

UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

KELLY M. HAGAN,

Plaintiff,

v.

EXPRESS DEBT SETTLEMENT
HOLDINGS, INC.,

File No. 1:12-CV-368
Adv. Pro. No. 11-80486
HON. ROBERT HOLMES BELL

Defendant.

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ORDER APPROVING REPORT AND RECOMMENDATION

The Court has reviewed a report and recommendation (“R&R”) issued by United States Bankruptcy Judge Jeffrey R. Hughes on March 27, 2012, recommending that Trustee Kelly M. Hagan’s motion for entry of a default judgment against Defendant Express Debt Settlement Holdings, Inc. be granted. (Dkt. No. 1, Attach. 1.) Defendant is not represented by counsel. The R&R was mailed to Defendant at its last known address on March 28, 2012. Defendant has not filed any objections to the R&R, and the time for doing so has expired. *See* Bankr. R. 9033(b). The Court has reviewed the R&R, and agrees with its recommendation. Accordingly,

IT IS HEREBY ORDERED that the March 27, 2012, R&R of the Bankruptcy Judge (Dkt. No. 1, Attach. 1) is **APPROVED** and **ADOPTED** as the opinion of the Court.

IT IS FURTHER ORDERED that the Trustee's motion for entry of default judgment (Adv. Pro. No. 11-80486, Dkt. No. 6) is **GRANTED**.

IT IS FURTHER ORDERED that the \$3,585.17 transfer by Debtors Barbara S. Morris and Richard O. Morris to Defendant in the two years prior to their bankruptcy filing is **AVOIDED** pursuant to 11 U.S.C. § 548.

IT IS FURTHER ORDERED that a money judgment shall be entered in favor of Plaintiff Kelly M. Hagan, Trustee, and against Defendant Express Debt Settlement Holdings, Inc., in the amount of \$3,585.17, together with interest at the statutory rate, pursuant to 11 U.S.C. § 550.

Dated: May 9, 2012

/s/ Robert Holmes Bell
ROBERT HOLMES BELL
UNITED STATES DISTRICT JUDGE