

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
MICHIGAN, NORTHERN DIVISION

Margaret Lewis v. Abrams and Associates, et al.

Lewis · No. 1:25-cv-12217 · Decided February 9, 2026

SUMMARY

The United States District Court for the Eastern District of Michigan adopted a magistrate judge’s report and recommendation and dismissed Margaret Lewis’s Fair Debt Collection Practices Act complaint without prejudice. The dismissal was based on Lewis’s failure to pay the filing fee after her in forma pauperis application was denied and she failed to prosecute the case.

CASE DETAILS

COURT	United States District Court for the Eastern District of Michigan, Northern Division
WRITING FOR THE COURT	Thomas L. Ludington
JURISDICTION	United States District Court for the Eastern District of Michigan, Northern Division
DECIDED	February 9, 2026
DOCKET	1:25-cv-12217
DISPOSITION	dismissed
PROCEDURAL POSTURE	The district court reviewed and adopted a magistrate judge's report and recommendation recommending dismissal for failure to prosecute after Plaintiff failed to pay the filing fee.
STANDARD OF REVIEW	The district court reviewed the unobjected-to report and recommendation for clear error.
PRECEDENTIAL VALUE	Unpublished district court order; precedential status not stated in the source.
PARTIES	Margaret Lewis v. Abrams and Associates, Mid America Bank and Trust Company

TOPICS

- civil procedure
- fair debt collection

PRACTICE AREAS

Civil procedure

Fair Debt Collection Practices Act

QUESTIONS PRESENTED

1. Whether the district court should adopt the magistrate judge's unobjected-to report and recommendation under a clear-error review.
2. Whether the complaint should be dismissed without prejudice for failure to prosecute after Plaintiff failed to pay the required filing fee.

HOLDINGS

1. Because the parties filed no objections and the district court found no clear error, the magistrate judge's report and recommendation should be adopted.
2. A complaint may be dismissed without prejudice for failure to prosecute when the plaintiff fails to pay the filing fee after being ordered to do so.

KEY QUOTATIONS

"Thus, they have forfeited their right to appeal Judge Morris's findings."

"Further, it is ORDERED that Plaintiff Margaret Lewis's Complaint, ECF No. 1, is DISMISSED WITHOUT PREJUDICE."

"This is a final order and closes this case."

FACTUAL BACKGROUND

Margaret Lewis filed a pro se complaint alleging that Abrams and Associates and Mid America Bank and Trust Company violated the Fair Debt Collection Practices Act. Her in forma pauperis application was incomplete, and she failed to respond to an order directing her to show cause why the application should not be denied. After being ordered to pay the filing fee, she did not pay it.

PROCEDURAL HISTORY

Plaintiff filed a pro se Fair Debt Collection Practices Act complaint and later applied to proceed in forma pauperis. After Plaintiff failed to respond to an order to show cause concerning the incomplete application, the magistrate judge recommended denying IFP status and requiring payment of the filing fee. The district court adopted that recommendation and ordered payment by December 5, 2025. Plaintiff did not pay the fee or object to the magistrate judge's subsequent recommendation that the case be dismissed, so the district court adopted the recommendation and dismissed the complaint without prejudice.

DISPOSITION

dismissed

CASES CITED

- *Berkshire v. Dahl*, 928 F.3d 520, 530–31 (6th Cir. 2019)
- *Thomas v. Arn*, 474 U.S. 140, 149 (1985)

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