

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF SOUTH CAROLINA
COLUMBIA DIVISION

Matthew Perkins,

Plaintiff,

v.

South Carolina Community Bank and Equifax
Information Services, Inc.,

Defendants.

C/A No. 3:14-cv-3245-TLW-PJG

ORDER

Plaintiff Matthew Perkins filed this action against Defendants South Carolina Community Bank and Equifax Information Services, Inc., alleging violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*, and breach of a contract. (ECF No. 1.) Defendant South Carolina Community Bank failed to respond or appear, and Plaintiff moved for a default judgment against this defendant. (ECF No. 23.) The matter was referred to Magistrate Judge Paige J. Gossett, and now comes before this Court for review of her Report and Recommendation (R&R). (ECF No. 35.) In the R&R, the Magistrate Judge recommends that the Court dismiss the motion for default judgment without prejudice. Objections to the R&R were due by November 23, 2015, and Plaintiff filed no objection.

This Court is charged with conducting a *de novo* review of any portion of the Magistrate Judge's R&R to which a specific objection is registered, and may accept, reject, or modify, in whole or in part, the recommendations contained in that R&R. 28 U.S.C. § 636. In the absence of objections to the R&R, this Court is not required to give any explanation for adopting the recommendation. *See Camby v. Davis*, 718 F.2d 198, 199 (4th Cir. 1983).

This Court carefully reviewed the R&R and the record in this case and, noting that there was no objection by Plaintiff, the R&R is hereby **ACCEPTED**. For the reasons articulated by the

Magistrate Judge in the R&R, Plaintiff's Motion for Default Judgment (ECF No. 23) is hereby
DISMISSED without prejudice and with leave to renew.

IT IS SO ORDERED.

s/Terry L. Wooten
Chief United States District Judge

December 18, 2015
Columbia, South Carolina