

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
SOUTHERN DIVISION

JOYCE LONEY,	)
	)
Plaintiff,	)
	)
v.	)
	)
HSBC CARD SERVICES, CAPITAL	)
ONE SERVICES, LLC, CALVARY	)
PORTFOLIO SERVICES, FINANCIAL	)
RECOVERY, CAPITAL	)
MANAGEMENT, and EQUIFAX	)
INFORMATION SERVICE,	)
	)
Defendants.	)

**JUDGMENT**  
No. 7:14-CV-49-F

**Decision by Court.**

This action came before the Honorable James C. Fox, Senior United States District Judge, for ruling as follows:

**IT IS ORDERED, ADJUDGED AND DECREED** that pursuant to the court’s order dated 4/7/2014, Defendant Calvary Portfolio Services’ Motion to Dismiss [DE-24] is ALLOWED, and Plaintiff’s claims against Defendant are DISMISSED with prejudice.

**IT IS FURTHER ORDERED** that pursuant to the court’s order dated 7/28/2014, Defendant Equifax Information Service’s Motion to Dismiss [DE-35] is ALLOWED, and Plaintiff’s claims against Defendant are DISMISSED with prejudice.

**IT IS FURTHER ORDERED** that pursuant to the court’s order dated 12/19/2014, Defendant Capital Management’s Motion to Dismiss [DE-32] is ALLOWED and Plaintiff’s claims against Defendant are DISMISSED.

**IT IS FURTHER ORDERED** that pursuant to the court’s order dated 6/10/2015, Defendant Financial Recovery’s Motion for Judgment on the Pleadings [DE-40] is ALLOWED and Plaintiff’s claims against Defendant are DISMISSED.

**This Judgment Filed and Entered on June 11, 2015, and Copies To:**

Joyce Loney (via U.S. Mail)  
Bryce R. Lowder (via CM/ECF electronic notification)  
Sean R. Higgins (via CM/ECF electronic notification)  
Jonathan Kyle Aust (via CM/ECF electronic notification)  
Caren D. Enloe (via CM/ECF electronic notification)  
Christopher M. Hinnant (via CM/ECF electronic notification)  
David Glen Guidry (via CM/ECF electronic notification)  
J. Anthony Love (via CM/ECF electronic notification)

DATE  
June 11, 2015

JULIE RICHARDS JOHNSTON, CLERK  
/s/ Jacqueline B. Grady  
(By) Jacqueline B. Grady, Deputy Clerk