

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI  
DELTA DIVISION**

**RUBY JEAN HUMPHREY**

**PLAINTIFF**

**V.**

**NO. 2:12CV148-MPM-JMV**

**CITIBANK N.A. and CITIMORTGAGE, INC.**

**DEFENDANTS**

**ORDER ADOPTING REPORT AND RECOMMENDATION**

On consideration of the file and record of this action, the Court finds that the Report and Recommendation of the United States Magistrate Judge dated January 3, 2013, was on that date duly served upon the parties; that more than fourteen days have elapsed since service of said Report and Recommendations; and that no objection thereto has been filed or served by any party. The Court is of the opinion that the magistrate judge's Report and Recommendation should be approved and adopted as the opinion of the Court. It is, therefore

**ORDERED:**

1. That the Report and Recommendation of the United States Magistrate Judge dated January 3, 2013, is hereby approved and adopted as the opinion of the Court.
2. That Defendants' Motion to Dismiss [8] is **DENIED**.
3. That Plaintiff is hereby granted thirty (30) days from this date to effect service of process.

**THIS**, the 24<sup>th</sup> day of January, 2013.

**/s/ MICHAEL P. MILLS**  
**CHIEF JUDGE**  
**UNITED STATES DISTRICT COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**