

**UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF LOUISIANA**

**LYDIA McCOY**

**CIVIL ACTION**

**VERSUS**

**NO. 19-723-JWD-SDJ**

**SC TIGER MANOR, LLC, et al.**

**OPINION**

After independently reviewing the entire record in this case and for the reasons set forth in the Magistrate Judge's Reports dated February 11, 2022, (Docs. 228, 229 and 230), to which an objection (Doc. 231) was filed and considered;

**IT IS ORDERED** that both the Motion for Summary Judgment filed by Defendant Equifax (Doc. 177) and the Motion for Summary Judgment filed by Defendant Experian (Doc. 178) are **GRANTED** and that all of Plaintiff Lydia McCoy's claims against Defendants Equifax and Experian are **DISMISSED WITH PREJUDICE**.

**IT IS FURTHER ORDERED** that the Motion for Summary Judgment filed by Defendant SC Tiger Manor, LLC (Doc. 180) is **DENIED** without prejudice.

**IT IS FURTHER ORDERED** that that the "Motion for Summary Judgment on the Liability Issues and on Affirmative Defenses Against All Defendants, and Motion for Entry of a Default Against Experian for Failure to Respond to the Amended Complaint" (Doc. 181) filed by Plaintiff, Lydia McCoy, is **DENIED without prejudice in part and DENIED with prejudice in part**. To the extent Plaintiff's Motion seeks summary judgment against Defendants, the motion is denied without prejudice. To the extent the motion seeks to have all affirmative defenses asserted by Defendants struck from the record as well as seeks entry

of default against Experian, the motion is denied with prejudice.

**IT IS FURTHER ORDERED** that this matter be referred back to the undersigned for the resetting of certain pretrial deadlines and the trial date in this matter.

Signed in Baton Rouge, Louisiana, on March 2, 2022.



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**JUDGE JOHN W. deGRAVELLES  
UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF LOUISIANA**