UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 09-2266

In Re: DERRICK MILLARD, SR.; TRACIE M. MILLARD,
Debtors.

SUNTRUST BANK,

Movant - Appellant,

v.

DERRICK MILLARD, SR.; TRACIE M. MILLARD,

Debtors - Appellees,

and

TIMOTHY P. BRANIGAN,

Trustee.

NATIONAL ASSOCIATION OF CONSUMER BANKRUPTCY ATTORNEYS,

Amicus Supporting Appellees.

Appeal from the United States District Court for the District of Maryland, at Baltimore. Marvin J. Garbis, Senior District Judge. (8:08-cv-03002-MJG; 08-17964)

Submitted: November 18, 2010 Decided: December 15, 2010

Before KING, DUNCAN, and WYNN, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Matthew A. Egeli, John Russell Griffin, HARTMAN & EGELI, LLP, Annapolis, Maryland, for Appellant. Derrick Millard, Sr., Tracie M. Millard, Appellees Pro Se. Tara A. Twomey, Carmel,

California, for Amicus Supporting Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

SunTrust appeals the district court's order affirming the bankruptcy court's order granting the Debtors' Motion to Avoid Lien. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. SunTrust Bank v. Millard, No. 8:08-cv-03002-MJG, 08-17964 (D. Md. Nov. 7, 2008 & Sept. 28, 2009). 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