## UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

## No. 13-2083

STEPHEN J. CANTERBURY,

Plaintiff - Appellant,

v.

J.P. MORGAN MORTGAGE ACQUISITION CORPORATION,

Defendant - Appellee,

and

GMAC MORTGAGE CORPORATION LLC, d/b/a GMAC Mortgage Corporation,

Defendant.

Appeal from the United States District Court for the Western District of Virginia, at Charlottesville. Norman K. Moon, Senior District Judge. (3:11-cv-00059-NKM-BWC)

Submitted: March 13, 2014

Before NIEMEYER and KING, Circuit Judges, and DAVIS, Senior Circuit Judge.

Decided: March 26, 2014

Affirmed by unpublished per curiam opinion.

Henry W. McLaughlin, III, LAW OFFICE OF HENRY MCLAUGHLIN, P.C., Richmond, Virginia, for Appellant. Jason C. Hicks, WOMBLE CARLYLE SANDRIDGE & RICE, LLP, Washington, D.C., for Appellee. Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Stephen J. Canterbury appeals the district court's order dismissing his complaint seeking a declaratory judgment that he validly exercised his right to rescission of a refinance credit transaction under the Truth in Lending Act ("TILA"), 15 U.S.C. §§ 1601-1667f (2012), seeking enforcement of rescission, and seeking alteration of the timing of tender under TILA. We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's order. 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