United States Court of Appeals for the Fifth Circuit

No. 25-10290
Summary Calendar

United States Court of Appeals
Fifth Circuit
FILED
November 6, 2025
Lyle W. Cayce
Clerk

Jeremy Edward Schroppel,

Plaintiff—Appellant,

versus

Vanderbilt Mortgage and Finance, Incorporated,

Defendant—Appellee.

Appeal from the United States District Court
for the Northern District of Texas
USDC Nos. 3:23-CV-2123, 3:23-CV-2552

Before Southwick, Duncan, and Engelhardt, *Circuit Judges*.

Per Curiam:*

Jeremy Edward Schroppel moves to proceed in forma pauperis (IFP) on appeal following the Federal Rule of Civil Procedure 12(b)(6) dismissal of his pro se civil suit by the district court. He also wishes to appeal its denial of his Federal Rule of Civil Procedure 56 motion for summary judgment. By moving to proceed IFP in this court, Schroppel challenges the district

* This opinion is not designated for publication. *See* 5th Cir. R. 47.5.

court's certification that his appeal is not taken in good faith. *See Baugh v. Taylor*, 117 F.3d 197, 202 (5th Cir. 1997). Our inquiry into whether an appeal is taken in good faith "is limited to whether the appeal involves legal points arguable on their merits (and therefore not frivolous)." *Howard v. King*, 707 F.2d 215, 220 (5th Cir. 1983) (internal quotation marks and citations omitted).

Schroppel contends in his IFP pleadings that Vanderbilt Mortgage and Finance violated the Truth in Lending Act by not providing required loan disclosures and not honoring his request to rescind his loan. However, his contentions do not raise a nonfrivolous issue for appeal. *See* 15 U.S.C. § 1632(a), (e)(1); 15 U.S.C. § 1602(w), (x); 12 C.F.R. § 226.5; 12 C.F.R. § 226.18.

In view of the foregoing, Schroppel's IFP motion is DENIED, and his appeal is DISMISSED as frivolous. *See Baugh*, 117 F.3d at 202 n.24; 5TH CIR. R. 42.2.