UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No. 16-1310

FREDDIE J. KELLY,

Plaintiff - Appellant,

v.

SUNTRUST BANK; EQUIFAX INFORMATION SERVICES, LLC; EXPERIAN; TRANSUNION,

Defendants - Appellees.

Appeal from the United States District Court for the Eastern District of Virginia, at Richmond. John A. Gibney, Jr., District Judge. (3:14-cv-00121-JAG)

Submitted: October 31, 2016

Before KING, SHEDD, and HARRIS, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Unpublished opinions are not binding precedent in this circuit.

Decided: December 2, 2016

Freddie J. Kelly, Appellant Pro Se. Terry Catherine Frank, KAUFMAN & CANOLES, PC, Richmond, Virginia; John Willard Montgomery, Jr., MONTGOMERY & SIMPSON, LLLP, Richmond, Virginia; Jennifer Loraine Swize, JONES DAY, Washington, D.C.; Paul L. Myers, STRASBURGER & PRICE, LLP, Frisco, Texas; Michael R. Ward, MORRIS & MORRIS, Richmond, Virginia, for Appellees.

PER CURIAM:

Freddie J. Kelly appeals the district court's order granting Defendants' motions for summary judgment. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. <u>Kelly v. SunTrust Bank</u>, No. 3:14-cv-00121-JAG (E.D. Va. Feb. 25, 2016). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED