

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 96-1474

HYRATHA C. SPRIGGS,

Plaintiff - Appellant,

versus

CITIBANK (MARYLAND), N.A.,

Defendant - Appellee.

Appeal from the United States District Court for the District of Maryland, at Baltimore. J. Frederick Motz, Chief District Judge. (CA-95-2499-JFM)

Submitted: October 3, 1996

Decided: October 9, 1996

Before ERVIN, LUTTIG, and MICHAEL, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Hyratha C. Spriggs, Appellant Pro Se. Jana Howard Carey, Todd James Horn, VENABLE, BAETJER & HOWARD, Baltimore, Maryland, for Appellee.

Unpublished opinions are not binding precedent in this circuit.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

PER CURIAM:

Appellant appeals from the district court's order granting Defendant's motion to dismiss or for summary judgment. 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. Spriggs v. Citibank, No. CA-95-2499-JFM (D. Md. Mar. 29, 1996). 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