining that the *Rooker-Feldman* doctrine deprived it of jurisdiction to review the state court's debt-collection and garnishment proceedings. The *Rooker-Feldman* doctrine imposes a jurisdictional bar if "a plaintiff seeks relief from a federal court that would reverse a state court judgment." *Gilbank v. Wood Cnty. Dep't of Hum. Servs.*, 111 F. 4th 754, 794 (7th Cir. 2024) (en banc) (holding set forth in Part I of opinion by Kirsch, J.), *cert. denied*, 145 S. Ct. 1167 (2025). Even though Peck specifically challenged the validity of First Technology's debt under the FDCPA and TILA, the court explained, those claims were still barred under *Rooker-Feldman* because those challenges were "inextricably intertwined" with the state court's garnishment determinations. Or stated differently, "Defendants' alleged violations of the FDCPA or TILA did not cause any loss independent of the Garnishment Action. If Peck wishes to challenge the validity of First Technology's debt, he must do so in state court." Order of 4/10/2025 (citing *Harold v. Steel*, 773 F.3d 884, 887 (7th Cir. 2014) and *Mains v. Citibank N.A.*, 852 F.3d 669, 678

(7th Cir. 2017)). The court invited Peck to amend his complaint and show cause why the case should not be dismissed for lack of subject matter jurisdiction.

Peck amended his complaint and clarified that he challenged not the merits of the garnishment order itself but the defendants' "unlawful debt collection conduct" after the order was entered. After entry of that order, he alleged, the defendants violated the FDCPA and TILA when they collected additional funds from his account "beyond the scope authorized by the garnishment order." More specifically, he alleged that the defendants violated the FDCPA by failing to validate the debt, misrepresenting the amount of the debt, and engaging in deceptive postjudgment collection. He also alleged that the defendants violated the TILA by failing to provide accurate disclosures about his rights and payment obligations; to correct false information; and to disclose postjudgment interest, collection fees, and calculation methods in periodic statements. He replaced his request for declaratory relief with a request for actual and statutory damages for violations of the FDCPA and TILA, *see* 15 U.S.C. §§ 1692k(a)(1)–(2), 1640, as well as a declaratory judgment that First Technology violated federal consumer-protection laws by engaging in deceptive postjudgment collections practices.

The court stood by its prior rulings, stating that the alleged debt-collection misconduct could not be separated from the state court's garnishment-action orders. Because Peck could not cure the deficiencies of his complaint, the court dismissed the action for lack of jurisdiction and entered final judgment accordingly.

On appeal, Peck challenges the district court's *Rooker-Feldman* analysis on grounds that his FDCPA and TILA claims are independent and distinct of the state court garnishment judgment. He argues that his federal claims arise from "continued false reporting, post-judgment collection, and unconstitutional enforcement processes, not the original [state court] judgment itself."

The *Rooker-Feldman* doctrine applies only when (1) the federal plaintiff is a state-court loser, (2) the state court's judgment became final before the federal proceedings began, (3) the state court's judgment caused the injury underlying the federal claim, and (4) the claim invites a federal court to review and reject the state court's judgment. *Exxon Mobil Corp. v. Saudi Basic Indus. Corp.*, 544 U.S. 280, 284 (2005); *see also Gilbank*, 111 F.4th at 766 (adding as a fifth element that the state-court loser did not have a reasonable opportunity to raise the federal issue in state court). Relevant here is the fourth—"review and reject"—element, which means that the plaintiff asks the federal

court to overturn, reverse, or undo the state-court judgment. *See Gilbank*, 111 F.4th at 795 (holding set forth in Part I of opinion by Kirsch, J.).

If we construe Peck's filings liberally, as we must, *Erickson v. Pardus*, 551 U.S. 89, 94 (2007), he does not seek the review and rejection of the state court's garnishment order. Rather, he asserts in his amended complaint, he wants "redress for independent and unauthorized post-judgment debt collection misconduct by the Defendants . . . unlawful acts and omissions that occurred after the entry of the state garnishment order, and which were neither authorized by the court nor judicially reviewable prior to this action." To the extent he alleges that his injuries are separate from the garnishment order, arising from "deceptive post-judgment collection" and "ongoing account servicing," the relief he seeks would not undo or overturn the state court's judgment. *See Gilbank*, 111 F.4th at 795. As such, these claims are not barred by the *Rooker-Feldman* doctrine.

The two FDCPA cases relied upon by the district court—*Harold v. Steel*, 773 F.3d 884 (7th Cir. 2014), and *Mains v. Citibank, N.A.*, 852 F.3d 669 (7th Cir. 2017)—are distinguishable in that the federal claims there concerned actions that occurred pre-judgment and likely influenced the state court's order. *See Harold*, 773 F.3d at 885–87 (*Rooker-Feldman* barred judgment debtor's claim that debt collector made false statements during a statement garnishment proceeding regarding judgment creditor's identity); *Mains*, 852 F.3d at 676 (*Rooker-Feldman* barred mortgagor's claims against mortgagee and predecessor that were based on allegation that Indiana state court's foreclosure judgment erroneously rested on fraud perpetrated by defendants); Here, Peck challenges not First Technology's entitlement to garnish his wages but rather its collection methods and allegedly deceptive postjudgment communications.[1]

For these reasons, we VACATE the district court's judgment and REMAND the case for further proceedings.

[1] The district court analyzed whether Peck's injuries were "inextricably intertwined" with state court determinations, but "we should no longer rely on the 'inextricably intertwined' language that has contributed to confusion in applying the *Rooker-Feldman* doctrine." *Gilbank*, 111 F.4th at 761, 767 n.5.