

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF
MISSOURI

John A. Reeves v. First Bank, et al.

Reeves · No. No. 4:25-cv-01241-JMD · Decided December 29, 2025

SUMMARY

The United States District Court for the Eastern District of Missouri dismisses John A. Reeves’s pro se action against First Bank and Millsap & Singer, P.C. for lack of subject-matter jurisdiction. The court concludes that the complaint’s foreclosure-related allegations and cited federal statutes do not establish a nonfrivolous federal question, and it alternatively notes that the claims would fail under Rule 12(b) (6). The defendants’ motion to dismiss is granted, and Reeves’s pending motions are denied as moot.

CASE DETAILS

COURT	United States District Court for the Eastern District of Missouri
WRITING FOR THE COURT	Soshua M. Divine
JURISDICTION	United States District Court for the Eastern District of Missouri
DECIDED	December 29, 2025
DOCKET	No. 4:25-cv-01241-JMD
DISPOSITION	dismissed
PROCEDURAL POSTURE	Defendants moved to dismiss the complaint for lack of subject matter jurisdiction and failure to state a claim. While the motion was pending, the property was sold at a foreclosure auction, and plaintiff moved for a temporary restraining order, immediate ruling, and a stay of execution. The court granted the motion to dismiss, dismissed the action for lack of subject matter jurisdiction, and denied the remaining motions as moot.
STANDARD OF REVIEW	On a facial attack to subject matter jurisdiction, the court restricts its review to the face of the pleadings, accepts alleged facts as true, and draws reasonable inferences in the plaintiff's favor. Pro se pleadings are liberally construed, but must still allege sufficient facts to support the asserted claims.
PRECEDENTIAL VALUE	Unknown; memorandum and order from a federal district court, with no precedential-status designation in the source.

TOPICS

subject matter jurisdiction

motions to dismiss

foreclosure

mortgages

civil procedure

PRACTICE AREAS

civil procedure

mortgages

foreclosure

consumer protection

constitutional law

QUESTIONS PRESENTED

1. Whether the complaint adequately established federal-question subject matter jurisdiction over plaintiff's mortgage and foreclosure dispute.
2. Whether the complaint's conclusory, implausible, and sovereign-citizen-related allegations warranted dismissal for lack of subject matter jurisdiction.
3. Whether plaintiff's motions for a temporary restraining order, immediate ruling, and stay of execution should be granted after dismissal of the action.

HOLDINGS

1. The complaint did not establish federal-question jurisdiction because its alleged facts did not give rise to a federal question, despite plaintiff's citation of numerous federal statutes and constitutional provisions.
2. Conclusory allegations, legal labels, formulaic recitations of claim elements, and patently frivolous sovereign-citizen theories do not establish federal-question jurisdiction; dismissal for lack of subject matter jurisdiction was proper.
3. Plaintiff's motions for a temporary restraining order, immediate ruling, and stay of execution were denied as moot following dismissal of the action.

KEY QUOTATIONS

"Federal courts are courts of limited jurisdiction," possessing "only that power authorized by Constitution and statute." (at 3)

"This case is DISMISSED for lack of subject-matter jurisdiction because none of the facts asserted by Reeves raises a federal question and because the complaint is patently frivolous." (at 6)

FACTUAL BACKGROUND

Reeves challenged a mortgage and foreclosure involving property that had originally been encumbered by a loan and deed of trust executed by his father, Gene E. Reeves, in 2013. Title was later transferred to Reeves, and Reeves acknowledged the existence of a mortgage-loan assumption and loan-modification agreement. After sending First Bank demands for validation, original loan documents, and responses to an error-resolution request and qualified written request, Reeves alleged that defendants failed to respond meaningfully. The property was sold at a foreclosure auction while the case was pending.

PROCEDURAL HISTORY

John A. Reeves filed a pro se federal complaint against First Bank and Millsap & Singer, P.C., asserting claims arising from a mortgage loan and foreclosure and invoking federal-question jurisdiction. Defendants jointly moved to dismiss. The district court concluded that the complaint's alleged facts did not establish a federal question and that the claims were patently frivolous, dismissed for lack of subject matter jurisdiction, and denied plaintiff's pending motions as moot.

DISPOSITION

dismissed

CASES CITED

- Branson Label, Inc. v. City of Branson, Mo., 793 F.3d 910, 914 (8th Cir. 2015)
- Osborn v. United States, 918 F.2d 724, 729 n.6 (8th Cir. 1990)
- Carlsen v. GameStop, Inc., 833 F.3d 903, 908 (8th Cir. 2016)
- Rollins v. Hous. Auth. of Kansas City, 2009 WL 10671774, at *2 (W.D. Mo. Mar. 2, 2009)
- Stone v. Harry, 364 F.3d 912, 914-15 (8th Cir. 2004)
- McNeil v. United States, 508 U.S. 106, 113 (1993)
- Great Rivers Habitat All. v. FEMA, 615 F.3d 985, 988 (8th Cir. 2010)
- Kokkonen v. Guardian Life Ins. Co. of Am., 511 U.S. 375, 377 (1994)
- Little v. United States Dep't of Def., 2022 WL 1302759, at *6 (E.D. Mo. May 2, 2022)
- McKelvey v. Rice, 2025 WL 2899020, at *2 (E.D. Mo. Oct. 10, 2025)
- Wagner v. U.S. Bancorp, 2024 WL 4421174, at *2 (D. Minn. Oct. 4, 2024)
- Moore v. Ocwen Loan Servicing, LLC, 2017 WL 3279014, at *2 (E.D. Mo. Aug. 2, 2017)
- Ashcroft v. Iqbal, 556 U.S. 662, 678 (2009)
- Riding v. Morgan Stanley & Co. LLC, 2025 WL 3543006, at *2-*4 (W.D. Mo. Dec. 10, 2025)
- In re Wallace, 2024 WL 3648551, at *4 (Bankr. N.D. Iowa Aug. 2, 2024)
- Thompson v. Leach, 2024 WL 243424, at *1 (D.S.C. Jan. 23, 2024)
- Courville v. McCormick, 2025 WL 72163, at *1 n.1 (W.D. Ark. Jan. 10, 2025)
- Biscanin v. Merrill Lynch & Co., Inc., 407 F.3d 905, 907 (8th Cir. 2005)