

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

NUE CHEER FRANKLIN, as)
Administratrix of the)
Estate of Elnoria)
Franklin, and GLADYS)
FRANKLIN, as Alternate)
Administratrix of the)
Estate of Elnoria Franklin,)
)
Plaintiffs,)
)
v.)
)
GARDEN STATE LIFE)
INSURANCE (GSLIC), et al.,)
)
Defendants.)

CIVIL ACTION NO.
2:10cv123-MHT
(WO)

OPINION

Plaintiffs Nue Cheer Franklin and Gladys Franklin filed this lawsuit claiming that defendants Peggy Chinn and American National Insurance Company failed to pay out life insurance benefits upon the death of Elnoria Franklin. This lawsuit is now before the court on the recommendation of the United States Magistrate Judge that, among other things, the plaintiffs' case be dismissed as to defendants Chinn and American National

Insurance Company. Also before the court are the plaintiffs' objections to the recommendation. After an independent and de novo review of the record, the court concludes that the plaintiffs' objections should be overruled and the magistrate judge's recommendation adopted.

An appropriate judgment will be entered.

DONE, this the 24th day of August, 2010.

 /s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE