**UNPUBLISHED**

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

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**No. 15-2296**

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In Re: CHRISTIE M. ADEMILUYI,

              Debtor.

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CHRISTIE M. ADEMILUYI,

              Plaintiff – Appellant,

        v.

CITIMORTGAGE, INCORPORATED; PENNYMAC HOLDINGS, LLC, f/k/a
PennyMac Mortgage Investment Trust Holdings, I LLC, by
PennyMac Loan Services, LLC its servicing agent; PENNYMAC
CORP., by PennyMac Loan Services, LLC its servicing agent;
PENNYMAC LOAN SERVICES, LLC,

              Defendants – Appellees,

TIMOTHY P. BRANIGAN,

              Trustee - Appellee.

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Appeal from the United States District Court for the District of
Maryland, at Greenbelt.   J. Frederick Motz, Senior District
Judge.  (8:15-cv-00777-JFM; 14-00806)

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Submitted:  March 28, 2016          Decided:  April 1, 2016

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Before  DUNCAN  and  WYNN,  Circuit  Judges,  and  HAMILTON,  Senior
Circuit Judge.

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Affirmed by unpublished per curiam opinion.

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April T. Ademiluyi, LAW OFFICE OF APRIL T. ADEMILUYI, Bethesda, Maryland, for Appellant.   Robert A. Scott, BALLARD SPAHR LLP, Baltimore, Maryland; John Lucian, BLANK ROME LLP, Philadelphia, Pennsylvania, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

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PER CURIAM:

Christie M. Ademiluyi appeals from the district court's orders dismissing her complaint for failure to state a claim, Fed. R. Civ. P. 12(b)(6), because, among other things, she lacked standing to challenge the transfer of her mortgage note. She also appeals from the district court's order denying her motion for leave to amend her complaint. The court determined that, because she lacked standing, amendment would be futile. We have reviewed the record and the arguments presented on appeal, and we find no reversible error. Accordingly, we affirm substantially for the reasons stated by the district court. Ademiluyi v. Citimortgage, Inc., No. 8:15-cv-00777-JFM (D. Md. Sept. 29, 2015 & Oct. 20, 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