## UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

## No. 13-1040

FREDERICK ONWUMBIKO,

Plaintiff - Appellant,

v.

JP MORGAN CHASE BANK, N.A.; GREEN TREE SERVICING, LLC; PINTA GREEN TREE SERVICING, LLC,

Defendants - Appellees,

and

LONG BEACH MORTGAGE COMPANY,

Defendant.

Appeal from the United States District Court for the District of Maryland, at Greenbelt. Alexander Williams, Jr., District Judge. (8:12-cv-01733-AW)

Submitted: June 19, 2013

Decided: July 11, 2013

Before WILKINSON, DAVIS, and KEENAN, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Frederick Onwumbiko, Appellant Pro Se. John Sears Simcox, SIMCOX & BARCLAY, Annapolis, Maryland; John Young Lee, Brian L.

Moffett, GORDON FEINBLATT LLC, Baltimore, Maryland, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Frederick Onwumbiko appeals the district court's order dismissing his complaint for failure to state a claim. <u>See</u> Fed. R. Civ. P. 12(b)(6). We agree with the district court that Onwumbiko's claims are barred by the statute of limitations.<sup>\*</sup> Accordingly, we affirm. <u>Onwumbiko v. J.P. Morgan Chase Bank,</u> <u>N.A.</u>, No. 8:12-cv-01733-AW (D. Md. Nov. 30, 2012). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

## AFFIRMED

<sup>\*</sup> We note that Onwumbiko disputes on appeal the district court's conclusion that the only fair lending law that J.P. Morgan Chase Bank is alleged to have violated is the Real Estate Settlement Procedures Act. We conclude, however, that Onwumbiko's action is untimely even considering the alternative consumer protection statutes to which he directly and indirectly alludes.