UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No. 14-1121

CHARLES BALLARD,

Plaintiff - Appellant,

v.

BANK OF AMERICA, NA,

Defendant - Appellee.

Appeal from the United States District Court for the Southern District of West Virginia, at Charleston. John T. Copenhaver, Jr., District Judge. (2:12-cv-02496)

Submitted: June 27, 2014

Before WILKINSON, SHEDD, and DUNCAN, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Charles Ballard, Appellant Pro Se. Carrie Goodwin Fenwick, Victoria L. Wilson, GOODWIN & GOODWIN, LLP, Charleston, West Virginia; Robert Ashley Muckenfuss, Elizabeth Marion Zwickert Timmermans, MCGUIREWOODS, LLP, Charlotte, North Carolina, for Appellee.

Unpublished opinions are not binding precedent in this circuit.

Decided: July 11, 2014

PER CURIAM:

Charles Ballard appeals the district court's orders setting aside the state court's entry of default judgment and granting Appellee's motion for summary judgment. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. <u>Ballard v. Bank of Am., NA</u>, No. 2:12-cv-02496 (S.D. W. Va. Mar. 29, 2013; Nov. 7, 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

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