

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 14-1039**

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ADRIENNE RICHARDSON,

Plaintiff - Appellant,

v.

MIDLAND FUNDING, LLC; MIDLAND CREDIT MANAGEMENT, INC.,

Defendants - Appellees.

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Appeal from the United States District Court for the District of Maryland, at Baltimore. Catherine C. Blake, District Judge. (1:13-cv-01356-CCB)

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Submitted: August 25, 2014

Decided: September 8, 2014

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Before MOTZ, DUNCAN, and KEENAN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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E. David Hoskins, Max F. Brauer, THE LAW OFFICES OF E. DAVID HOSKINS, LLC, Baltimore, Maryland, for Appellant. Lauren M. Burnette, MARSHALL, DENNEHEY, WARNER, COLEMAN & GOGGIN, P.C., Camp Hill, Pennsylvania, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Adrienne Richardson appeals the district court's order granting Defendants' motion to dismiss her complaint. In her complaint, Richardson alleged that Midland Funding LLC and Midland Credit Management, Inc., violated the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692-1692p ("FDCPA"), the Maryland Consumer Debt Collection Act, Md. Code Ann., Com. Law, §§ 14-201 to -204, and the Maryland Consumer Protection Act, Md. Code Ann., Com. Law, §§ 13-101 to -501.

We have considered the parties' arguments and have reviewed the district court's order de novo. See Aziz v. Alcolac, Inc., 658 F.3d 388, 391 (4th Cir. 2011). Having found no reversible error, we affirm the district court's order. See Richardson v. Midland Funding LLC, No. 1:13-cv-01356-CCB (D. Md. Dec. 18, 2013); see also Harvey v. Great Seneca Fin. Corp., 453 F.3d 324, 331-33 (6th Cir. 2006) (rejecting argument that a debt collection lawsuit filed "without the immediate means of proving the existence, amount, or true owner of the debt is deceptive" under the FDCPA, and dismissing plaintiff's allegation that defendant violated the FDCPA when she "never denied in her complaint that she owed [defendant] a debt, nor did she claim [defendant] misstated or misrepresented the amount that she owed"). We dispense with oral argument because the facts and legal contentions are adequately presented in the material

before this Court and argument will not aid the decisional process.

AFFIRMED