

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

---

**No. 11-1583**

---

MICHAEL SCHMIDT; DEBORAH BARKER,

Plaintiffs - Appellants,

v.

WELLS FARGO HOME MORTGAGE, a division of WELLS FARGO BANK,  
N.A.,

Defendant - Appellee.

---

Appeal from the United States District Court for the Eastern  
District of Virginia, at Richmond. James R. Spencer, Chief  
District Judge. (3:11-cv-00059-JRS)

---

Submitted: October 23, 2012

Decided: October 31, 2012

---

Before WILKINSON, SHEDD, and DAVIS, Circuit Judges.

---

Affirmed by unpublished per curiam opinion.

---

Jimmy Ray Howell, Jr., JR HOWELL & ASSOCIATES, Washington, D.C.,  
for Appellants. John C. Lynch, Ethan G. Ostroff, TROUTMAN  
SANDERS, LLP, Virginia Beach, Virginia, for Appellee.

---

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Michael Schmidt and Deborah Barker filed a complaint and amended complaint against Wells Fargo Home Mortgage, seeking to assert, inter alia, claims for fraud and claims under the Fair Debt Collection Practices Act and the Virginia Consumer Protection Act. The district court dismissed the complaint pursuant to Fed. R. Civ. P. 12(b)(6), concluding that Schmidt and Barker failed to state a claim for relief. We have reviewed the record and the briefs filed by the parties, and we find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Schmidt v. Wells Fargo Home Mortgage, No. 3:11-cv-00059-JRS (E.D. Va. Apr. 26, 2011). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED