

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

YOLANDA Y. EMMANUEL,

Plaintiff,

v.

Case No: 6:16-cv-2165-Orl-41KRS

**CHARTER BANK, NA, LLP
MORTGAGE LTD and MGC
MORTGAGE, INC.,**

Defendants.

ORDER

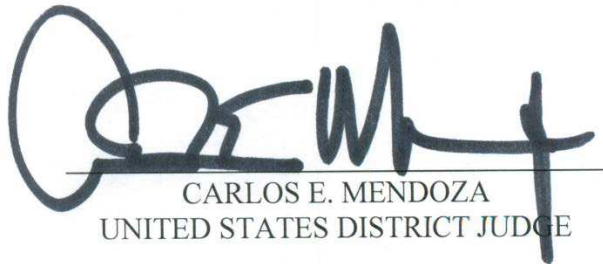
THIS CAUSE is before the Court on Defendants' Motion to Dismiss Plaintiff's Amended Complaint (Doc. 23). United States Magistrate Judge Karla R. Spaulding submitted a Report and Recommendation (Doc. 30), in which she recommends that the Court grant the motion, dismiss Plaintiff's federal claims, and remand Plaintiff's state law claims.

After a *de novo* review of the record, and noting that no objections were timely filed, the Court agrees entirely with the analysis set forth in the Report and Recommendation. Therefore, it is **ORDERED** and **ADJUDGED** as follows:

1. The Report and Recommendation (Doc. 30) is **ADOPTED** and **CONFIRMED** and made a part of this Order.
2. Defendants' Motion to Dismiss Plaintiff's Amended Complaint (Doc. 23) is **GRANTED**.
3. Plaintiff's claims under 42 U.S.C. § 1981, 42 U.S.C. § 1983, and the Truth in Lending Act are **DISMISSED**.

4. This case is **REMANDED** to the Circuit Court of the Ninth Judicial Circuit, in and for Orange County, Florida, Case Number 2016-CA-9948.
5. The Clerk is **DIRECTED** to close this case.
6. Defendants' Motion for Additional Enlargement of Time to Serve Initial Disclosures (Doc. 31) is **DENIED as moot**.

DONE and **ORDERED** in Orlando, Florida on September 22, 2017.



CARLOS E. MENDOZA
UNITED STATES DISTRICT JUDGE

Copies furnished to:

Counsel of Record
Unrepresented Party