

**UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
TEXAS, TEXARKANA DIVISION**

Veronica Banks v. Equifax Information Services, LLC

Banks v. Equifax · No. 5:25-CV-00111-JRG-JBB · Decided March 5, 2026

OPINION

Banks

PER CURIAM.

IN THE UNITED STATES DISTRICT COURT
OF THE EASTERN DISTRICT OF TEXAS
TEXARKANA DIVISION

VERONICA BANKS §

§ v. § No. 5:25-CV-00111-JRG-JBB §

EQUIFAX INFORMATION SERVICES §

LLC §

ORDER ADOPTING REPORT AND RECOMMENDATION
OF THE UNITED STATES MAGISTRATE JUDGE

The above-entitled and numbered civil action was heretofore referred to United States Magistrate Judge J. Boone Baxter pursuant to 28 U.S.C. § 636. The February 9, 2026 Report and Recommendation of the Magistrate Judge (Docket No. 23) which contains his proposed findings of fact and recommendations for the disposition of Defendant Equifax Information Services, LLC's Motion to Dismiss Plaintiff's Complaint (Docket No. 7) has been presented for consideration. The Magistrate Judge recommends the motion be denied. No objections to the Report and Recommendation were filed. Since no objections have been filed, any aggrieved party is barred from de novo review by the District Court of the Magistrate Judge's findings, conclusions, and recommendations; and, except upon grounds of plain error, from appellate review of the unobjected-to factual findings and legal conclusions accepted and adopted by the District Court. See *Duarte v. City of Lewisville*, 858 F.3d 348, 352 (5th Cir. 2017); *Arriaga v. Laxminarayan*, Case No. 4:21-CV-00203-RAS, 2021 WL 3287683, at *1 (E.D. Tex. July 31, 2021).

The Court has reviewed the pleadings in this case and the Report and Recommendation of the Magistrate Judge. Upon such review, the Court has determined the Report of the Magistrate Judge is correct. See *United States v. Wilson*, 864 F.2d 1219, 1221 (5th Cir.), cert. denied, 492 U.S. 1918 (1989) (where no objections to a Magistrate Judge's report are filed, the standard of review is "clearly erroneous, abuse of discretion and contrary to law"). Accordingly, it is ORDERED that Defendant Equifax Information Services, LLC's Motion to Dismiss Plaintiff's Complaint (Docket

No. 7) is DENIED. So ORDERED and SIGNED this 4th day of March, 2026.

RODNEY GILSTRAP \

UNITED STATES DISTRICT JUDGE

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