

**UNPUBLISHED**

**UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT**

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**No. 18-1297**

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TIMOTHY HUGH DIALS,

Debtor - Appellant,

v.

HSBC BANK USA, N.A.; REISENFELD & ASSOCIATES; CHRISTOPHER  
DAWSON,

Defendants - Appellees.

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Appeal from the United States District Court for the Southern District of West Virginia,  
at Charleston. Joseph R. Goodwin, District Judge. (2:17-cv-04134)

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Submitted: October 23, 2018

Decided: October 25, 2018

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Before NIEMEYER, KING, and WYNN, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Timothy Hugh Dials, Appellant Pro Se. Gregory Alan Stout, REISENFELD &  
ASSOCIATES LPA LLC, Cincinnati, Ohio; Andrew Michael Williamson, BLANK  
ROME LLP, Washington, D.C., for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Timothy Hugh Dials appeals the district court's order dismissing as frivolous his appeal from the bankruptcy court's order dismissing Dials's complaint challenging the validity of the mortgage at issue in the underlying proceeding. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. *Dials v. HSBC Bank USA, N.A.*, No. 2:17-cv-04134 (S.D.W. Va. Feb. 28, 2018). 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*