

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

JOSEPH CAPALDI,

Plaintiff,

v.

Case No. 12-10254

Hon. Victoria A. Roberts

AMERICAN CREDIT & COLLECTIONS, LLC,

Defendant.

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**ORDER ADOPTING REPORT AND RECOMMENDATION (Doc. # 31) and  
GRANTING PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT (Doc. # 28)**

On July 16, 2014, Magistrate Judge Michael J. Hluchaniuk submitted a Report and Recommendation (Doc. # 31) recommending that Plaintiff's Motion for Default Judgment (Doc. # 28) be **GRANTED** and that judgment in the amount of \$4,735.00 be entered and itemized as follows: \$1,000 in statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A); \$3,385.00 in attorney fees and office costs; and \$350.00 in filing fees and court costs, plus any statutory interest permitted under 28 U.S.C. § 1961.

Neither party filed objections within the time frame provided for in 28 U.S.C. §636(b)(1) and E.D. Mich. LR 72.1(d).

The Court **ADOPTS** the Magistrate Judge's Report and Recommendation. Plaintiff's Motion for Default Judgment is **GRANTED** and judgment **ENTERS** in favor of Plaintiff for the amount specified above.

**IT IS ORDERED.**

Dated: August 12, 2014

S/Victoria A. Roberts

Victoria A. Roberts

United States District Judge

The undersigned certifies that a copy of this document was served on the attorneys of record by electronic means or U.S. Mail on August 12, 2014.

S/Carol A. Pinegar \_\_\_\_\_  
Deputy Clerk