FILED

IN THE UNITED STATES COURT OF APPEALS

FOR THE	No. 99-6189	U.S. COURT OF APPEALS ELEVENTH CIRCUIT APR 06 2000 THOMAS K. KAHN CLERK
D. C. Docket No. 98-02422-CV-PT-E		
PATRICIA PELFREY, on behalf of herself and the class described herein,		
		Plaintiff-Appellant,
versus		
EDUCATIONAL CREDIT MANAGEMENT CORPORATION,		
		Defendant-Appellee.
Appeal from the United States District Court for the Northern District of Alabama		
(April 6, 2000)		
Before TJOFLAT and MARCUS, Circuit Judges, and KRAVITCH, Senior Circuit Judge.		

PER CURIAM:

We affirm the judgment of the district court granting the defendant's motion for judgment as a matter of law on the ground that the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. (1994), does not apply to the defendant, because the defendant is a "person collecting or attempting to collect any debt owed or due or asserted to be owed or due another to the extent such activity . . . is incidental to a bona fide fiduciary obligation" 15 U.S.C. § 1692a(6)(F)(i). See Pelfrey v. Educational Credit Management Corp., 71 F. Supp. 2d 1161, 1172-74, 1179-80 (N.D. Ala. 1999).

AFFIRMED.