UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION

UNITED STATES OF AMERICA,

Plaintiffs,

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HON. MARIANNE O. BATTANI

CASE NO. 07-15438

OCIE L. CARLISLE,

Defendant,

٧.

NATIONAL CITY BANK,

Garnishee.

ORDER ADOPTING REPORT AND RECOMMENDATION AND DENYING DEFENDANT'S MOTION TO SET ASIDE CLERK'S ENTRY OF JUDGMENT

Plaintiff filed its Complaint in December 2007, alleging that Defendant Ocie L. Carlisle defaulted on a student loan and was in debt to the United States Department of Education. Defendant never answered, and the Clerk entered a default judgment pursuant to Fed. R. Civ. P. 55(b)(1). In January 2009, Defendant moved to set aside the default judgment. The Court referred this matter to the Magistrate Judge.

In a Report and Recommendation ("R&R") dated August 11, 2009, Magistrate Judge Komives recommended that Defendant's motion be denied. The Court has reviewed the pleadings and has conducted a *de novo* review of the R&R. The Court finds the R&R accurately articulates the law and presents a well-reasoned, persuasive analysis of the application of governing law to the facts of this case. The Magistrate Judge informed the parties that objections to the R&R must be filed within ten days of service and that a party's failure to file objections would waive any further right of appeal. <u>See</u> R&R at 9-10. Neither party filed an objection.

Because no objection has been filed in this case, the parties waived their right to review and appeal. Accordingly, the Court **ADOPTS** the Magistrate Judge's recommendation and **DENIES** Defendant's Motion to Set Aside Clerk's Entry of Judgment.

IT IS SO ORDERED.

<u>s/Marianne O. Battani</u> MARIANNE O. BATTANI UNITED STATES DISTRICT JUDGE

Date: September 1, 2009

CERTIFICATE OF SERVICE

Copies of this Order were mailed and/or electronically filed to counsel of record and Defendant on this date.

<u>s/Bernadette M. Thebolt</u> Deputy Clerk