

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 11-1779**

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ELNORA PARHAM,

Plaintiff - Appellant,

v.

HSBC MORTGAGE CORPORATION, (USA); FEDERAL NATIONAL MORTGAGE  
ASSOCIATION,

Defendants - Appellees.

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Appeal from the United States District Court for the Eastern  
District of Virginia, at Richmond. John Adrian Gibney, Jr.,  
District Judge. (3:09-cv-00832-JAG)

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Submitted: April 30, 2012

Decided: May 11, 2012

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Before MOTZ and DAVIS, Circuit Judges, and HAMILTON, Senior  
Circuit Judge.

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Affirmed by unpublished per curiam opinion.

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Henry W. McLaughlin, III, LAW OFFICE OF HENRY MCLAUGHLIN, P.C.,  
Richmond, Virginia, for Appellant. Ronald J. Guillot, Jr.,  
SAMUEL I. WHITE, P.C., Virginia Beach, Virginia, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Elnora Parham appeals the district court's order granting HSBC Mortgage Corporation and Federal National Mortgage Company's motion to dismiss her action, brought pursuant to the Truth in Lending Act, 15 U.S.C.A. §§ 1601-1667(f) (West Supp. 2011). We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Parham v. HSBC Mortg. Corp., No. 3:09-cv-00832-JAG (E.D. Va. June 15, 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