

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 16-1766**

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MICHAEL MUNOZ,

Plaintiff - Appellant,

v.

SUNTRUST BANK,

Defendant - Appellee.

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Appeal from the United States District Court for the Western  
District of North Carolina, at Statesville. Richard L.  
Voorhees, District Judge. (5:15-cv-00119-RLV-DCK)

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Submitted: January 20, 2017

Decided: January 26, 2017

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Before AGEE, WYNN, and HARRIS, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Michael Munoz, Appellant Pro Se. Matthew William Krueger-Andes,  
Robert R. Marcus, SMITH MOORE LEATHERWOOD LLP, Charlotte, North  
Carolina, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Michael Munoz appeals the district court's order granting SunTrust Bank's motion to dismiss and dismissing Munoz's civil action for lack of prudential standing. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Munoz v. SunTrust Bank, No. 5:15-cv-00119-RLV-DCK (W.D.N.C. June 3, 2016). 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