

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 10-1661

WINFRIED P. RUGGIA; EUN HUI RUGGIA,

Plaintiffs - Appellants,

v.

WASHINGTON MUTUAL, a division of JP Morgan Chase Bank, N.A.;
JPMC SPECIALTY MORTGAGE, LLC; MORTGAGE ELECTRONIC
REGISTRATION SYSTEM, INCORPORATED; EQUITY TRUSTEES, LLC,

Defendants - Appellees,

and

ACCREDITED HOME LENDERS, INCORPORATED; JOE DOE; JOHN & JANE
DOE, Certificate Holders I-M; JACK & JILL DOE, Certificate
Holders I-M; QUI & CHI DOE.

Appeal from the United States District Court for the Eastern
District of Virginia, at Alexandria. Liam O'Grady, District
Judge. (1:09-cv-01067-LO-TRJ)

Submitted: August 3, 2011 Decided: August 11, 2011

Before WILKINSON, KEENAN, and DIAZ, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Christopher Edwin Brown, BROWN, BROWN & BROWN, PC, Alexandria,
Virginia, for Appellants. John C. Lynch, TROUTMAN SANDERS, LLP,
Virginia Beach, Virginia; Jonathan S. Hubbard, TROUTMAN SANDERS,

LLP, Richmond, Virginia, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Winfried and Eun Hui Ruggia appeal the district court's order granting Defendants' Fed. R. Civ. P. 12(b)(6) motion to dismiss their state law claims for declaratory judgment, quiet title, and fraud, as well as their claim under the Fair Debt Collection Practices Act, 15 U.S.C.A. §§ 1692-1692p (West 2009 & Supp. 2011). We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's order. See Ruggia v. Washington Mutual, No. 1:09-cv-01067-LO-TRJ (E.D. Va. May 13, 2010); see also Horvath v. Bank of N.Y., N.A., 641 F.3d 617 (4th Cir. 2011). 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