

UNPUBLISHEDUNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 14-2320

KARIN KIRKSEY ZANDER,

Plaintiff - Appellant,

v.

SAXON MORTGAGE SERVICES, INC.; OCWEN FINANCIAL CORP.,

Defendants - Appellees.

Appeal from the United States District Court for the Middle
District of North Carolina, at Greensboro. William L. Osteen,
Jr., Chief District Judge. (1:13-cv-01141-WO-JEP)

Submitted: April 23, 2015

Decided: April 27, 2015

Before SHEDD, DUNCAN, and THACKER, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Karin Kirksey Zander, Appellant Pro Se. Cassandra Lauren
Crawford, Donald Richard Pocock, NELSON MULLINS RILEY &
SCARBOROUGH, LLP, Winston-Salem, North Carolina; Dennis Kyle
Deak, Whitney Sarah Waldenberg, TROUTMAN SANDERS, LLP, Raleigh,
North Carolina, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Karin Kirksey Zander appeals from district court's orders: (1) dismissing her civil action asserting claims pursuant to the Fair Credit Reporting Act and remanding her state law claims, (2) denying her motion for default judgment, and (3) denying her motions to amend the complaint and for reconsideration. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Zander v. Saxon Mortg. Servs., Inc., No. 1:13-cv-01141-WO-JEP (M.D.N.C. Aug. 26, 2014; Nov. 5, 2014; Nov. 6, 2014) We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED