

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 21-2432**

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TERRY K. REAMER, as Personal Representative of the Estate of Melvin Kabik; TERRY  
K. REAMER, as Trustee of the Melvin Kabik Revocable Trust,

Plaintiffs - Appellants,

v.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY,

Defendant - Appellee,

and

BANK OF AMERICA NATIONAL ASSOCIATION,

Defendant,

v.

INTELLIGENT INNOVATIVE SOLUTIONS; SANTANA NOTTAGE,

Third Party Defendants.

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Appeal from the United States District Court for the District of Maryland, at Baltimore.  
Catherine C. Blake, Senior District Judge. (1:20-cv-02987-CCB)

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Submitted: November 21, 2022

Decided: December 29, 2022

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Before DIAZ and HARRIS, Circuit Judge, and TRAXLER, Senior Circuit Judge.

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Affirmed by unpublished per curiam opinion.

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**ON BRIEF:** Jonathan A. Azrael, AZRAEL, FRANZ, SCHWAB, LIPOWITZ & SOLTER, LLC, Towson, Maryland, for Appellant. Matthew B. Malamud, HORST KREKSTEIN & RUNYON LLC, Plymouth Meeting, Pennsylvania, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Terry K. Reamer, as Personal Representative of the Estate of Melvin Kabik and as Trustee of the Melvin Kabik Revocable Trust, brought an action against State Automobile Mutual Insurance Company (“State Auto”) alleging breach of contract.\* She appeals from the district court’s orders granting State Auto’s motion to dismiss her complaint and denying her motion for reconsideration. We have reviewed the record on appeal and the arguments presented by the parties, and we find no reversible error. Accordingly, we affirm for the reasons stated by the district court. *Reamer v. State Auto. Mut. Ins. Co.*, No. 1:20-cv-02987-CCB (D. Md. Aug. 23, 2021; Dec. 20, 2021). 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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\* Reamer also alleged negligence and conversion by Bank of America National Association. She does not contest on appeal the district court’s entry of judgment on the pleadings in favor of Bank of America.