

United States Court of Appeals  
for the Fifth Circuit

United States Court of Appeals  
Fifth Circuit

**FILED**

January 12, 2026

Lyle W. Cayce  
Clerk

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No. 25-50340  
Summary Calendar

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JODIE COLLINS,

*Plaintiff—Appellant,*

*versus*

WESTLAKE FINANCIAL SERVICES,

*Defendant—Appellee.*

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Appeal from the United States District Court  
for the Western District of Texas  
USDC No. 5:25-CV-21

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Before HIGGINBOTHAM, ENGELHARDT, and RAMIREZ, *Circuit Judges.*

PER CURIAM:\*

Jodie Collins, proceeding pro se, appeals the district court's dismissal of his civil action and the denial of his motion to vacate. Although pro se filings are afforded liberal construction, even pro se litigants must brief arguments in order to preserve them. *Yohey v. Collins*, 985 F.2d 222, 225 (5th Cir. 1993). Collins's only argument on the merits is that he satisfied his

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\* This opinion is not designated for publication. See 5TH CIR. R. 47.5.

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payment obligation under the credit agreement through the submission of the self-authored negotiable instrument. This argument is frivolous. *See* TEX. BUS. & COM. CODE § 3.104(a).

In light of the foregoing, the judgment of the district court is AFFIRMED.