

UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF
MISSISSIPPI, NORTHERN DIVISION

Jaylon Ke’Andre Gibson v. Community Choice Financial of
Mississippi, LLC

Gibson · No. 3:25-CV-949-DPJ-ASH · Decided January 21, 2026

SUMMARY

The United States District Court for the Southern District of Mississippi denied Plaintiff Jaylon Ke’Andre Gibson’s motion to reconsider an order granting Defendant Community Choice Financial of Mississippi, LLC, an extension of time to respond to the complaint. The court held that, under Federal Rule of Civil Procedure 6(b)(1)(A), the defendant showed good cause, acted without bad faith, and did not prejudice the plaintiff.

CASE DETAILS

COURT	United States District Court for the Southern District of Mississippi, Northern Division
WRITING FOR THE COURT	Andrew S. Harris
JURISDICTION	United States District Court for the Southern District of Mississippi, Northern Division
DECIDED	January 21, 2026
DOCKET	3:25-CV-949-DPJ-ASH
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff moved for reconsideration of the court's prior text-only order granting Defendant an extension of time to answer the Complaint.
STANDARD OF REVIEW	The court applied Federal Rule of Civil Procedure 6(b)(1)(A), under which the court has discretion to extend a deadline for good cause before the original deadline expires, and considered the absence of bad faith or prejudice.
PRECEDENTIAL VALUE	Unpublished district court order; persuasive value only

TOPICS

- motion for reconsideration
- civil procedure

PRACTICE AREAS

Civil procedure

Federal courts

QUESTIONS PRESENTED

1. Whether the court should reconsider its prior order granting Defendant a fourteen-business-day extension to respond to the Complaint.
2. Whether the court could grant the extension under Federal Rule of Civil Procedure 6(b)(1)(A) even if Plaintiff opposed the motion.

HOLDINGS

1. Under Federal Rule of Civil Procedure 6(b)(1)(A), the court may extend a deadline for good cause before the deadline expires, regardless of whether the extension motion is opposed.
2. Reconsideration was not warranted because, even assuming the extension motion was opposed, the court had authority to grant it and the Rule 6(b)(1)(A) factors supported the extension.

KEY QUOTATIONS

“ “[A]n application for extension of time under Rule 6(b)(1)(A) normally will be granted in the absence of bad faith on the part of the party seeking relief or prejudice to the adverse party.” ”

FACTUAL BACKGROUND

Defendant sought a fourteen-business-day extension of its deadline to answer Plaintiff's Complaint. In an email exchange, Plaintiff opposed a thirty-day extension but stated that a fourteen-business-day extension might be reasonable. Defendant characterized the request as unopposed, and the court granted it as unopposed before Plaintiff's opposition was docketed. Plaintiff sought reconsideration, but the court found good cause, no bad faith, and no prejudice from the short extension.

PROCEDURAL HISTORY

Defendant moved for an extension of time to respond to Plaintiff's Complaint, representing that Plaintiff did not oppose a fourteen-business-day extension. The court granted the motion as unopposed on December 29, 2025. Plaintiff then moved for reconsideration, arguing that he had opposed the requested extension and that the court ruled before his opposition was docketed. After briefing, the court denied reconsideration.

DISPOSITION

other

CASES CITED

- Hetzel v. Bethlehem Steel Corp., 50 F.3d 360, 367 (5th Cir. 1995)
- Palmer v. Kirkwood, No. 4:20-CV-688-SDJ-KPJ, 2020 WL 13905123, at *1 (E.D. Tex. Dec. 23, 2020)

- Reed Migraine Ctrs. of Tex., PLLC v. Chapman, No. 3:14-CV-1204-N, 2020 WL 869888, at *1 (N.D. Tex. Feb. 21, 2020)

OPINION

Gibson

PER CURIAM.

UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF MISSISSIPPI

NORTHERN DIVISION

JAYLON KE'ANDRE GIBSON PLAINTIFF

V. CIVIL ACTION NO. 3:25-CV-949-DPJ-ASH

COMMUNITY CHOICE DEFENDANT

FINANCIAL OF MISSISSIPPI, LLC

ORDER

On December 23, 2025, Defendant Community Choice Financial of Mississippi, LLC filed a motion [7] seeking an extension of time to respond to Plaintiff's Complaint [1]. Defendant requested an additional "fourteen business days" and stated that pro se Plaintiff Jaylon Ke'Andre Gibson had agreed to this request. Mot. [7] at 2. In support of its motion Defendant attached an email exchange between its counsel and Gibson. See Attach. [7-1] (showing Plaintiff's December 19, 2025 reply to Defendant). In that exchange, defense counsel asked Plaintiff if he opposed a thirty-day extension of Defendant's answer deadline. Id. at 4. Plaintiff indicated he did oppose such an extension. Id. at 2. Plaintiff further stated that "the only extension of time is that may [sic] be reasonable is 14 business (Mon-Fri)" Id. Based on this response Defendant stated in its motion that its request for an extension of their answer deadline was unopposed. Mot. [7] at 1. The Court granted the motion as unopposed via a Text-Only Order on December 29, 2025. Thereafter, Plaintiff filed this Motion [12] asking the Court to reconsider its December 29, 2025 Text-Only Order. Defendant filed a Response [13], and Plaintiff filed a Reply [14]. Plaintiff's argument is that he did oppose the request to extend the answer deadline, but that the Court ruled on Defendant's motion before Plaintiff's opposition was docketed. Mot. [12] at 1. The briefing centers on whether it was reasonable for Defendant to construe Plaintiff's email as consenting to a 14-business-day extension. Plaintiff's position is difficult to follow, especially in light of his email to Defendant. But the Court need not resolve whose interpretation of Plaintiff's email is more reasonable. Even if the motion had been filed as opposed, a court may, for good cause, extend deadlines with or without a motion before a deadline expires. Fed. R. Civ. P. 6(b)(1)(A). This rule provides the Court with broad discretion to grant extensions. *Hetzel v. Bethlehem Steel Corp.*, 50 F.3d 360, 367 (5th Cir. 1995). "[A]n application for extension of time under Rule 6(b)(1)(A) normally will be granted in the absence of bad faith on the part of the party seeking relief or prejudice to the adverse party." *Palmer v. Kirkwood*, No. 4:20-CV-688-SDJ-KPJ, 2020 WL

13905123, at *1 (E.D. Tex. Dec. 23, 2020) (quoting Reed Migraine Ctrs. of Tex., PLLC v. Chapman, No. 3:14-CV-1204-N, 2020 WL 869888, at *1 (N.D. Tex. Feb. 21, 2020)). The Court finds Defendant has shown good cause for an extension and that there is no bad faith in the request. Further, the extension here was short and has not caused Plaintiff any prejudice. Plaintiff's Motion for Reconsideration [12] is therefore denied. SO ORDERED AND ADJUDGED this the 21st day of January, 2026. s/ Andrew S. Harris
UNITED STATES MAGISTRATE JUDGE