

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

THOMAS R. TIBBLE,

Plaintiff,

File No. 1:13-CV-137

v.

HON. ROBERT HOLMES BELL

CREDIT SOLUTIONS OF AMERICA,

Defendant.

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**ORDER APPROVING AND ADOPTING  
REPORT AND RECOMMENDATION**

On January 18, 2013, United States Bankruptcy Judge Jeffrey R. Hughes issued a Report and Recommendation (“R&R”) recommending the Court avoid the transfer made by Debtors to Defendant Credit Solutions of America pursuant to 11 U.S.C. § 548, and enter a money judgment in favor of Plaintiff Thomas R. Tibble and against Defendant Credit Solutions of America in the amount of \$6,721.78, together with interest at the statutory rate and costs of \$293, pursuant to 11 U.S.C. § 550. (Dkt. No. 1, Attach. 1.)

No objections have been filed, and the objections period provided by Fed. R. Bankr. P. 9033(b)(c) has elapsed. The Court has reviewed the matter and concludes that the R&R correctly analyzes the issues and makes a sound recommendation. Accordingly,

**IT IS HEREBY ORDERED** that the January 18, 2013, R&R (Dkt. No. 1, Attach. 1) is **APPROVED** and **ADOPTED** as the opinion of the Court.

**IT IS FURTHER ORDERED** that the transfer made by Debtors to Defendant Credit Solutions of America is **AVOIDED**.

**IT IS FURTHER ORDERED** that Defendant Credit Solutions of America pay Plaintiff Thomas R. Tibble \$6,721.78, together with interest at the statutory rate and costs of \$293.

Dated: February 28, 2013

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