

FILED
United States Court of Appeals
Tenth Circuit

UNITED STATES COURT OF APPEALS

FOR THE TENTH CIRCUIT

August 20, 2026

Christopher M. Wolpert
Clerk of Court

DIANNA GRACE REUTER,

Plaintiff - Appellant,

v.

SAN JUAN MOUNTAINS CREDIT
UNION,

Defendant - Appellee.

No. 25-1442
(D.C. No. 1:25-CV-03292-LTB)
(D. Colo.)

DIANNA GRACE REUTER,

Plaintiff - Appellant,

v.

SILVERJACK HOMEOWNERS
ASSOCIATION,

Defendant - Appellee.

No. 26-1022
(D.C. No. 1:25-CV-04173-LTB)
(D. Colo.)

SAN JUAN MOUNTAINS CREDIT
UNION,

Plaintiff - Appellee,

v.

DIANNA GRACE REUTER,

Defendant - Appellant.

No. 26-1181
(D.C. No. 1:26-CV-01731-LTB)
(D. Colo.)

ORDER AND JUDGMENT*

Before **HOLMES**, Chief Judge, **MORITZ** and **FEDERICO**, Circuit Judges.

Pro se appellant Dianna Grace Reuter¹ is subject to filing restrictions in the district court. When she sought to pursue two new federal lawsuits, the district court denied her motions for leave to file and dismissed the actions. She later filed a document entitled *Notice of Removal*, which the district court opened as another action but then dismissed because she did not move for leave to file. Ms. Reuter appeals from all three decisions. Exercising jurisdiction under 28 U.S.C. § 1291, we affirm.

BACKGROUND

In May 2025, the district court determined “Ms. Reuter is not capable of proceeding *pro se* in litigation in this court” and prohibited her from filing pro se actions in the District of Colorado without the court’s permission. *Reuter v. City of*

* After examining the briefs and appellate record, this panel has determined unanimously that oral argument would not materially assist in the determination of this appeal. See Fed. R. App. P. 34(a)(2); 10th Cir. R. 34.1(G). The case is therefore ordered submitted without oral argument. This order and judgment is not binding precedent, except under the doctrines of law of the case, res judicata, and collateral estoppel. It may be cited, however, for its persuasive value consistent with Fed. R. App. P. 32.1 and 10th Cir. R. 32.1.

¹ We liberally construe Ms. Reuter’s pro se filings, but we do not act as her counsel. See *Firstenberg v. City of Santa Fe, N.M.*, 696 F.3d 1018, 1024 (10th Cir. 2012).

Boston, No. 25-cv-00405, at 3, 4 (D. Colo. May 6, 2025) (unpublished). Should Ms. Reuter wish to file a new pro se complaint, the order requires her to submit a motion for leave to file an action, along with a proposed pleading. *See id.* at 4-5.²

Appeal No. 25-1442. In October 2025, Ms. Reuter filed a complaint against San Juan Mountains Credit Union, asserting it had violated the Fifth and Fourteenth Amendments, the Fair Housing Act, and the Equal Credit Opportunity Act. Concurrently with her complaint, she filed the required motion for leave to file a pro se action. Determining “[t]he pleading is comprised of claims and allegations which are incoherent and nonsensical,” the district court concluded the proposed complaint was frivolous. No. 25-1442 R. at 22. It denied the motion for leave to file and dismissed the action. Ms. Reuter filed a post-judgment motion to reconsider, which the district court construed as a motion under Fed. R. Civ. P. 59(e) and denied. Ms. Reuter timely appealed, naming only the dismissal order as the subject of the appeal.

