

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 98-2540

VERNOY KENNEDY,

Plaintiff - Appellant,

versus

FIRST OMNI BANK N.A.,

Defendant - Appellee,

and

EQUIBANK CREDIT SERVICES; GERALDINE KENNEDY;
EQUIFAX, INCORPORATED/CREDIT BUREAU; TRW,
INCORPORATED,

Defendants.

Appeal from the United States District Court for the District of
South Carolina, at Greenville. Henry M. Herlong, Jr., District
Judge. (CA-97-947-6-20)

Submitted: March 9, 1999

Decided: March 22, 1999

Before WILLIAMS, MOTZ, and TRAXLER, Circuit Judges.

Affirmed by unpublished per curiam opinion.

James J. Raman, Spartanburg, South Carolina, for Appellant. Rivers
Stilwell, NELSON, MULLINS, RILEY & SCARBOROUGH, L.L.P., Greenville,
South Carolina, for Appellee.

Unpublished opinions are not binding precedent in this circuit.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

PER CURIAM:

Vernoy Kennedy appeals the district court's order granting summary judgment for First Omni on Kennedy's claims under the Truth in Lending Act, 15 U.S.C. § 1642 (1994), and remanding the remaining claim to the state courts. 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 Kennedy v. First Omni Statutory Actions, No. CA-97-947-6-20 (D.S.C. Sept. 16, 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