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

David Ray Phillips, Jr., and Michelle U. Phillips,) C.A. No.: 6:09-cv-02852-RBH Plaintiffs,) vs.) SunTrust Bank, a Georgia banking) Corporation,) Defendant.

This matter is before the court for review of the Report and Recommendation of United States Magistrate Judge Bruce H. Hendricks, made in accordance with 28 U.S.C. § 636(b)(1)(B) and Local Rule 73.02 for the District of South Carolina.

The Magistrate Judge makes only a recommendation to this court. The recommendation has no presumptive weight. The responsibility to make a final determination remains with this court. <u>See Mathews v. Weber</u>, 423 U.S. 261, 270-71 (1976). The court is charged with making a de novo determination of those portions of the Report and Recommendation to which specific objection is made, and the court may accept, reject, or modify, in whole or in part, the recommendation of the Magistrate Judge or recommit the matter with instructions. <u>See</u> 28 U.S.C. § 636(b)(1). The court reviews only for clear error in the absence of an objection. <u>See</u> Diamond v. Colonial Life & Acc. Ins. Co., 416 F.3d 310, 315 (4th Cir. 2005) (stating that "in the absence of a timely filed objection, a district court need not conduct a de novo review, but instead must 'only satisfy itself that there is no clear error on the face of the record in order to accept the recommendation.") (quoting Fed. R. Civ. P. 72 advisory committee's notes).

Neither party filed objections to the Report and Recommendation. In the absence of objections to the Report and Recommendation of the Magistrate Judge, this court is not required to give any explanation for adopting the recommendation. <u>See Camby v. Davis</u>, 718 F.2d 198, 199 (4th Cir. 1983).

After a thorough review of the record in this case, the court finds no clear error. Accordingly, the Report and Recommendation of the Magistrate Judge is adopted and incorporated by reference. It is therefore

ORDERED that the plaintiffs' complaint in the above-captioned case is dismissed without prejudice and without issuance and service of process.

IT IS SO ORDERED.

s/ R. Bryan Harwell R. Bryan Harwell United States District Judge

Florence, South Carolina December 15, 2009