UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 07-2181

JOANN K. JORGENSEN,

Plaintiff - Appellant,

v.

RODNEY RHOADS; PAMELA RHOADS, a/k/a Pam Rhoads; ANVIL MORTGAGE CORPORATION; ACCREDITED HOME LENDERS, INCORPORATED,

Defendants - Appellees.

Appeal from the United States District Court for the Eastern District of Virginia, at Alexandria. Claude M. Hilton, Senior District Judge. (1:06-cv-01409-CMH-TCB)

Submitted: June 13, 2008 Decided: June 30, 2008

Before SHEDD and DUNCAN, Circuit Judges, and HAMILTON, Senior Circuit Judge.

Affirmed by unpublished per curiam opinion.

Joann K. Jorgensen, Appellant Pro Se. George Rubert Albert Doumar, Kellie Maxine Budd, Elaine M. Darroch, DOUMAR LAW GROUP, Arlington, Virginia; Henry S. Fitzgerald, Arlington, Virginia, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Joann Jorgensen appeals the district court's order granting summary judgment to the Appellees on her claims of fraud and constructive fraud.* We review an order granting summary judgment de novo, drawing reasonable inferences in the light most favorable to the non-moving party. Henson v. Liggett Group, Inc., 61 F.3d 270, 274 (4th Cir. 1995). Summary judgment may be granted only when "there is no genuine issue as to any material fact and the moving party is entitled to a judgment as a matter of law." Fed. R. Civ. P. 56(c). However, "[c]onclusory or speculative allegations do not suffice, nor does a 'mere scintilla of evidence' in support of his case." Thompson v. Potomac Elec. Power Co., 312 F.3d 645, 649 (4th Cir. 2002) (quoting Phillips v. CSX Transp., Inc., 190 F.3d 285, 287 (4th Cir. 1999)). Summary judgment will be granted unless a reasonable jury could return a verdict for the nonmoving party on the evidence presented. Anderson v. Liberty Lobby, Inc., 477 U.S. 242, 247-48 (1986).

In light of these principles, we have reviewed the parties' pleadings and the transcript of the summary judgment hearing, and we find no reversible error in the reasoning of the district court as stated in its bench ruling. Accordingly, we

*The district court also entered judgment against Rodney Rhoads, from which Rhoads does not appeal, on Jorgensen's third count and dismissed her fourth and fifth counts without prejudice. These counts were unrelated to the subject of this appeal.

affirm the district court's order. See Jorgensen v. Rhoads, No. 1:06-cv-01409-CMH-TCB (E.D. Va. Oct. 15, 2007). We grant Jorgensen's motion to supplement her informal brief. 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