

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

---

**No. 10-1856**

---

JULIO TAPIA; EDITH TAPIA,

Plaintiffs - Appellants,

v.

U.S. BANK, N.A., as trustee for RFMSI 2006S3; RFMSI SERIES 2006-S3 TRUST; HOMECOMINGS FINANCIAL LLC; GMAC MORTGAGE LLC; COUNTRYWIDE HOME LOANS, INCORPORATED; BANK OF AMERICA, NA; LTD FINANCIAL SERVICES; UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA; RESIDENTIAL FUNDING COMPANY, LLC; MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INCORPORATED; SAMUEL I. WHITE, P.C.; JOHN & JANE DOE CERTIFICATE HOLDERS OF RFMSI, Mortgage Backed Certificates, I-M; JACK & JILL CERTIFICATE HOLDERS, I-M; QUI & CHI DOE, Associations, Corporations and Entities, I-M,

Defendants - Appellees,

and

FIRST SAVINGS MORTGAGE CORPORATION; LARRY F. PRATT,

Defendants.

---

Appeal from the United States District Court for the Eastern District of Virginia, at Alexandria. Gerald Bruce Lee, District Judge. (1:09-cv-01025-GBL-JFA)

---

Submitted: July 28, 2011

Decided: August 1, 2011

---

Before WILKINSON, KEENAN, and DIAZ, Circuit Judges.

---

Affirmed by unpublished per curiam opinion.

---

Christopher E. Brown, R. Michael Smith, BROWN, BROWN & BROWN, P.C., Alexandria, Virginia, for Appellants. John C. Lynch, TROUTMAN SANDERS, LLP, Virginia Beach, Virginia, Jon S. Hubbard, TROUTMAN SANDERS, LLP, Richmond, Virginia; W. Paul Childress, III, Harry Margerum Johnson, III, HUNTON & WILLIAMS, LLP, Richmond, Virginia, for Appellees.

---

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Julio and Edith Tapia appeal from the district court's final judgment entered after the district court granted Defendants' Fed. R. Civ. P. 12(b)(6) motions to dismiss Plaintiffs' state law claims for declaratory judgment, breach of fiduciary duty, and quiet title, 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 final judgment. See Tapia v. U.S. Bank, N.A., No. 1:09-cv-01025-GBL-JFA (E.D. Va. filed June 30, 2010; entered July 1, 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