UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND

Hampton v. Wells Fargo Bank, N.A.

Case No. 25-cv-1935-ABA (D. Md. Mar. 4, 2026) · No. 25-cv-1935-ABA · Decided March 4, 2026

SUMMARY

The United States District Court for the District of Maryland granted Wells Fargo Bank, N.A.'s motion to dismiss Katrina Toya Hampton's claims arising from her mortgage loan. The court rejected Hampton's purported "redemption" theory, including her attempt to satisfy the mortgage through an alleged UCC Contract Trust Account, credit authorization, and bill of exchange. The court held that her claims for unjust enrichment, breach of contract, and promissory estoppel were not plausibly stated and dismissed the action with prejudice.

CASE DETAILS

COURT	United States District Court for the District of Maryland
WRITING FOR THE COURT	Adam B. Abelson
JURISDICTION	United States District Court for the District of Maryland
DECIDED	March 4, 2026
DOCKET	25-cv-1935-ABA
DISPOSITION	dismissed
PROCEDURAL POSTURE	Plaintiff filed a state-court action alleging unjust enrichment, breach of contract, and promissory estoppel and seeking damages, discharge of her mortgage obligation, and equitable title relief. Defendant removed the action based on diversity jurisdiction and moved to dismiss. Plaintiff opposed dismissal and moved to remand.
STANDARD OF REVIEW	The court independently assessed subject-matter jurisdiction. On the Rule 12(b)(6) motion, it accepted well-pleaded factual allegations as true, drew reasonable inferences in plaintiff's favor, and required factual allegations sufficient to state a facially plausible claim for relief.
PRECEDENTIAL VALUE	unpublished, nonprecedential district court opinion
PARTIES	Katrina Toya Hampton v. Wells Fargo Bank, N.A.

TOPICS

motions to dismiss | subject matter jurisdiction | civil procedure | contracts | unjust enrichment

PRACTICE AREAS

civil procedure | contracts | real estate | remedies

QUESTIONS PRESENTED

1. Whether the court had diversity subject-matter jurisdiction over the removed action.
2. Whether Hampton's claims based on the alleged use of self-created credit, a purported bill of exchange, and a redemption theory stated claims for unjust enrichment, breach of contract, or promissory estoppel under Rule 12(b)(6).

HOLDINGS

1. The court had diversity jurisdiction because Hampton sought $645,000 in damages and discharge of a mortgage obligation exceeding $75,000, and the parties were citizens of different states.
2. Hampton could not discharge or satisfy her mortgage obligation through purported self-created credit, a UCC Contract Trust Account, or a bill of exchange, and her redemption theory had no legal or factual basis.
3. Hampton failed to state an unjust-enrichment claim because she did not allege that she conferred a benefit on Wells Fargo or that Wells Fargo was enriched by her nonpayment of the mortgage obligation.
4. Hampton failed to plausibly allege that a contract was formed through her purported use of self-created credit to satisfy the mortgage obligation.
5. Hampton failed to state a promissory-estoppel claim because she did not identify an actionable promise or reasonable reliance supporting enforcement.

KEY QUOTATIONS

> *“There is plainly no legal basis for this theory.”* (Discussion.B)

> *“Even accepting Ms. Hampton’s factual allegations as true, her core legal theory—redemption theory—and her specific claims of unjust enrichment, breach of contract, and promissory estoppel, do not state claims on which relief can be granted.”* (Conclusion)

FACTUAL BACKGROUND

Katrina Toya Hampton obtained a mortgage loan from Wells Fargo in 2012 and later entered loan-modification agreements after falling behind on payments. In March 2025, after receiving a payoff statement demanding approximately $595,526.94, Hampton sent Wells Fargo notices and a purported bill of exchange based on an alleged UCC Contract Trust Account and asserted that her self-created “credit” satisfied the mortgage obligation. She alleged that Wells Fargo's failure to respond or accept the purported payment created liability for unjust enrichment, breach of a tacit agreement, and promissory estoppel.

PROCEDURAL HISTORY

The action was filed in Maryland state court and removed to the United States District Court for the District of Maryland on June 17, 2025. The court denied the motion to remand after finding diversity jurisdiction and granted Wells Fargo's motion to dismiss, dismissing the claims with prejudice.

DISPOSITION

dismissed

CASES CITED

- Hampton v. Wells Fargo Bank N.A., Case No. 24-cv-00745-PX, 2025 WL 297849 (D. Md. Jan. 23, 2025)
- Hertz Corp. v. Friend, 559 U.S. 77, 94 (2010)
- Bell Atl. Corp. v. Twombly, 550 U.S. 554, 555, 570 (2007)
- Ashcroft v. Iqbal, 556 U.S. 662, 678 (2009)
- King v. Rubenstein, 825 F.3d 206, 212 (4th Cir.)
- JTH Tax, Inc. v. Frashier, 624 F.3d 635, 638 (4th Cir.)
- Wiggins v. N. Am. Equitable Life Assurance Co., 644 F.2d 1014, 1016
- St. Paul Mercury Indem. Co. v. Red Cab Co., 303 U.S. 283, 293 (1938)
- Potter v. Verizon Communications, Inc.
- Miller v. PECO Exelon, 775 Fed. App’x 37, 37–38 (3d Cir. 2019)
- Benson v. State, 389 Md. 615, 651–52 (2005)
- Braude v. Robb, 255 Md. App. 383, 397–98 (2022)
- Cochran v. Norkunas, 398 Md. 1, 16–17 (2007)
- Chernick v. Chernick, 327 Md. 470, 479 (1992)
- McKenzie v. Comcast Cable Commc’ns, Inc., 393 F. Supp. 2d 362, 372–73 (D. Md. 2005)