

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

CATRESE GOBER, )  
 )  
 Plaintiff, )  
 )  
 v. )  
 )  
 MIDLAND CREDIT MANAGEMENT, INC., )  
 et al, )  
 )  
 Defendants. )

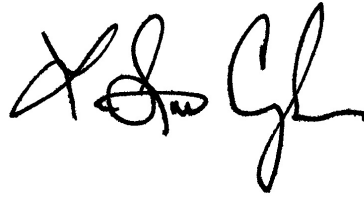
Case Number: 2:13-cv-00837-LSC

**MEMORANDUM OPINION**

On November 14, 2013, the magistrate judge entered a Report and Recommendation, doc. 21, recommending Defendants’ motion to compel arbitration, doc. 13, be granted and this action be dismissed without prejudice. Plaintiff agreed to submit the matter to arbitration, and did not oppose dismissing the action, without prejudice, pending arbitration. *See* doc. 20. No objections to the magistrate judge’s report have been filed.

After careful consideration of the record in this case and the magistrate judge’s Report and Recommendation, the court hereby ADOPTS the report of the magistrate judge and ACCEPTS his recommendations. In accordance with the recommendation, the court finds Defendants’ motion to compel arbitration is due to be GRANTED and the action dismissed without prejudice pending arbitration. A separate Order will be entered.

DONE this 6th day of December 2013.

A handwritten signature in black ink, appearing to read 'L. Scott Coogler', positioned above a horizontal line.

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L. SCOTT COOGLER  
UNITED STATES DISTRICT JUDGE

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