

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

RON GIBSON; LORI GIBSON, fka  
Lori A. Reed; SHON GIBSON,

1:13-cv-01819-CL

Plaintiffs,

v.

**ORDER**

PNC BANK NATIONAL ASSOCIATION,  
successor in interest by  
acquisition and merger of First  
Franklin, a Division of National  
City Bank of Indiana; UBS REAL  
ESTATE SECURITIES, INC.; U.S.  
BANK NATIONAL ASSOCIATION, as  
Trustee for the Holders of  
First Franklin Mortgage Loan  
Trust, Mortgage Loan Asset-  
Backed Certificates, Series  
2005-FF7; BANK OF AMERICA, N.A.,  
As Successor in Interest to  
Countrywide Home Loan Servicing,  
LP and BAC Home Loans Servicing,  
LP; RECONTRUST COMPANY, N.A.,

Defendants.

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**PANNER, District Judge:**

Magistrate Judge Mark D. Clarke filed a Report and Recommendation (#21), and the matter is now before this court. See 28 U.S.C. § 636(b)(1)(B), Fed. R. Civ. P. 72(b). Plaintiffs filed objections (#23) and Defendants have responded to those objections (#26) and I have reviewed the file of this case de novo. 28 U.S.C. § 636(b)(1)(C); McDonnell Douglas Corp. v. Commodore Bus. Mach., Inc., 656 F.2d 1309, 1313 (9th Cir. 1981).

I have given this matter de novo review. I agree that Plaintiffs lack standing and I find no error. Accordingly, I ADOPT the Report and Recommendation (#21). This action is DISMISSED with prejudice based on Plaintiffs' lack of standing.

IT IS SO ORDERED.

DATED this 2 day of April, 2014.



OWEN M. PANNER  
U.S. DISTRICT JUDGE