

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 05-2222**

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DAPHNEY MONROE,

Plaintiff - Appellant,

versus

COMMISSIONER, SOCIAL SECURITY ADMINISTRATION,

Defendant - Appellee.

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Appeal from the United States District Court for the Middle  
District of North Carolina, at Durham. James A. Beaty, Jr.,  
District Judge. (CA-04-231-1-JAB)

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Submitted: March 31, 2006

Decided: April 26, 2006

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Before WILLIAMS, KING, and DUNCAN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Daphney Monroe, Appellant Pro Se. Karen Beth Burzycki, SOCIAL  
SECURITY ADMINISTRATION, Boston, Massachusetts, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.  
See Local Rule 36(c).

PER CURIAM:

Daphney Monroe appeals the district court's order adopting the report and recommendation of a magistrate judge and affirming the Commissioner's denial of disability insurance benefits and supplemental security income benefits. We must uphold the decision to deny benefits if the decision is supported by substantial evidence and the correct law was applied. See 42 U.S.C. § 405(g) (2000); Craig v. Chater, 76 F.3d 585, 589 (4th Cir. 1996). Having thoroughly reviewed the administrative record, we agree with the district court that substantial evidence supports the Commissioner's final decision. Accordingly, we affirm for the reasons stated by the district court. See Monroe v. Commissioner, No. CA-04-231-1-JAB (M.D.N.C. Sept. 28, 2005). 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