

UNPUBLISHED

**UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT**

No. 19-1314

RENEE L. MCCRAY,

Plaintiff - Appellant,

v.

SAMUEL I. WHITE, P.C.; JOHN E. DRISCOLL, III; ROBERT E. FRAZIER; JANA M. GANTT; LAURA D. HARRIS; KIMBERLY LANE; DEENA L. REYNOLDS, Substitute Trustees,

Defendants - Appellees,

and

FEDERAL HOME LOAN MORTGAGE CORPORATION; WELLS FARGO BANK, NA; JOHN DOES 1-20; WELLS FARGO HOME MORTGAGE, d/b/a America's Servicing Company,

Defendants.

Appeal from the United States District Court for the District of Maryland, at Baltimore.
Albert David Copperthite, Magistrate Judge. (1:13-cv-01518-ADC; 8:16-cv-00934-GLR)

Submitted: July 18, 2019

Decided: August 2, 2019

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

Affirmed by unpublished per curiam opinion.

Renee L. McCray, Appellant Pro Se. Robert Harvey Hillman, SAMUEL I. WHITE PC, Rockville, Maryland, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Renee L. McCray filed an action against a number of defendants asserting claims under the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. §§ 1692-1692p (2012); the Truth in Lending Act (“TILA”), 15 U.S.C. §§ 1601-1667f (2012), and the Real Estate Settlement Procedures Act (“RESPA”), 12 U.S.C. §§ 2601-2617 (2012), all arising out of a home loan obtained by McCray and secured by a deed of trust on her house. The district court denied relief as to all claims. In a prior appeal, this court vacated the district court’s dismissal of McCray’s claims against Samuel I. White, P.C., and the Substitute Trustees on her FDCPA claim, concluding that, contrary to the district court’s finding, they were “debt collectors” within the meaning of the statute. We affirmed as to all other claims. *See McCray v. Fed. Home Loan Mort. Corp.*, 839 F.3d 354 (2016).

On remand, the district court denied relief, finding that McCray failed to establish a violation of § 1692g(b). She appeals. We have reviewed the record as well as the parties’ briefs and we find no reversible error. Accordingly, although we grant leave to proceed in forma pauperis, we affirm for the reasons stated by the district court. *McCray v. Samuel I. White*, Nos. 1:13-cv-01518-ADC; 8:16-cv-00934-GLR (D. Md. Feb. 26, 2019 & Mar. 11, 2019).* We dispense with oral argument because the facts and

* In light of this disposition, McCray’s challenge to the order entered on November 7, 2018, denying her motion for a preliminary injunction and temporary restraining order is moot.

legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 19-1314
(1:13-cv-01518-ADC)
(8:16-cv-00934-GLR)

RENEE L. MCCRAY

Plaintiff - Appellant

v.

SAMUEL I. WHITE, P.C.; JOHN E. DRISCOLL, III; ROBERT E. FRAZIER; JANA M. GANTT; LAURA D. HARRIS; KIMBERLY LANE; DEENA L. REYNOLDS, Substitute Trustees

Defendants - Appellees

and

FEDERAL HOME LOAN MORTGAGE CORPORATION; WELLS FARGO BANK, NA; JOHN DOES 1-20; WELLS FARGO HOME MORTGAGE, d/b/a America's Servicing Company

Defendants

O R D E R

The court denies the petition for rehearing and rehearing en banc. No judge requested a poll under Fed. R. App. P. 35 on the petition for rehearing en banc.

Entered at the direction of the panel: Judge Niemeyer, Judge Wynn, and Senior Judge Hamilton.

For the Court

/s/ Patricia S. Connor, Clerk