

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

**OWNERS INSURANCE COMPANY,** )  
 )  
 **Plaintiff,** )  
 )  
 **vs.** )  
 )  
 **AMERICAN TIMBER INVESTMENTS,** )  
 **INC., et al.,** )  
 )  
 **Defendants.** )

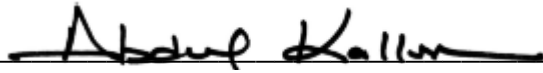
Civil Action Number  
**6:11-cv-04041-AKK**

**MEMORANDUM OPINION**

On September 12, 2014, the magistrate judge filed his Report and Recommendation in the above-styled cause, recommending that Plaintiff’s motion for summary judgment, doc. 23, be granted. Doc. 29. Defendants filed their objections to the Report and Recommendation on September 26, 2014. Doc. 30.

Having now 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 report is due to be and hereby is ADOPTED, and the recommendation is ACCEPTED. Consequently, Plaintiff’s motion for summary judgment is due to be GRANTED. An order of final judgment will be entered contemporaneously herewith.

**DONE** the 24th day of December, 2014.

  
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**ABDUL K. KALLON**  
UNITED STATES DISTRICT JUDGE