

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


CAROLYN FORD,	}	
	}	
Plaintiff.	}	
	}	CIVIL ACTION NO.
v.	}	10-AR-0989-M
	}	
SAXON MORTGAGE SERVICES, INC.,	}	
et al.,	}	
	}	
Defendants.	}	

MEMORANDUM OPINION

The magistrate judge filed two reports and recommendations, one on February 21, 2013, and the other on February 22, 2013, recommending that the above-entitled action brought by plaintiff, Carolyn Ford, be dismissed with prejudice. Plaintiff has filed ineffectual objections to the said reports and recommendations, causing the court to consider *de novo* all the materials in the court file, including, of course, the reports and recommendations. The court is of the opinion that the magistrate judge's reports and recommendations are correct in all respects. Accordingly, the reports and recommendations are hereby ADOPTED as the opinions of the court.

A separate order effectuating this opinion will be entered.

DONE this 7th day of June, 2013.


 WILLIAM M. ACKER, JR.
 UNITED STATES DISTRICT JUDGE