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PRECEDENTIAL VALUE	unpublished district court order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)