<u>UNPUBLISHED</u>

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No. 07-1909

JONATHAN JEROME BARDELL,

Debtor - Appellant,

v.

BRANCH BANKING & TRUST COMPANY,

Creditor - Appellee.

HELEN M. MORRIS,

Trustee.

Appeal from the United States District Court for the Northern District of West Virginia, at Martinsburg. John Preston Bailey, District Judge. (3:07-cv-00036-JPB; BK-05-06808)

Submitted: August 7, 2008 Decided: September 24, 2008

Before GREGORY and DUNCAN, Circuit Judges, and HAMILTON, Senior Circuit Judge.

Affirmed by unpublished per curiam opinion.

Aaron C. Amore, James T. Kratovil, KRATOVIL & AMORE, PLLC, Charles Town, West Virginia, for Appellant. Angela N. Watson, DRAPER & GOLDBERG, PLLC, Leesburg, Virginia, for Appellee.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Jonathan Jerome Bardell appeals from the district court's order affirming the bankruptcy court's order determining that he was unable to cure the arrearage in his mortgage payments when a foreclosure sale occurred prior to his filing of a petition in bankruptcy and granting Branch Banking & Trust relief from the automatic stay to record the foreclosure sale deed. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Bardell v. Branch Banking & Trust Co., Nos. 3:07-cv-00036-JPB; BK-05-06808 (N.D. W. Va. Aug. 10, 2007). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

<u>AFFIRMED</u>