

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 98-1776

In Re: RONALD E. HARMON,

Debtor.

RONALD E. HARMON,

Debtor - Appellant,

versus

FIRST UNION NATIONAL BANK OF FLORIDA, f/k/a
Atlantic National Bank of Florida,

Plaintiff - Appellee.

Appeal from the United States District Court for the District of
Maryland, at Baltimore. Joseph H. Young, Senior District Judge.
(CA-98-131-Y, BK-95-58325-JS, AP-97-5357-JS)

Submitted: January 19, 1999

Decided: March 19, 1999

Before WIDENER, NIEMEYER, and HAMILTON, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Ronald E. Harmon, Appellant Pro Se. Richard Blair Hill, Bethesda,
Maryland, for Appellee.

Unpublished opinions are not binding precedent in this circuit.
See Local Rule 36(c).

PER CURIAM:

Ronald E. Harmon appeals from the district court's order affirming the bankruptcy court's determination that a debt owed to First Union National Bank of Florida was nondischargeable in Harmon's bankruptcy case. We have reviewed the record and the district court's opinion and find no reversible error. Accordingly, we affirm on the reasoning of the district court. See First Union Nat'l Bank v. Harmon, Nos. CA-98-131-Y; BK-95-58325-JS; AP-97-5357-JS (D. Md. Apr. 20, 1998). 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