UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF MISSISSIPPI

James B. Loyd v. Rocket Mortgage, LLC and Rubin Lublin, LLC

Loyd · No. 3:25-CV-208-SA-RP · Decided May 12, 2026

SUMMARY

The United States District Court for the Northern District of Mississippi dismissed James B. Loyd's amended complaint against Rocket Mortgage, LLC and Rubin Lublin, PLLC. The court held that the complaint failed to state a plausible claim concerning the assignment of a mortgage, foreclosure proceedings, and related causes of action, including quiet title, wrongful foreclosure, unjust enrichment, and breach of fiduciary duty. The court also noted deficient service of process and closed the case.

CASE DETAILS

COURT	United States District Court for the Northern District of Mississippi
WRITING FOR THE COURT	Sharion Aycock
JURISDICTION	United States District Court for the Northern District of Mississippi
DECIDED	May 12, 2026
DOCKET	3:25-CV-208-SA-RP
DISPOSITION	dismissed
PROCEDURAL POSTURE	Defendants moved to dismiss the pro se plaintiff's amended complaint under the pleading standard applicable to motions to dismiss. The court granted the motion and dismissed all claims.
STANDARD OF REVIEW	On a motion to dismiss, the court accepts well-pleaded facts as true, draws reasonable inferences in the plaintiff's favor, and determines whether the complaint states a facially plausible, legally cognizable claim for relief.
PRECEDENTIAL VALUE	unpublished
PARTIES	James B. Loyd v. Rocket Mortgage, LLC, Rubin Lublin, LLC

TOPICS

motions to dismiss · pleadings · service of process · quiet title · wrongful foreclosure

PRACTICE AREAS

civil procedure · real estate · mortgages · consumer protection · remedies

QUESTIONS PRESENTED

1. Whether the amended complaint stated a facially plausible claim for relief concerning the assignment of the mortgage note and deed of trust and the subsequent foreclosure proceedings.
2. Whether the amended complaint improperly failed to connect its factual allegations to the elements of the asserted causes of action.
3. Whether dismissal for failure to effectuate service of process was also warranted.

HOLDINGS

1. The amended complaint failed to state a valid claim for relief because its allegations concerning the assignment and foreclosure were baseless and did not plausibly establish that defendants lacked authority to enforce the note or deed of trust.
2. The amended complaint was improper because it asserted numerous causes of action without linking the factual allegations to the elements of those claims.
3. Dismissal on the basis of insufficient service of process would also have been appropriate because Loyd failed to properly effectuate service on the defendants.

KEY QUOTATIONS

> *"To survive a motion to dismiss, a complaint must contain sufficient factual matter, accepted as true, to 'state a claim to relief that is plausible on its face.'"* (Analysis and Discussion)

> *"This lawsuit is baseless, and the Amended Complaint [27] fails to state a valid claim upon which relief can be granted."* (Analysis and Discussion)

FACTUAL BACKGROUND

Loyd alleged that he executed a promissory note and deed of trust to purchase real property in Byhalia, Mississippi. He contended that the note was transferred to a REMIC trust, that MERS lacked authority to assign the deed of trust to Rocket Mortgage, and that a later substitution of Rubin Lublin as trustee was void. Based on those allegations, he asserted claims including quiet title, wrongful foreclosure, unjust enrichment, and breach of fiduciary duty.

PROCEDURAL HISTORY

Loyd filed an original complaint concerning a mortgage note, deed of trust, assignment, and threatened or completed foreclosure proceedings. The court ordered him to provide a more definite statement and properly complete service of process. Loyd filed an amended complaint, but defendants moved to dismiss, arguing inadequate service and failure to state a claim. The court granted dismissal because the amended complaint remained factually and legally deficient, and noted that dismissal for improper service would also have been appropriate.

DISPOSITION

dismissed

CASES CITED

- Ashcroft v. Iqbal, 556 U.S. 662, 678, 129 S. Ct. 1937, 173 L. Ed. 2d 868 (2009)
- Bell Atlantic Corp. v. Twombly, 550 U.S. 544, 570, 127 S. Ct. 1955, 167 L. Ed. 2d 929 (2007)
- In re McCoy, 666 F.3d 924, 926 (5th Cir. 2012)
- Lone Star Fund V (U.S.), L.P. v. Barclays Bank PLC, 594 F.3d 383, 387 (5th Cir. 2010)
- Lormand v. U.S. Unwired, Inc., 565 F.3d 228, 232-33 (5th Cir. 2009)
- Taylor v. Ocwen Loan Serv., LLC, 2014 WL 280399, at *5 n. 3 (N.D. Miss. Jan. 24, 2014)
- Michael v. Boutwell, 2015 WL 728516, at *6 (N.D. Miss. Feb. 19, 2015)
- Clinton v. Johnson, 2014 WL 575295, at *2–3 (S.D. Miss. Feb. 11, 2014)
- Miss. State Port Auth. at Gulfport v. Yiport Holding A.S., 416 So. 3d 8396 (Miss. 2025)