

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

CONSUMER FINANCIAL
PROTECTION BUREAU,

Petitioner,

v.

NATIONAL CREDIT SYSTEMS, INC.,

Respondent.

CIVIL ACTION NO.
1:24-cv-05809-TRJ

ORDER

This matter is before the Court following the Magistrate Judge’s Final Report and Recommendation (“R&R”) that Petitioner Consumer Financial Protection Bureau’s (“CFPB”) Amended Petition be granted in part and denied in part. (Doc. 42). Under 28 U.S.C. § 636(b)(1), the Court reviews an R&R for clear error if no objections are filed by a party within 14 days after being served with a copy. The Magistrate Judge’s R&R was served on January 27, 2025. No objection to the R&R has been filed; therefore, the clear error standard applies. Respondent National Credit Systems, Inc. (“NCS”) filed a response to the R&R on February 10, 2025, but NCS explicitly states that it does not object to the R&R. (Doc. 49). Rather, NCS requests that—if the Court adopts the R&R—NCS be given 60 days to comply with the Order.

Upon review of the R&R for clear error, the Court adopts its findings and conclusions as the opinion of the Court. CFPB’s Amended Petition to Enforce Civil Investigative Demand (Doc. 23) is **GRANTED IN PART AND DENIED IN PART** as set forth in the R&R. CFPB’s original Petition to Enforce Civil Investigative Demand

(Doc. 1) is **DENIED AS MOOT**. NCS is **DIRECTED** to comply with the directives set forth in the R&R by **April 14, 2025**. The Clerk is **DIRECTED** to **CLOSE** this case.

SO ORDERED, this 13th day of February, 2025.



TIFFANY R. JOHNSON
United States District Judge