## IN THE UNITED STATES COURT OF APPEALS

FOR THE ELEVENTH CIRCUIT	ELEVENTH CIRCUIT
No. 02-10058 Non-Argument Calendar	JULY 17, 2002 THOMAS K. KAHN CLERK
D. C. Docket No. 01-2608-CIV-DLG	
TIMOTHY MCCULLOCH, individually and on behalf of all others similarly situated,	
	Plaintiff,
ROSIE BOLTON, BRENDA WATTS BROWN, et al.,	
	Plaintiffs-Appellants,
versus	
PNC BANK INC., a foreign corporation, BAC INC., a Florida corporation, et al.,	
	Defendants-Appellees.
Appeal from the United States District Court for the Southern District of Florida	
(July 17, 2002)	
Before ANDERSON. CARNES and HULL. Circuit Judges	3

## PER CURIAM:

We affirm the district court's dismissal of plaintiff's complaint for the reasons set out in the district court's opinion dated October 19, 2001, which is attached as an Appendix.

AFFIRMED.<sup>1</sup>

Appellant's other arguments on appeal are rejected without need for discussion. Appellee's request for oral argument is denied.