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1. The Findings and Recommendations, filed October 8, 2013, is adopted in full;
2. Plaintiff's complaint, filed September 11, 2013, is DISMISSED with leave to amend for failure to state a claim upon which relief may be granted;
3. Plaintiff's claim alleging violation of the Fair Trade Commission Act is DISMISSED without leave to amend;
4. Plaintiff's request for injunctive relief under the Fair Debt Collection Practices Act is DENIED without leave to amend;
5. Plaintiff shall file an amended complaint within thirty days from the date of service of this order;
6. If Plaintiff fails to file an amended complaint in compliance with this order this action shall be dismissed for failure to comply with a court order; and
7. This action is referred to the magistrate judge for further proceedings.

IT IS SO ORDERED.

Dated: October 28, 2013

/s/ Lawrence J. O'Neill  
UNITED STATES DISTRICT JUDGE