IN THE DISTRICT COURT OF THE UNITED STATES FOR THE MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

RAY CHARLES SMITH,

Plaintiff,

V.

CIVIL ACTION NO.

2:09cv719-MHT

(WO)

CITIBANK (SOUTH DAKOTA),

N.A., a foreign

corporation, et al.,

Defendants.

)

JUDGMENT

Pursuant to the joint stipulation of dismissal (Doc. No. 23), it is the ORDER, JUDGMENT, and DECREE of the court that defendant Citibank (South Dakota) N.A, and the claims against it are dismissed with prejudice, with the parties to bear their own costs, fees, and expenses.

The clerk of the court is DIRECTED to enter this document on the civil docket as a final judgment pursuant to Rule 58 of the Federal Rules of Civil Procedure.

DONE, this the 6th day of October, 2009.

/s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE