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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF CALIFORNIA

MONICA K. LAM and DOUGLAS RING,
Plaintiffs,
v.
PENNY MAC, et al.,
Defendants.

No. 2:19-cv-00709-TLN-CKD

ORDER

Plaintiffs Monica K. Lam and Douglas Ring (“Plaintiffs”), proceeding pro se, filed the above-entitled action. The matter was referred to a United States Magistrate judge pursuant to 28 U.S.C. § 636(b)(1)(B) and Local Rule 302.

On November 15, 2019, the magistrate judge filed findings and recommendations which were served on the parties and which contained notice to the parties that any objections to the findings and recommendations were to be filed within fourteen (14) days. (ECF No. 62.) Neither party has filed objections to the Findings and Recommendations.

Accordingly, the Court presumes that any findings of fact are correct. See *Orand v. United States*, 602 F.2d 207, 208 (9th Cir. 1979). The magistrate judge’s conclusions of law are reviewed de novo. See *Britt v. Simi Valley Unified School Dist.*, 708 F.2d 452, 454 (9th Cir. 1983); see also 28 U.S.C. § 636(b)(1).

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1 Having reviewed the file under the applicable legal standards, the Court finds the Findings
2 and Recommendations to be supported by the record and by the magistrate judge's analysis.

3 Accordingly, IT IS HEREBY ORDERED that:

4 1. The Findings and Recommendations filed November 15, 2019 (ECF No. 62), are
5 adopted in full;

6 2. Defendants Breckenridge and Wedgewood's Motion to Dismiss (ECF No. 34) is
7 GRANTED;

8 3. Defendant Fidelity National Title's Motion to Dismiss (ECF No. 39) is
9 GRANTED;

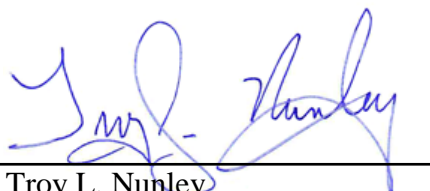
10 4. Defendants Penny Mac, Mass Mutual Life Insurance, and Mortgage Electronic
11 Registration Systems' Motion to Dismiss (ECF No. 42) is GRANTED;

12 5. Defendant National Default Servicing Corporation's Motion to Dismiss (ECF No.
13 49) is GRANTED; and

14 6. Plaintiffs' claims against Defendants Breckenridge, Wedgewood, Fidelity National
15 Title, Penny Mac, Mass Mutual Life Insurance, and Mortgage Electronic Registration Systems
16 are DISMISSED, without leave to amend, for failure to state a claim.

17 IT IS SO ORDERED.

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19 Dated: December 13, 2019

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23 Troy L. Nunley
24 United States District Judge