

United States Court of Appeals
For the Eighth Circuit

No. 18-3667

Monty G. Carroll, Jr., on behalf of himself and all others similarly situated;
Lawrence D. Smith, on behalf of himself and all others similarly situated

Plaintiffs - Appellants

v.

Rodenburg LLP

Defendant - Appellee

Appeal from United States District Court
for the District of North Dakota - Fargo

Submitted: August 9, 2019
Filed: August 14, 2019
[Unpublished]

Before BENTON, SHEPHERD, and KELLY, Circuit Judges.

PER CURIAM.

Monty Carroll and Lawrence Smith appeal the district court's¹ dismissal of their purported class action brought under the Fair Debt Collection Practices Act (FDCPA). Having carefully reviewed the record and the parties' arguments on appeal, we conclude the court properly dismissed the complaint. See *Plymouth Cty. v. Merscorp, Inc.*, 774 F.3d 1155, 1158 (8th Cir. 2014) (de novo review of Fed. R. Civ. P. 12(b) dismissal order); *Duffy v. Landberg*, 215 F.3d 871, 873-75 (8th Cir. 2000) (alleged FDCPA violations are evaluated through the eyes of the unsophisticated consumer; unsophisticated consumer standard contains an objective element of reasonableness to protect debt collectors from liability for peculiar interpretations of collections letters). Accordingly, the judgment is affirmed. See 8th Cir. R. 47B.

¹The Honorable Daniel L. Hovland, Chief Judge, United States District Court for the District of North Dakota.