

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 99-1125

RAMONA S. BURNETTE,

Plaintiff - Appellant,

versus

FIRST UNION NATIONAL BANK, formerly known as
Signet Bank; CAPITOL ONE BANK,

Defendants - Appellees.

Appeal from the United States District Court for the Eastern Dis-
trict of Virginia, at Richmond. James R. Spencer, District Judge.
(CA-97-865-3)

Submitted: June 29, 1999

Decided: July 16, 1999

Before WILKINS, LUTTIG, and MOTZ, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Ramona S. Burnette, Appellant Pro Se. Ronald Nicholas Regnery,
CHRISTIAN & BARTON, Richmond, Virginia; Janet Stuart Jenness,
WRIGHT, ROBINSON, OSTHIMER & TATUM, Richmond, Virginia, for
Appellees.

Unpublished opinions are not binding precedent in this circuit.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

PER CURIAM:

Ramona S. Burnette appeals from the district court's order dismissing as moot her motion for default 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. See Burnette v. First Union National Bank, No. CA-97-865-3 (E.D. Va. Jan. 14, 1999). Although Burnette's appeal lacks merit, we find that it is not frivolous within the meaning of Fed. R. App. P. 38, and therefore we deny the Appellees' motions for sanctions. 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