

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 14-1297

JERRY LEE ROSS,

Plaintiff - Appellant,

v.

CNAC, d/b/a Smart Finance,

Defendant - Appellee.

Appeal from the United States District Court for the Western
District of North Carolina, at Charlotte. Max O. Cogburn, Jr.,
District Judge. (3:12-cv-00827-MOC-DCK)

Submitted: July 24, 2014

Decided: July 28, 2014

Before FLOYD and THACKER, Circuit Judges, and DAVIS, Senior
Circuit Judge.

Affirmed by unpublished per curiam opinion.

Jerry Lee Ross, Appellant Pro Se. William Anthony Navarro,
WISHART, NORRIS, HENNINGER & PITTMAN, Charlotte, North Carolina,
for Appellee.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Jerry Lee Ross appeals the district court's order granting CNAC's summary judgment motion on his claims alleging violation of the Truth in Lending Act, 15 U.S.C.A. §§ 1601-1667f (West 2009 & Supp. 2014); the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692-1692p (2012); the Fair Credit Reporting Act, 15 U.S.C.A. §§ 1681-1681x (West 2009 & Supp. 2014); and for breach of contract; negligence and gross negligence; and defamation. We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's judgment. Ross v. CNAC, No. 3:12-cv-00827-MOC-DCK (W.D.N.C. March 17, 2014). 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