UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MICHIGAN

Bryce Thompson v. Bank of America, N.A., et al.

Thompson · No. 24-13149 · Decided December 3, 2025

SUMMARY

The United States District Court for the Eastern District of Michigan accepted and adopted the magistrate judge’s report and recommendation concerning the defendants’ motion to dismiss. Because the plaintiff and the credit reporting agency defendants intended to file stipulations of dismissal, and no objections were filed, the court denied the motion to dismiss as moot.

CASE DETAILS

COURT	United States District Court for the Eastern District of Michigan
WRITING FOR THE COURT	Nancy G. Edmunds
JURISDICTION	United States District Court for the Eastern District of Michigan
DECIDED	December 3, 2025
DOCKET	24-13149
DISPOSITION	other
PROCEDURAL POSTURE	The court reviewed and adopted the magistrate judge's report and recommendation recommending denial of the credit reporting agency defendants' motion to dismiss as moot.
STANDARD OF REVIEW	Because no objections were filed to the magistrate judge's report and recommendation, the court stated that the failure to object released it from the duty to independently review the matter; the court nevertheless agreed with the recommendation.
PRECEDENTIAL VALUE	unpublished district court order
PARTIES	Bryce Thompson v. Bank of America, N.A., Experian Information Solutions, Inc., Equifax Information Services, LLC, Trans Union, LLC

TOPICS

motions to dismiss · credit reporting · civil procedure

PRACTICE AREAS

civil procedure consumer credit credit reporting

QUESTIONS PRESENTED

1. Whether the credit reporting agency defendants' motion to dismiss should be denied as moot in light of the parties' intended stipulations of dismissal.
2. Whether the district court should accept and adopt the magistrate judge's report and recommendation when no objections were filed.

HOLDINGS

1. The credit reporting agency defendants' motion to dismiss was moot because the parties intended to stipulate to dismissal of all three moving defendants.
2. The district court accepted and adopted the magistrate judge's report and recommendation because no party objected within the prescribed fourteen-day period and the court independently agreed with the recommendation.

KEY QUOTATIONS

> *"[T]he failure to object to the magistrate judge's report[ ] releases the Court from its duty to independently review the matter."*

FACTUAL BACKGROUND

Bryce Thompson brought a consumer credit lawsuit against Bank of America, N.A., and three credit reporting agencies. The credit reporting agency defendants jointly moved to dismiss. The parties subsequently intended to file stipulations dismissing all three moving defendants, making their motion to dismiss moot.

PROCEDURAL HISTORY

Plaintiff filed a consumer credit lawsuit against Bank of America, N.A., and three credit reporting agencies. The credit reporting agency defendants jointly moved to dismiss. After the parties indicated that they intended to stipulate to dismissal of the claims against those defendants, the magistrate judge recommended denying the motion to dismiss as moot. No objections were filed, and the district court accepted and adopted the recommendation.

DISPOSITION

other

CASES CITED

- Hall v. Rawal, 2012 WL 3639070, at *1 (E.D. Mich. Aug. 24, 2012)
- Thomas v. Arn, 474 U.S. 140, 149 (1985)

OPINION

BRYCE THOMPSON v. BANK OF AMERICA, N.A., et al.
PER CURIAM.
UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION
BRYCE THOMPSON,
Plaintiff, Case No: 24-13149 Honorable Nancy G. Edmunds v. Magistrate Judge David R. Grand BANK OF AMERICA, N.A., et al., Defendants. ____________________________________/

ORDER ACCEPTING AND ADOPTING THE MAGISTRATE JUDGE'S
NOVEMBER 17, 2025, REPORT AND RECOMMENDATION [55] AND DENYING
MOTION TO DISMISS [41] AS MOOT

This consumer credit lawsuit was filed by Plaintiff Bryce Thompson against Defendants Bank of America, N.A. ("BANA"), and three credit reporting agencies— Experian Information Solutions, Inc.; Equifax Information Services, LLC; and Trans Union, LLC (the "CRA Defendants"). (ECF No. 28.) The CRA Defendants filed a joint motion to dismiss. (ECF No. 41.) Upon learning that Plaintiff and the CRA Defendants intended to file stipulations of dismissal as to all three CRA Defendants (i.e., the moving parties in the motion to dismiss) the Magistrate Judge issued a report and recommendation to deny the motion to dismiss as moot. (ECF No. 55.) Although the report and recommendation explicitly stated that the parties may object to and seek review of the recommendation within 14 days of service of the report, no objections were filed during that window. "[T]he failure to object to the magistrate judge's report[ ] releases the Court from its duty to independently review the matter." Hall v. Rawal, 2012 WL 3639070, at *1 (E.D. Mich. Aug. 24, 2012) (citing Thomas v. Arn, 474 U.S. 140, 149 (1985)). The Court nonetheless agrees with the Magistrate Judge's conclusion that the motion to dismiss is moot. The Court therefore ACCEPTS AND ADOPTS the Magistrate Judge's report and recommendation. Accordingly, IT IS ORDERED that the motion to dismiss (ECF No. 41) is DENIED AS MOOT. SO ORDERED. s/Nancy G. Edmunds Nancy G. Edmunds United States District Judge Dated: December 3, 2025 I hereby certify that a copy of the foregoing document was served upon the parties and/or counsel of record on December 3, 2025, by electronic and/or ordinary mail. s/Marlena Williams Case Manager