

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 10-1724**

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JENNY ZAMBRANO,

Plaintiff - Appellant,

v.

HSBC BANK USA, N.A., as Trustee under the Pooling and Servicing Agreement dated August 1, 2006, Fremont Home Loan Trust 2006-B; FREMONT HOME LOAN TRUST 2006-B; LITTON LOAN SERVICING LP; WELLS FARGO BANK, N.A., as Investor, Individually and as Trust Administrator, Jointly and Severally; MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INCORPORATED; GLASSER AND GLASSER PLC; JOHN DOE, Certificate Holders I-M, Fremont Home Loan Trust 2006-B; JANE DOE, Certificate Holders I-M, Fremont Home Loan Trust 2006-B; JACK DOE, Certificate Holders I-M; JILL DOE, Certificate Holders I-M; QUI CHI DOE, Association, Corporations/entities I-M,

Defendants - Appellees,

and

FREMONT INVESTMENT & LOAN CORPORATION, a/k/a Fremont Reorganizing Corporation; NECTAR PROJECTS, INCORPORATED; LONG & NEYHART PC, now known as Neyhart, Robertson & McConnell, P.C.,

Defendants.

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Appeal from the United States District Court for the Eastern District of Virginia, at Alexandria. Claude M. Hilton, Senior District Judge. (1:09-cv-00996-CMH-IDD)

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Submitted: August 3, 2011

Decided: August 16, 2011

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Before WILKINSON, KEENAN, and DIAZ, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Christopher E. Brown, R. Michael Smith, BROWN, BROWN & BROWN, P.C., Alexandria, Virginia, for Appellant. John C. Lynch, TROUTMAN SANDERS, LLP, Virginia Beach, Virginia; Jonathan S. Hubbard, TROUTMAN SANDERS, LLP, Richmond, Virginia, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Jenny Zambrano appeals the district court's orders dismissing her several claims against Defendants, including her state law claims for declaratory judgment and quiet title, and her claims under the Fair Debt Collection Practices Act, 15 U.S.C.A. §§ 1692-1692p (West 2009 & Supp. 2011), the Truth in Lending Act, 15 U.S.C.A. §§ 1601-1667f (West 2009 & Supp. 2011), and the Due Process Clauses of the Fifth and Fourteenth Amendments. We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's orders. See Zambrano v. HSBC Bank USA, N.A., No. 1:09-cv-00996-CMH-IDD (E.D. Va. Nov. 9, 2009; May 26, 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