

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

MICHAEL THOMAS,)	
)	
Plaintiff,)	
)	
vs.)	CIV. ACT. NO. 1:23-cv-215-TFM-B
)	
ALL IN CREDIT UNION,)	
)	
Defendant.)	

MEMORANDUM OPINION AND ORDER

On December 7, 2023, the Magistrate Judge entered a Report and Recommendation which recommends the Defendant’s motion to dismiss (Doc. 15) be granted and this case dismissed with prejudice. *See* Doc. 23. Plaintiff Michael Thomas timely filed his objections and the Defendant All In Credit Union filed their response. *See* Docs. 24, 26. Plaintiff also filed an unsolicited reply to the Defendant’s response on objections, but the Court considered them as part of its review. *See* Doc. 27.

The Court has reviewed the objections and determined that they do not raise specific objections, but rather are simply reiterating the same points raised by the amended complaint. Therefore, the objections are **OVERRULED**.

After due and proper consideration of all portions of this file deemed relevant to the issues raised, and a *de novo* determination of those portions of the Recommendation to which objection is made, the Report and Recommendation (Doc. 23) is **ADOPTED** as the opinion of this Court. Accordingly, Defendant’s motion to dismiss (Doc. 15, filed 7/24/23) is **GRANTED** and this case is **DISMISSED with prejudice**. Any remaining motions are **DENIED as moot**.

Final judgment will issue separately pursuant to Fed. R. Civ. P. 58.

DONE and ORDERED this 25th day of January, 2024.

/s/Terry F. Moorer
TERRY F. MOORER
UNITED STATES DISTRICT JUDGE