

**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.

OPINION

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/Marlana Williams Case Manager

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