

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 10-1775

LILLIAN WOODY; FRED WOODY, JR.,

Plaintiffs - Appellants,

v.

BANK OF AMERICA CORPORATION; BANK OF AMERICA, N.A.; BAC HOME
LOANS SERVICING, L.P.,

Defendants - Appellees.

No. 10-1852

LILLIAN WOODY; FRED WOODY, JR.,

Plaintiffs - Appellants,

v.

BANK OF AMERICA CORPORATION; BANK OF AMERICA, N.A.; BAC HOME
LOANS SERVICING, L.P.,

Defendants - Appellees.

Appeals from the United States District Court for the Eastern
District of North Carolina, at Raleigh. James C. Dever III,
District Judge. (5:09-cv-00398-D)

Submitted: December 16, 2010

Decided: December 22, 2010

Before GREGORY, DUNCAN, and DAVIS, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Lillian Woody and Fred Woody, Jr., Appellants Pro Se. Joseph Samuel Dowdy, Donald Richard Pocock, NELSON, MULLINS, RILEY & SCARBOROUGH, LLP, Winston-Salem, North Carolina, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Lillian and Fred Woody ("Appellants") appeal the district court's orders dismissing their statutory and common law claims against Bank of America Corp., Bank of America, N.A., and BAC Home Loans Servicing ("Appellees"). Appellants also appeal the district court's order denying their motion for a new trial. We affirm both judgments.

Appellants raised several claims in the district court invoking the Truth-in-Lending Act, the Home Owners Equity Protection Act, the Federal Reserve Board's regulations, and the Fair Credit Reporting Act, among others. On appeal, Appellants have abandoned the majority of their statutory and common law claims, arguing that the district court erred in failing to rule on their claim that Appellees violated North Carolina law by failing to file a prospectus and registration statement. However, Appellants failed to raise this claim to any legally discernable degree in their complaint, and to the extent that they attempted to elaborate on it in subsequent filings and on appeal in this court, we conclude that the argument is waived.

Appellants claim that the district court erred in denying their motion to join additional parties. We have reviewed the record and find no reversible error. Woody v. Bank of Am. Corp., No. 5:09-cv-00938-D (E.D.N.C., June 9, 2010). Finally, Appellants claim that the court erred in denying their

motion for a new trial. Again, we have reviewed the record and find no reversible error. We affirm on that basis. Woody v. Bank of Am. Corp., No. 5:09-cv-00938-D (E.D.N.C., June 25, 2010).

We therefore affirm the judgments of the district court. We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED