

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 10-1966**

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SUSAN GADDY,

Plaintiff - Appellant,

v.

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA; BERKSHIRE LIFE  
INSURANCE COMPANY OF AMERICA; CONSOLIDATED PLANNING,  
INCORPORATED,

Defendants - Appellees.

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Appeal from the United States District Court for the District of  
South Carolina, at Greenville. Henry M. Herlong, Jr., Senior  
District Judge. (6:09-cv-00837-HMH)

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Submitted: January 13, 2011

Decided: January 18, 2011

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Before MOTZ, KING, and WYNN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Susan Gaddy, Appellant Pro Se. Steven E. Farrar, SMITH, MOORE,  
LEATHERWOOD, LLP, Greenville, South Carolina; Forrest Stephen  
Latta, BURR & FORMAN, LLP, Mobile, Alabama; Gray Thomas  
Culbreath, Robert F. Goings, COLLINS & LACY, Columbia, South  
Carolina, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Susan Gaddy appeals the district court's order accepting the recommendation of the magistrate judge and granting summary judgment in favor of defendants. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Gaddy v. Guardian Life Ins. Co. of Am., No. 6:09-cv-00837-HMH (D.S.C. July 23, 2010). 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.

AFFIRMED