

**IN THE UNITED STATES COURT OF APPEALS
FOR THE FIFTH CIRCUIT**

United States Court of Appeals
Fifth Circuit

FILED

June 8, 2015

Lyle W. Cayce
Clerk

14-11066
Summary Calendar

In the Matter of: JOHN F. SKELTON, III,

Debtor

JOHN F. SKELTON, III; DYANN SKELTON,

Appellants,

v.

URBAN TRUST BANK CENLAR FSB,

Appellee.

Appeal from the United States District Court
for the Northern District of Texas
U.S.D.C. No. 3:13-CV-4226

Before HIGGINBOTHAM, JONES, and HIGGINSON, Circuit Judges.

PER CURIAM:*

John and Dyann Skelton appeal from a district court order affirming a bankruptcy court order that granted summary judgment in favor of Urban Trust Bank Cenlar FSB. We apply “the same standards of review to the

* Pursuant to 5TH CIR. R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR. R. 47.5.4.

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bankruptcy court's findings of fact and conclusions of law as applied by the district court.”¹ Having reviewed the parties' briefing on appeal and the underlying record, we conclude that the Skeltons' arguments are unavailing. The order and judgment of the bankruptcy court are AFFIRMED for essentially the reasons stated in the district court's opinion.

¹ *In re Crager*, 691 F.3d 671, 676 (5th Cir. 2012) (citation omitted).