UNITED STATES COURT OF APPEALS

FOR THE FIFTH CIRCUIT

Consolidated Case Nos. 01-60051, 01-60052, 01-60053, 01-60054, 01-60055, 01-60056, 01-60057, 01-60058, 01-60059, 01-60060, 01-60061, 01-60062, 01-60063, 01-60064, 01-60239, 01-60240, 01-60241, 01-60242, 01-60259

BANK ONE, N.A.,

Plaintiff-Appellee,

VERSUS

BESSIE LAKE, ROBBIE HAYMER, CALVIN EPPS, WILLIE JONES, OSCAR MCDONALD, BOBBIE HARRIS; DIANE HARRIS, GEORGE BEACHAM; JOYCE BEACHAM, BARRY BLACKSTONE; TERESA BLACKSTONE, CLARENCE COATES, SHIRLEY EVANS, TANYA GEORGE; BARRY GEORGE, MABLE GRIFFIN, MARY MEEKS, WILLIE COOK, MARY BUCHANAN, PHILOMENA COWEN, CHARLES MALLETT, HENRY HORTON AND MINNIE DONALDSON,

Defendants-Appellants.

Appeals from the United States District Court For the Southern District of Mississippi

(5:00-CV-227-BN, et al)

April 5, 2002

Before REAVLEY, HIGGINBOTHAM and PARKER, Circuit Judges.

PER CURIAM:*

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 R. 47.5, the Court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR.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

Appellants challenge the district court's ruling granting Bank One's Motions to Compel Arbitration and denying their motions for joinder and dismissal, discovery, and abstention. After hearing oral arguments, and considering the briefs and record excepts, the judgments of the district court granting Bank One's Motions to Compel Arbitration and denying the Appellant's motions for joinder and dismissal, discovery, and abstention are affirmed for essentially the reasons stated in our opinion in Bank One, N.A. v. Boyd, 00-60805, and the reasons stated by the district court in its January 2, 2001, opinion in Bank One, N.A. v. Coates, 3:00-cv-671LN.

AFFIRMED.