

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 11-2011**

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MICHAEL E. KENNEDY,

Plaintiff - Appellant,

v.

LENDMARK FINANCIAL SERVICES, INC.,

Defendant - Appellee.

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Appeal from the United States District Court for the District of Maryland, at Baltimore. Richard D. Bennett, District Judge. (1:10-cv-02667-RDB)

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Submitted: December 15, 2011

Decided: December 19, 2011

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Before GREGORY, SHEDD, and DAVIS, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Michael Edward Kennedy, Appellant Pro Se. Brian L. Moffet, Michael Vincent Ziccardi, GORDON, FEINBLATT, ROTHMAN, HOFFBERGER & HOLLANDER, Baltimore, Maryland, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Michael Edward Kennedy appeals the district court's order granting Lendmark Financial Services, Inc.'s motion to dismiss Kennedy's action alleging violations of the federal Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692-1692p (2006), the Maryland Fair Debt Collection Practices Act, Md. Code Ann., Bus. Reg. §§ 7-101 et seq.; Md. Code Ann., Com. Law §§ 14-201 et seq. (LexisNexis 2005 & Supp. 2010), and Maryland common law. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Kennedy v. Lendmark Fin. Servs., Inc., No. 1:10-cv-02667-RDB (D. Md. Sept. 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