

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 15-2585**

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CAROL JEAN ONEY, on behalf of herself and others similarly  
situated,

Plaintiff - Appellant,

v.

PENNYMAC MORTGAGE INVESTMENT TRUST HOLDINGS I, LLC, other,  
PennyMac Holdings LLC, other, PennyMac Loan Servicing, LLC,

Defendant - Appellee.

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Appeal from the United States District Court for the District of  
Maryland, at Baltimore. J. Frederick Motz, Senior District  
Judge. (1:15-cv-01525-JFM)

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Submitted: July 21, 2016

Decided: July 27, 2016

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Before NIEMEYER, DUNCAN, and AGEE, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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April T. Ademiluyi, LAW OFFICE OF APRIL T. ADEMILUYI, Bethesda,  
Maryland, for Appellant. Edward W. Chang, BLANK ROME LLP,  
Philadelphia, Pennsylvania; James R. Billings-Kang, BLANK ROME  
LLP, Washington, D.C., for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Carol Jean Oney appeals the district court's order dismissing her second amended complaint asserting a claim under the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692-1692p (2012), pursuant to Fed. R. Civ. P. 12(b)(6). We review de novo a district court's dismissal under Rule 12(b)(6), accepting factual allegations in the complaint as true and drawing all reasonable inferences in favor of the nonmoving party. Kensington Volunteer Fire Dep't v. Montgomery Cty., 684 F.3d 462, 467 (4th Cir. 2012). To survive a Rule 12(b)(6) motion to dismiss, a complaint must contain sufficient "facts to state a claim to relief that is plausible on its face." Bell Atl. Corp. v. Twombly, 550 U.S. 544, 570 (2007). We have thoroughly reviewed the record and conclude that the district court committed no reversible error. We therefore affirm the district court's order. 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