

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 13-2115**

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FLAUBERT MBONGO; CHARLOTTE J. DIKONGUE,

Plaintiffs - Appellants,

v.

JP MORGAN CHASE BANK, N.A.; WELLS FARGO BANK, N.A.,

Defendants - Appellees.

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Appeal from the United States District Court for the District of Maryland, at Greenbelt. Peter J. Messitte, Senior District Judge. (8:12-cv-00872-PJM)

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Submitted: January 23, 2014

Decided: January 27, 2014

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Before WILKINSON and DIAZ, Circuit Judges, and HAMILTON, Senior Circuit Judge.

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Affirmed by unpublished per curiam opinion.

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Flaubert Mbongo, Charlotte J. Dikongue, Appellants Pro Se. John Sears Simcox, SIMCOX & BARCLAY, Annapolis, Maryland, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Flaubert Mbongo and Charlotte Dikongue appeal the district court's order granting summary judgment to the Defendants in their civil action related to a mortgage modification plan under the federal Home Affordable Modification Program (HAMP). We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Mbongo v. JP Morgan Chase Bank, N.A., No. 8:12-cv-00872-PJM (D. Md. Aug. 9, 2013). 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