

UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION

CENTENNIAL BANK,

Plaintiff,

v.

Case No: 8:17-cv-1721-T-27JSS

BAKERFIELD CUSTOM HOMES  
CORP., et al.,

Defendants.

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**ORDER**

BEFORE THE COURT is the Report and Recommendation submitted by the Magistrate Judge recommending that Centennial Bank's Motion for Default Judgment as to Six Junior Lienholders on Verified Complaint (Dkt. 104) be denied without prejudice (Dkt. 138). No objections have been filed and the time for doing so has passed.

A district court may accept, reject or modify a magistrate judge's report and recommendation. 28 U.S.C. § 636(b)(1). In the absence of specific objections, there is no requirement that factual findings be reviewed *de novo*, and the court may accept, reject or modify, in whole or in part, the findings and recommendations. § 636(b)(1)(C); *Garvey v. Vaughn*, 993 F.2d 776, 779 n.9 (11th Cir. 1993). Legal conclusions are reviewed *de novo*, even in the absence of an objection. *See LeCroy v. McNeil*, 397 F. App'x. 554, 556 (11th Cir. 2010) (citing *United States v. Warren*, 687 F.2d 347, 348 (11th Cir. 1982)); *Cooper-Houston v. S. Ry. Co.*, 37 F.3d 603, 604 (11th Cir. 1994).

After conducting a careful and complete review of the findings, conclusions, and recommendations, and giving *de novo* review to matters of law,

1) The Report and Recommendation (Dkt. 138) is **APPROVED** and **ADOPTED** for all purposes, including for appellate review.

2) Plaintiff's Motion for Entry of Default Final Judgment as to Six Junior Lienholders on Verified Complaint (Dkt. 104) is **DENIED without prejudice.**

**DONE AND ORDERED** this 12<sup>th</sup> day of December, 2017.

  
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**JAMES D. WHITTEMORE**  
**United States District Judge**

Copies to:  
Counsel of Record  
Unrepresented Parties