

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

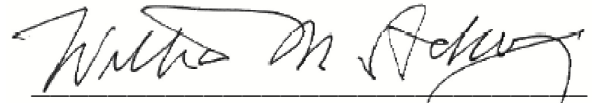
CAROLYN FORD,	}	
	}	
Plaintiff,	}	
	}	CIVIL ACTION NO.
v.	}	4:10-cv-00989-WMA-RRA
	}	
SAXON MORTGAGE SERVICES,	}	
INC., et al.,	}	
	}	
Defendants.	}	

**MEMORANDUM OPINION**

The magistrate judge filed a report on June 14, 2012, recommending that all claims in this action, except the state negligence claims, be dismissed with prejudice for failing to state a claim upon which relief can be granted, pursuant to Fed.R.Civ.P. 12(b)(6). Although the plaintiff was expressly advised of her right to file specific written objections within fourteen days, she has failed to respond to the report and recommendation.

Having carefully reviewed and considered *de novo* all the materials in the court file, including the report and recommendation, the court is of the opinion that the magistrate judge's report is correct in all respects. Accordingly it is hereby ADOPTED as the opinion of the court. A separate order will be entered.

DONE this 9<sup>th</sup> day of July, 2012.



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WILLIAM M. ACKER, JR.  
UNITED STATES DISTRICT JUDGE