

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 12-1848**

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VICTOR RADISI,

Plaintiff - Appellant,

v.

HSBC BANK USA, N.A.; PHH MORTGAGE CORPORATION,

Defendants - Appellees.

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Appeal from the United States District Court for the Western  
District of North Carolina, at Statesville. Richard L.  
Voorhees, District Judge. (5:11-cv-00125-RLV-DCK)

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Submitted: September 27, 2012

Decided: October 1, 2012

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Before MOTZ, DAVIS, and WYNN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Victor Radisi, Appellant Pro Se. Jeffrey Allen Bunda, Jason  
Kenneth Purser, SHAPIRO & INGLE LLP, Charlotte, North Carolina,  
for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Victor Radisi appeals the district court's order dismissing his fraud complaint pursuant to Fed. R. Civ. P. 12(b)(1), (6). We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. Radisi v. HSBC Bank USA,, N.A., No. 5:11-cv-00125-RLV-DCK (W.D.N.C. June 13, 2012). 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