

[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS

FOR THE ELEVENTH CIRCUIT

No. 07-14789

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| FILED U.S. COURT OF APPEALS ELEVENTH CIRCUIT July 31, 2009 THOMAS K. KAHN CLERK |
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D. C. Docket No. 05-02808-CV-TCB-1

CAROL T. MACKEY,
CALVIN MACKEY,

Plaintiffs-Counter-
Defendants-Appellants,

versus

FDIC-R,

Defendant-Counter-
Claimant-Appellee,

JOEL A. FREEDMAN,
DOES 3-10,

Defendants-Appellees.

Appeal from the United States District Court
for the Northern District of Georgia

(July 31, 2009)

Before DUBINA, Chief Judge, TJOFLAT, Circuit Judge, and BOWEN,* District Judge.

PER CURIAM:

Carol and Calvin Mackey appeal from the district court's grant of summary judgment in favor of the defendant, FDIC-R, on their claims seeking rescission under the Truth in Lending Act, 15 U.S.C. § 1635, as well as the court's dismissal of their other federal and state law claims.

We review *de novo* a district court's grant of summary judgment, applying the same legal standard used by the district court. *Johnson v. Bd. of Regents of Univ. Of Ga.*, 263 F.3d 1234, 1242 (11th Cir. 2001).

After reviewing the record, reading the parties' briefs, and having the benefit of oral argument, we affirm the district court's grant of summary judgment based on the magistrate judge's well-reasoned Report and Recommendation filed on August 7, 2007.

AFFIRMED.

*Honorable Dudley H. Bowen, Jr., United States District Judge for the Southern District of Georgia, sitting by designation.