

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

VANDERBILT MORTGAGE AND FINANCE, INC.,	:	
	:	
Plaintiff,	:	
	:	
v.	:	CA 14-00259-KD-C
	:	
STEPHEN D. CROSBY and KAREN CROSBY,	:	
	:	
Defendants.	:	

ORDER

After due and proper consideration of the issues raised, and a *de novo* determination of those portions of the recommendation to which objection is made, and the reply to the objections, the recommendation of the Magistrate Judge made under 28 U.S.C. § 636(b)(1)(B) and dated September 22, 2014, is **ADOPTED** as the opinion of this Court.

Accordingly, the Defendants' motion to dismiss is DENIED.

DONE this 27th day of October 2014.

s/ Kristi K. DuBose
KRISTI K. DuBOSE
UNITED STATES DISTRICT JUDGE