

**UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

FRANK LANDON ADAMS, JR.,

Plaintiff,

vs.

Case No. 3:12-cv-1026-J-99MMH-JBT

JP MORGAN CHASE BANK, N.A., etc.,

Defendant.

ORDER

THIS CAUSE is before the Court on Magistrate Judge Joel B. Toomey's Report and Recommendation (Doc. No. 50; Report), entered on February 28, 2013. In the Report, Magistrate Judge Toomey recommends that Defendant's Motion to Dismiss Counts IV-VI of Plaintiff's Amended Complaint (Doc. No. 5; Motion) be denied, and that Defendant be directed to answer these counts. No objections to the Report have been filed, and the time for doing so has now passed.

The Court "may accept, reject, or modify, in whole or in part, the findings or recommendations made by the magistrate judge." 28 U.S.C. § 636(b). If no specific objections to findings of fact are filed, the district court is not required to conduct a de novo review of those findings. See Garvey v. Vaughn, 993 F.2d 776, 779 n.9 (11th Cir. 1993); see also 28 U.S.C. 636(b)(1). However, the district court must review legal conclusions de novo. See Cooper-Houston v. Southern Ry. Co., 37 F.3d 603, 604 (11th Cir. 1994); United States v. Rice, No. 2:07-mc-8-FtM-29SPC, 2007 WL 1428615, at * 1 (M.D. Fla. May 14, 2007).

Upon independent review of the file and for the reasons stated in the Magistrate Judge's Report, the Court will accept and adopt the legal and factual conclusions recommended by the Magistrate Judge. Accordingly, it is hereby

ORDERED:

1. Magistrate Judge Toomey's Report and Recommendation (Doc. No. 50) is **ADOPTED** by the Court.
2. Defendant's Motion to Dismiss Counts IV-VI of Plaintiff's Amended Complaint (Doc. 5) is **DENIED**.
3. Defendant shall file an amended answer in which it responds to all counts of Plaintiff's Amended Complaint on or before **April 19, 2013**.

DONE AND ORDERED in Jacksonville, Florida, this 5th day of April, 2013.


MARCIA MORALES HOWARD
United States District Judge

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Copies to:

Pro Se Plaintiff

Counsel of Record

The Honorable Joel B. Toomey,
United States Magistrate Judge