

UNPUBLISHED

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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No. 06-1721

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VICTOR HOWARD,

Plaintiff - Appellant,

and

GERMAINE HOWARD,

Plaintiff,

versus

THOMAS P. BRIM; LIBERTY SAVINGS BANK, FSB,

Defendants - Appellees.

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Appeal from the United States District Court for the Western District of North Carolina, at Charlotte. Richard L. Voorhees, District Judge. (3:06-cv-00070)

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Submitted: March 23, 2007

Decided: April 13, 2007

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Before TRAXLER, GREGORY, and DUNCAN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Victor Howard, Appellant Pro Se. David Christopher Osborn, HORACK & TALLEY, Charlotte, North Carolina, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Victor Howard appeals the district court's order granting Appellees' motion to dismiss and dismissing a complaint Victor and his wife filed that alleged violations of the Truth in Lending Act, Equal Credit Opportunity Act, and Fair Debt Collection Practices Act, and unfair and deceptive trade practices. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Howard v. Brim, No. 3:06-cv-00070 (W.D.N.C. June 8, 2006). 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