

**UNPUBLISHED**

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

---

**No. 22-2241**

---

**SAUNDRA S. BROOKE,**

**Plaintiff - Appellant,**

**v.**

**VANDERBILT MORTGAGE AND FINANCE, INC.,**

**Defendant - Appellee.**

---

Appeal from the United States District Court for the District of Maryland, at Baltimore.  
Julie R. Rubin, District Judge. (1:22-cv-01432-JRR)

---

**Submitted: April 20, 2023**

---

**Decided: April 24, 2023**

---

**Before KING and QUATTLEBAUM, Circuit Judges, and FLOYD, Senior Circuit Judge.**

---

**Affirmed by unpublished per curiam opinion.**

---

**Saundra S. Brooke, Appellant Pro Se. Dennis Kyle Deak, TROUTMAN PEPPER  
HAMILTON SANDERS LLP, Raleigh, North Carolina, for Appellee.**

---

**Unpublished opinions are not binding precedent in this circuit.**

PER CURIAM:

Saundra S. Brooke appeals the district court's order dismissing without prejudice her action alleging violations of federal statutes. We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's order. *Brooke v. Vanderbilt Mortg. & Fin., Inc.*, No. 1:22-cv-01432-JRR (D. Md. Nov. 18, 2022). 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*

**SAUNDRA S. BROOKE, Plaintiff-Appellant,  
v.  
VANDERBILT MORTGAGE AND FINANCE, INC., Defendant-Appellee.**

No. 22-2241.

**United States Court of Appeals, Fourth Circuit.**

Submitted: April 20, 2023.

Decided: April 24, 2023.

Appeal from the United States District Court for the District of Maryland, at Baltimore. Julie R. Rubin, District Judge. (1:22-cv-01432-JRR).

Saundra S. Brooke, Appellant Pro Se.

Dennis Kyle Deak, TROUTMAN PEPPER HAMILTON SANDERS LLP, Raleigh, North Carolina, for Appellee.

Before KING and QUATTLEBAUM, Circuit Judges, and FLOYD, Senior Circuit Judge.

Affirmed by unpublished per curiam opinion.

**UNPUBLISHED**

**Unpublished opinions are not binding precedent in this circuit.**

PER CURIAM.

Saundra S. Brooke appeals the district court's order dismissing without prejudice her action alleging violations of federal statutes. We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's order. *Brooke v. Vanderbilt Mortg. & Fin., Inc.*, No. 1:22-cv-01432-JRR (D. Md. Nov. 18, 2022). 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.**

Save trees - read court opinions online on Google Scholar.

*Appendix B*

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MARYLAND

SAUNDRA S. BROOKE,

*Plaintiff,*

v.

VANDERBUILT MORTGAGE AND  
FINANCE, INC.

*Defendants.*

Case No. 1-22-cv-01432-JRR

**ORDER**

This matter comes before the court on Defendant's Rule 12(b)(6) motion to dismiss at ECF No. 5. No response was filed and no hearing is necessary.

A motion to dismiss under Rule 12(b)(6) challenges the legal sufficiency of a complaint. *Francis v. Giacomelli*, 588 F.3d 186 (4th Cir. 2009). Rule 8 requires that a plaintiff set forth a statement of her claim "showing that the pleader is entitled to relief." FED. R. CIV. P. 8(a)(2). Further, a complaint must set forth sufficient facts "to state a claim to relief that is plausible on its face" and that provide the defendant fair notice of the alleged facts and wrongdoing with which it is charged; mere conclusory allegations that lack a clear, if not basic, factual foundation are legally insufficient. *Bell Atlantic Corp. v. Twombly*, 550 U.S. 544 (2007); *Ashcroft v. Iqbal*, 556 U.S. 662 (2009). Finally, Rule 10 requires that a plaintiff state her claim in numbered paragraphs to promote clarity when a defendant is called upon to file a responsive pleading. FED. R. CIV. P. 10.

The court is mindful that it is obliged to construe pleadings and papers of self-represented litigants broadly; however, all parties, including those who are self-represented, are expected to abide court rules on the rudimentary essentials of pleadings. Although Plaintiff demands

compensatory and punitive damages of \$5 Million, it is unclear to the court on what basis she makes this demand. The Complaint fails to set forth a clear and plain statement of facts on which her claim is based and, instead, rests upon conclusory, bald allegations of statutory violations. Further, the Complaint makes oblique reference to alleged events (e.g., "favors to state court officials" at p. 3; "the discharged bankruptcy" at p. 4; and "the replevin" at p. 4.) without providing any factual description or chronology of events that would allow a reader to understand or appreciate such references.

The court finds, therefore, that the Complaint fails to state a claim upon which relief can be granted pursuant to Rule 12(b)(6) and fails to conform to the Federal Rules of Civil Procedure on the proper form of pleadings.

Therefore, it is this 18<sup>th</sup> day of November, 2022, **ORDERED** that the Motion (ECF No. 5) shall be, and is hereby, **GRANTED**; and the Complaint (ECF No. 1) shall be, and is hereby, **DISMISSED WITHOUT PREJUDICE**; and

The Clerk of Court is respectfully directed to close this case file.

/S/

---

Julie Rebecca Rubin  
United States District Judge