UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

ALEXIS KARLE,	*
,	*
Plaintiff,	*
<i>,</i>	*
V.	*
	*
SOUTHWEST CREDIT SYSTEMS,	*
NORTHEAST UTILITIES SERVICE CO.,	*
DECA FINANCIAL SERVICES, LLC,	*
EOS CCA, and CREDIT ACCEPTANCE,	*
	*
Defendants	*

Civil Action No. 14-30058-MGM

MEMORANDUM AND ORDER RE: REPORT AND RECOMMENDATION REGARDING CROSS-MOTIONS FOR SUMMARY JUDGMENT (Dkt. Nos. 54, 57, 105, and 115)

August 25, 2015

MASTROIANNI, U.S.D.J.

Magistrate Judge Katherine A. Robertson has recommended that the court allow the motions for summary judgment filed by Northeast Utility Service Co. ("Northeast") and Credit Acceptance as well as deny Plaintiff's cross-motion for summary judgment. (Dkt. No. 115.) In particular, Magistrate Judge Robertson concluded that Plaintiff failed to raise genuine issues of material fact in support of her claims under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq., against Northeast, ¹ her claims under the Fair Debt Collections Practices Act, 15 U.S.C. § 1692 et seq., against Northeast and Credit Acceptance, any claim under MASS. GEN. LAWS ch. 93A against Northeast, and her claims under the Telephone Consumer Protection Act, 47 U.S.C. § 227 et

¹ Magistrate Judge Robertson also explained that Plaintiff voluntarily withdrew at the hearing on the instant motions any Fair Credit Reporting Act claim asserted against Credit Acceptance.

seq., against Credit Acceptance. (Dkt. Nos. 115.) Accordingly, Magistrate Judge Robertson concluded that Northeast and Credit Acceptance are entitled to judgment as a matter of law as to all of Plaintiff's claims asserted against them. The Recommendation notified Plaintiff that, if she had an objection, it would have to be filed within fourteen days. No objection has been filed.²

Based upon the thorough analysis presented in the Report and Recommendation, and noting there are no objections, the court, upon <u>de novo</u> review, hereby ADOPTS the Report and Recommendation. (Dkt. No. 115.) Based upon this, the summary judgment motions filed by Northeast and Credit Acceptance are hereby ALLOWED, and Plaintiff's cross-motion for summary judgment is hereby DENIED.

It is So Ordered.

/s/ Mark G. Mastroianni MARK G. MASTROIANNI United States District Judge

² On July 8, 2015, the court granted Plaintiff's motion for an extension of time (an additional fourteen days) to object to the Report and Recommendation. (Dkt. No. 119.) Accordingly, Plaintiff's objection was due on July 21, 2015. (Id.) Despite this extension, Plaintiff still has not filed an objection.