The court has reviewed the file and finds the findings and recommendations to be supported by the record and by the Magistrate Judge's analysis.

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Doc. 15

Accordingly, IT IS HEREBY ORDERED that:

- 1. The findings and recommendations filed February 28, 2011, are adopted in full;
 - 2. Defendants' unopposed motion to dismiss (Doc. 10) is granted;
- 3. Plaintiff's claims for TILA and HOEPA violations, conspiracy, and accounting are dismissed with prejudice;
- 4. Plaintiff may file an amended complaint within 20 days of the date of this order to cure the defects in the remaining claims; and
- 5. Failure to file an amended complaint within the time frame provided will result in the dismissal of this entire action for failure to prosecute.

DATED: March 24, 2011.

TRANK C. DAMRELL, JR.
UNITED STATES DISTRICT JUDGE