

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 20-1269**

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PENNYMAC LOAN SERVICES, LLC,

Creditor - Appellant,

v.

STEPHANIE LYNN GARNER,

Debtor - Appellee,

and

JOSEPH A. BLEDSOE, Chapter 13 Trustee,

Trustee - Appellee.

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Appeal from the United States District Court for the Eastern District of North Carolina, at  
Wilmington. Terrence W. Boyle, Chief District Judge. (7:19-cv-00182-BO)

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Submitted: October 14, 2020

Decided: November 4, 2020

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Before MOTZ, WYNN, and HARRIS, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Baxter Chad Ewing, WOMBLE BOND DICKINSON (US) LLP, Charlotte, North  
Carolina, for Appellant. Richard P. Cook, RICHARD P. COOK, PLLC, Wilmington,  
North Carolina; Joseph A. Bledsoe, III, CHAPTER 13 TRUSTEE, New Bern, North

Carolina, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

PennyMac Loan Services, LLC, appeals the district court's order affirming the bankruptcy court's order avoiding its lien as a judicial lien under 11 U.S.C. § 522(f). We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. *PennyMac Loan Servs., LLC v. Garner*, No. 7:19-cv-00182-BO (E.D.N.C. Mar. 2, 2020). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

*AFFIRMED*