

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 15-1372**

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VERONIQUE K. PONGO; FRANCISCO AVOKI,  
  
Plaintiffs - Appellants,

v.

BANK OF AMERICA; TRUSTEE SERVICE OF CAROLINA; AMERICA'S  
WHOLESALE LENDER; BANK OF NEW YORK MELLON; BAC HOME  
SERVICING; EAGLE, ADJUSTING SERVICE, INC.; DOES I-XX; MERS,  
INC.; KIMBERLY DAWSON; BEVERLY BROOKS,

Defendants - Appellees.

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Appeal from the United States District Court for the Western  
District of North Carolina, at Charlotte. Robert J. Conrad,  
Jr., District Judge. (3:14-cv-00020-RJC-DSC)

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Submitted: August 20, 2015                      Decided: August 24, 2015

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Before DUNCAN, KEENAN, and WYNN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Veronique K. Pongo; Francisco Avoki, Appellants Pro Se. Kelli  
A. Burns, Scott I. Perle, MCGUIREWOODS, LLP, Charlotte, North  
Carolina; Franklin Lamont Greene, Gregory David Spink, Megan  
McGee Stacy, BROCK & SCOTT, PLLC, Charlotte, North Carolina;  
Jaye E. Bingham-Hinch, CRANFILL, SUMNER & HARTZOG, LLP, Raleigh,  
North Carolina; Mica Nguyen Worthy, CRANFILL, SUMNER & HARTZOG,  
LLP, Charlotte, North Carolina, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Veronique K. Pongo and Francisco Avoki appeal the district court's order accepting the recommendation of the magistrate judge, dismissing their complaint filed under the Truth in Lending Act and the Home Ownership and Equity Protection Act, and declining to exercise supplemental jurisdiction over their remaining state law claims. We have reviewed the record and find no reversible error. Accordingly, we grant leave to Appellants to proceed in forma pauperis and affirm for the reasons stated by the district court. Pongo v. Bank of Am., No. 3:14-cv-00020-RJC-DSC (W.D.N.C. Mar. 31, 2015). 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