

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF OREGON  
MEDFORD DIVISION

JOHN E. LILLEY; SANDRA I.  
LILLEY,

Plaintiffs,

1:13-cv-01153-CL

v.

**ORDER**

WELLS FARGO BANK, N.A., d.b.a.  
AMERICA'S SERVICING COMPANY,

Defendant.

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**PANNER, District Judge:**

Magistrate Judge Mark D. Clarke filed a Findings and Recommendation (#35), and the matter is now before this court. See 28 U.S.C. § 636(b)(1)(B), Fed. R. Civ. P. 72(b). Although no objections have been filed, this court reviews the legal principles *de novo*. See Lorin Corp. v Goto & Co., Ltd., 700 F.2d

1202, 1206 (9th Cir. 1983).

Although Plaintiffs have not filed either a response to Defendant's Motion for Summary Judgment (#27) or objections to Magistrate Judge Clarke's Findings and Recommendation (#35), I have given this matter *de novo* review. I find no error. Accordingly, I ADOPT the Findings and Recommendation (#35). Defendant's Motion for Summary Judgment (#27) is GRANTED.

IT IS SO ORDERED.

DATED this 30 day of December, 2014.

A handwritten signature in black ink, appearing to read "Owen M. Panner", written over a horizontal line.

OWEN M. PANNER  
U.S. DISTRICT JUDGE