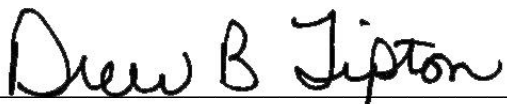




- (1) Judge Bray's M&R (Dkt. No. 17) is **ACCEPTED** and **ADOPTED** in its entirety as the holding of the Court;
- (2) Plaintiff's Motion for Remand (Dkt. No. 3) is **DENIED**; and
- (3) Defendant IBC Bank is **DISMISSED**.

It is SO ORDERED.

Signed on November 13, 2023.

  
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DREW B. TIPTON  
UNITED STATES DISTRICT JUDGE