

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MARYLAND

GREG WALSH, ET AL.	:	
	:	
v.	:	CIVIL NO. CCB-16-1489
	:	
CHEVY CHASE BANK, F.S.B., ET AL.	:	
	:	
	:	...o0o...

**MEMORANDUM**

On May 18, 2016, plaintiffs Greg and Christina Walsh filed suit in this court against Chevy Chase Bank, F.S.B. (now Capital One) and six other defendants in connection with the Walshes’ 2004 residential mortgage loan on property located at 5012 Berwyn Road, College Park, Maryland. Essentially they appear to allege that, because their original mortgage loan was deposited in a securitized trust and is no longer owned by Chevy Chase, it is unenforceable and no party would have the right to foreclose if the Walshes fail to pay off the loan. Their claim has no merit.

All defendants now have filed motions to dismiss or for summary judgment. Despite being granted an extension of time, the plaintiffs have failed to respond to any of the motions. The court has reviewed the memoranda and documents offered in support of the motions, all of which will be granted.

The plaintiffs’ claims fail for several reasons. Many are barred by the statute of limitations. Some name a defendant who has no connection to their mortgage loan. The plaintiffs lack standing as to several counts. And all counts fail to state a claim under the statutes and legal theories the plaintiffs rely on. *See, e.g., Bell v. Clarke*, No. TDC-15-1621, 2016 WL 1045959 (D. Md. Mar. 16, 2016); *Danso v. Ocwen Loan Servicing, LLC*, No. PX-16-1396, 2016

WL 4437653 (D. Md. Aug. 23, 2016); *Ruggia v. Washington Mutual*, 719 F. Supp. 2d 642 (E.D. Va. May 13, 2010).

Accordingly, the motions will be granted by separate Order which follows.

December 12, 2016

Date

/S/

Catherine C. Blake

United States District Judge