

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 10-1795**

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STEPHEN W. HUDSON,

Plaintiff - Appellant,

v.

BANK OF AMERICA, N.A.,

Defendant - Appellee.

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Appeal from the United States District Court for the Eastern District of Virginia, at Richmond. James R. Spencer, Chief District Judge. (3:09-cv-00462-JRS)

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Submitted: May 4, 2011

Decided: May 19, 2011

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Before NIEMEYER, DUNCAN, and KEENAN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Henry W. McLaughlin, III, LAW OFFICE OF HENRY MCLAUGHLIN, P.C., Richmond, Virginia, for Appellant. Harry M. Johnson, III, William P. Childress, III, HUNTON & WILLIAMS, LLP, Richmond, Virginia, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Stephen W. Hudson appeals the district court's order granting Bank of America, N.A.'s Fed. R. Civ. P. 12(b)(6) motion to dismiss his action, brought pursuant to the Truth in Lending Act, 15 U.S.C.A. §§ 1601-1667f (West 2009 & Supp. 2010). We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's order. See Hudson v. Bank of America, N.A., No. 3:09-cv-00462 (E.D. Va. June 11, 2010). 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