

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

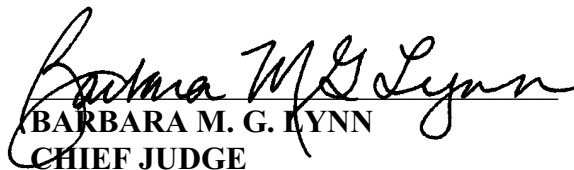
<b>OBIE MBAKWE and NINA MBAKWE,</b>	§	
<b>Plaintiffs,</b>	§	
<b>vs.</b>	§	<b>Civil Action No. 3:17-CV-856-M-BH</b>
	§	
<b>PNC BANK, N.A.,</b>	§	
<b>Defendant.</b>	§	<b>Referred to U.S. Magistrate Judge</b>

**ORDER ACCEPTING AS MODIFIED THE FINDINGS AND RECOMMENDATION  
OF THE UNITED STATES MAGISTRATE JUDGE**

After reviewing the Findings, Conclusions, and Recommendation of the United States Magistrate Judge for plain error, I am of the opinion that the Findings and Conclusions of the Magistrate Judge are correct and they are accepted, as modified, as the Findings and Conclusions of the Court.

*Defendant PNC Bank, N.A.'s Motion to Dismiss*, filed March 31, 2017 (doc. 4), is **GRANTED**. All of the plaintiff's claims against the defendant are **DISMISSED without prejudice**, subject to plaintiff filing an amended complaint within 30 days to try to cure the failings pointed out in the Findings. If no amended complaint is filed in that time, the case will be dismissed with prejudice.

**SIGNED** this 30th day of November, 2017.

  
**BARBARA M. G. LYNN**  
**CHIEF JUDGE**