

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 04-2182

G. MARK SEALS,

Plaintiff - Appellant,

versus

NATIONAL STUDENT LOAN PROGRAM, a Nebraska Corporation; ILLINOIS STUDENT ASSISTANCE COMMISSION, an Illinois Corporation; MAXIMUS COLLECTION CENTER, a Michigan Corporation; AMERICAN EDUCATION SERVICES, Pennsylvania Higher Education Assistance Agency, a Pennsylvania Corporation; SALLIE MAE SERVICING CORPORATION, a Pennsylvania Corporation; NCO FINANCIAL SYSTEMS, INCORPORATED,

Defendants - Appellees.

Appeal from the United States District Court for the Northern District of West Virginia, at Wheeling. Frederick P. Stamp, Jr., District Judge. (CA-02-101-5)

Submitted: February 28, 2005

Decided: March 22, 2005

Before WILLIAMS, MOTZ, and SHEDD, Circuit Judges.

Affirmed by unpublished per curiam opinion.

G. Mark Seals, Appellant Pro Se. Steven Leftridge Thomas, KAY, CASTO & CHANEY, Charleston, West Virginia; David M. Thomas, KAY, CASTO & CHANEY, Morgantown, West Virginia; Jacon Swartly, LEGAL SERVICES DIVISION, Harrisburg, Pennsylvania; William Scott Adams,

MACCORKLE, LAVENDER, CASEY & SWEENEY, PLLC, Morgantown, West Virginia, for Appellees.

Unpublished opinions are not binding precedent in this circuit.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

PER CURIAM:

G. Mark Seals appeals the dismissal of his civil action alleging violations of the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §§ 1692-1692o (2000), and the West Virginia Consumer Credit Protection Act ("WVCCPA"), W. Va. Code § 46A-2-125 (1999). We have reviewed the record and the district court's memorandum opinions and orders granting Defendants' motions to dismiss and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See Seals v. National Student Loan Program, No. CA-02-101-5 (N.D.W. Va. Oct. 8, 2003; Aug. 16, 2004). 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