Appeal No. 26-1022. In December 2025, Ms. Reuter filed a federal complaint against Silverjack Homeowners Association, asserting it had violated the Eighth, Ninth, Tenth, and Fourteenth Amendments, and moved for leave to file a pro se action. Again, however, the district court determined “[t]he pleading is comprised of claims and allegations which are nonsensical and legally frivolous.” No. 26-1022

² To the extent Ms. Reuter’s briefs criticize the filing restrictions, she did not appeal when the district court entered the restrictions, and we lack jurisdiction to review them now. *See Bowles v. Russell*, 551 U.S. 205, 214 (2007) (“[T]he timely filing of a notice of appeal in a civil case is a jurisdictional requirement.”).

R. at 19. It therefore denied the motion for leave to file and dismissed the action. Ms. Reuter timely appealed.

Appeal No. 26-1181. In April 2026, Ms. Reuter filed in the district court a document entitled *Notice of Removal*. Using the heading “MONTROSE COMBINED COURTS,” the *Notice of Removal* “request[ed] Notice of Response Deadline removed to the United States Court of Appeals for the Tenth Circuit, pending Case: 25-1442, District Court of Colorado Case Number 1:25-cv-03292-RTG-LTB, Exhibit 1.” No. 26-1181 R. at 3. Attached was a document, entitled *Notice of Response Deadline*, that had a caption for a foreclosure action in the state district court (although it lacked a case number). The *Notice of Removal* was not accompanied by a motion for leave to file.

Finding it “unclear what Ms. Reuter’s intent was in submitting the filing to this Court,” the district court opened a new civil action “in an abundance of caution.” *Id.* at 30. But because Ms. Reuter had not moved for leave to file the action, the district court dismissed it. Ms. Reuter timely appealed.

DISCUSSION

I. Appeal Nos. 25-1442 and 26-1022

“The first task of an appellant is to explain to us why the district court’s decision was wrong.” *Nixon v. City & Cnty. of Denv.*, 784 F.3d 1364, 1366 (10th Cir. 2015). Ms. Reuter’s opening briefs in appeal Nos. 25-1442 and 26-1022, however, do not offer any coherent argument to show the district court erred in concluding her proposed complaints were frivolous. In both appeals, her briefs are

nonsensical. At most, she generally states the district court’s decisions were unlawful and violated her rights. But “the right of access to the courts is neither absolute nor unconditional, and there is no constitutional right of access to the courts to prosecute an action that is frivolous or malicious.” *Tripati v. Beaman*, 878 F.2d 351, 353 (10th Cir. 1989) (per curiam) (citation omitted).

“Recitation of a tale of apparent injustice may assist” an appellant in explaining why the district court was wrong, “but it cannot substitute for legal argument.” *Nixon*, 784 F.3d at 1366. Because Ms. Reuter fails to marshal a coherent argument to show her proposed complaints were not frivolous, we affirm the district court’s decisions to deny the motions for leave to file and to dismiss the actions.

II. Appeal No. 26-1181

In appeal No. 26-1181, Ms. Reuter’s “Statement of the Case” asserts that the district court should not have opened a new case for the *Notice of Removal*, because she had intended to file it in the district-court case underlying appeal No. 25-1442 and/or in appeal No. 25-1442 itself. But the *Notice of Removal* apparently contemplates removing a state action to federal court. Ms. Reuter does not cite any authority allowing a party to remove a pending state foreclosure action into a terminated federal district-court action or a pending federal appeal. We see no error in the district court’s decision to open a new case.

The “Statement of Facts” and “Statement of Issues” in the opening brief appear to challenge the propriety of the foreclosure. The brief does not address the reasoning underlying the district court’s dismissal of the action (namely,

Ms. Reuter’s failure to comply with the filing restrictions). As in appeal Nos. 25-1442 and 26-1022, the recitation of wrongs “cannot substitute for legal argument.” *Nixon*, 784 F.3d at 1366. We affirm the district court’s dismissal of the action.

CONCLUSION

We affirm the judgments in appeal Nos. 25-1442, 26-1022, and 26-1181. We deny Ms. Reuter’s *Motion of Noncompliance* in appeal No. 26-1022.

Entered for the Court

Jerome A. Holmes
Chief Judge