

UNITED STATES DISTRICT COURT FOR THE  
NORTHERN DISTRICT OF FLORIDA  
TALLAHASSEE DIVISION

ANDRE JEFFERSON HOLMES,

Appellant,

v.

4:11cv390-WS/CAS

EDUCATIONAL CREDIT  
MANAGEMENT CORPORATION,

Appellee.

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ORDER ADOPTING THE MAGISTRATE JUDGE'S  
SECOND REPORT AND RECOMMENDATION

Before the court is the magistrate judge's second report and recommendation (doc. 12) docketed April 4, 2012. The magistrate judge recommends that the Bankruptcy Court's final judgment in favor of the appellee be AFFIRMED. The appellant has filed no objections to the report and recommendation.

The court has reviewed the record and has determined that the magistrate judge's report and recommendation should be adopted. Accordingly, it is ORDERED:

1. The magistrate judge's report and recommendation (doc. 12) is hereby ADOPTED and incorporated by reference in this order.
2. The Bankruptcy Court's final judgment entered June 17, 2011, is AFFIRMED.

DONE AND ORDERED this 7th day of May, 2012.

s/ William Stafford \_\_\_\_\_  
WILLIAM STAFFORD  
SENIOR UNITED STATES DISTRICT JUDGE