

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

NATHANIEL M. ADDERLEY, SR.,)
)
 Plaintiff,)

vs.)

Case No. 3:14-cv-4893-TLW

COUNTRYWIDE; COUNTRYWIDE)
HOME LOANS; COUNTRYWIDE NA;)
COUNTRYWIDE SERVICING LP;)
COUNTRYWIDE TAX SERVICE)
CORPORATION; BANK OF AMERICA)
CORPORATION; BANK OF AMERICA)
NA; BANK OF AMERICA NA,)
individually and as successor by merger to)
BAC HOME LOANS SERVICING LP;)
BANK OF AMERICA HOME LOANS)
SERV, Countrywide Legacy Employers;)
SPS SELECT PORTFOLIO SERVICING)
LP; BAC HOME LOANS SERVICING LP;)
BANK OF AMERICA HOME LOANS;)
BANK OF AMERICA HOME LOANS)
SERVICING LP,)

Defendants.)
)
)

ORDER

Plaintiff Nathaniel M. Adderley, Sr., proceeding pro se, filed this civil action alleging that the defendants violated his constitutional rights and improperly serviced his mortgage loan. (Doc. #1). This matter is before the Court for review of the Report and Recommendation (“the Report”) filed by United States Magistrate Judge Paige J. Gossett, to whom this case was assigned pursuant to 28 U.S.C. § 636(b) and Local Civil Rule 73.02(B)(2), (D.S.C.). In the Report, the Magistrate Judge recommends that this Court summarily dismiss this action without

prejudice and without issuance and service of process. (Doc. #8). Plaintiff filed objections to the Report on March 2, 2015 (Doc. #10), and this matter is now ripe for disposition.

In conducting this review, the Court applies the following standard:

The magistrate judge makes only a recommendation to the Court, to which any party may file written objections The Court is not bound by the recommendation of the magistrate judge but, instead, retains responsibility for the final determination. The Court is required to make a de novo determination of those portions of the report or specified findings or recommendation as to which an objection is made. However, the Court is not required to review, under a de novo or any other standard, the factual or legal conclusions of the magistrate judge as to those portions of the report and recommendation to which no objections are addressed. While the level of scrutiny entailed by the Court's review of the Report thus depends on whether or not objections have been filed, in either case, the Court is free, after review, to accept, reject, or modify any of the magistrate judge's findings or recommendations.

Wallace v. Housing Auth. of the City of Columbia, 791 F. Supp. 137, 138 (D.S.C. 1992) (citations omitted).

The Court has carefully reviewed the Report and Plaintiff's objections thereto in accordance with this standard, and it concludes that the Magistrate Judge accurately summarizes the case and the applicable law. Accordingly, it is hereby **ORDERED** that the Report and Recommendation is **ACCEPTED** (Doc. #8), and Plaintiff's objections are **OVERRULED** (Doc. #10). For the reasons articulated by the Magistrate Judge, this action is **DISMISSED** without prejudice and without issuance and service of process. (Doc. #1).

IT IS SO ORDERED.

s/ Terry L. Wooten

Terry L. Wooten
Chief United States District Judge

April 7, 2015
Columbia, South Carolina