

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

**PROVIDENT BANK,**

**Plaintiff,**

vs.

**Case No.: 8:12-cv-01663-JDW-AEP**

**JOHN S. HILL,**

**Defendant.**

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**ORDER**

**BEFORE THE COURT** is the Report and Recommendation of the Magistrate Judge recommending that Provident Bank's Motion for Final Summary Judgment of Garnishment (Dkt. 95) be granted (Dkt. 99). Defendant has not responded or objected to the Report and Recommendation.

A district court may accept, reject or modify a magistrate judge's report and recommendation. 28 U.S.C. § 636(b)(1). In the absence of specific objections, there is no requirement that factual findings be reviewed *de novo* and the court may accept, reject or modify, in whole or in part, the findings and recommendations. 28 U.S.C. § 636(b)(1)(C); *Garvey v. Vaughn*, 993 F.2d 776, 779 n.9 (11th Cir. 1993). Legal conclusions are reviewed *de novo*, even in the absence of an objection. *See LeCroy v. McNeil*, 397 Fed. App'x. 554, 556 (11th Cir. 2010) (citing *United States v. Warren*, 687 F.2d 347, 348 (11th Cir. 1982)); *Cooper-Houston v. S. Ry. Co.*, 37 F.3d 603, 604 (11th Cir. 1994).

After careful review and finding that the legal conclusions in the Report and Recommendation are correct, the Report and Recommendation is accepted, approved and

adopted in all respects. Accordingly, Provident Bank's Motion for Final Summary Judgment of Garnishment (Dkt. 95) is **GRANTED**. Final Garnishment Judgment in favor of Provident Bank shall enter against one half (\$1,198.59) of the sum held in Wells Fargo Bank N.A. checking account -7286, as recommended by the Magistrate Judge.

**DONE AND ORDERED** this 15<sup>th</sup> day of June, 2022.

  
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**JAMES D. WHITTEMORE**  
**United States District Judge**

Copies to: Counsel of Record, Defendant