

**ENTERED**

February 18, 2025

Nathan Ochsner, Clerk

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

HUGET JUNIOR	§	CIVIL ACTION NO
NDZAKA MOUANDA,	§	4:24-cv-00017
Plaintiff,	§	
	§	
	§	
vs.	§	JUDGE CHARLES ESKRIDGE
	§	
	§	
NAVY FEDERAL	§	
CREDIT UNION,	§	
Defendant.	§	

**ORDER ADOPTING  
MEMORANDUM AND RECOMMENDATION**

Plaintiff proceeds *pro se* and filed a complaint against Defendant Navy Federal Credit Union on November 24, 2023. He alleges violations of state and federal law related to his car loan. Dkt 1. The matter was referred for pretrial management to Magistrate Judge Christina A. Bryan. Dkt 4.

Pending is a Memorandum and Recommendation by Judge Bryan dated January 22, 2025. Dkt 34. She recommends that a motion to dismiss by Defendant Navy Federal Credit Union be denied on the issue of subject matter jurisdiction but granted pursuant to Federal Rule of Civil Procedure 12(b)(6). Also pending are objections by Plaintiff to the Memorandum and Recommendation. Dkts 35 & 36.

The district court reviews *de novo* those conclusions of a magistrate judge to which a party has specifically objected. See FRCP 72(b)(3) & 28 USC § 636(b)(1)(C); see also *United States v Wilson*, 864 F2d 1219, 1221 (5th Cir 1989, *per curiam*). The district court may accept any other portions to which there's no objection if satisfied that no

clear error appears on the face of the record. See *Guillory v PPG Industries Inc*, 434 F3d 303, 308 (5th Cir 2005), citing *Douglass v United Services Automobile Association*, 79 F3d 1415, 1430 (5th Cir 1996, *en banc*); see also FRCP 72(b) advisory committee note (1983).

Upon *de novo* review and determination, Plaintiff's objections lack merit. The Memorandum and Recommendation clearly details the pertinent facts and correctly applies controlling law.

The objections by Plaintiff to the Memorandum and Recommendation of the Magistrate Judge are OVERRULED. Dkts 35 & 36.

No clear error otherwise appears upon review and consideration of the Memorandum and Recommendation, the record, and the applicable law.

The Memorandum and Recommendation of the Magistrate Judge is ADOPTED as the Memorandum and Order of this Court. Dkt 34.

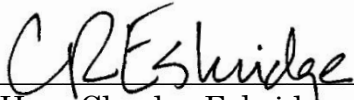
The motion to dismiss by Defendant is denied as to subject matter jurisdiction but is granted under Rule 12(b)(6).

This action is dismissed with prejudice.

This is a FINAL JUDGMENT.

SO ORDERED.

Signed on February 18, 2025, at Houston, Texas.

  
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Hon. Charles Eskridge  
United States District Judge