

**UNPUBLISHED**

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

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**No. 19-1055**

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NATIONSTAR MORTGAGE LLC,

Plaintiff - Appellee,

v.

LAVONE DICKSON,

Defendant - Appellant.

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Appeal from the United States District Court for the Eastern District of Virginia, at Norfolk. Raymond A. Jackson, District Judge. (2:18-cv-00136-RAJ-RJK)

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Submitted: July 18, 2019

Decided: July 22, 2019

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Before WILKINSON, AGEE, and THACKER, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Henry W. McLaughlin, III, LAW OFFICE OF HENRY MCLAUGHLIN, P.C.,  
Richmond, Virginia, for Appellant. Joseph R. Pope, J.P. McGuire Boyd, Jr., WILLIAMS  
MULLEN, Richmond, Virginia, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Lavone Dickson appeals the district court's order granting summary judgment to the plaintiff in its complaint for quiet title to Dickson's Virginia home. Dickson sought to invalidate the foreclosure of the property because the cure notice did not explicitly reference a nonjudicial foreclosure. Finding no reversible error, we affirm.

Under Virginia law, "substantial compliance [with foreclosure notices] is sufficient so long as the rights of the parties are not affected in any material way." *Va. Hous. Dev. Auth. v. Fox Run Ltd. P'ship*, 497 S.E.2d 747, 754 (Va. 1998). We conclude that the cure notice here substantially complied with the requirements of the mortgage by informing Dickson of his default and the actions required to cure it. Dickson notes the mortgage policy rider requiring the lender to follow accepted lending standards, but he did not establish the standards that were allegedly violated. 38 C.F.R. § 36.4350(a) (2019). Finally, Dickson did not allege any facts supporting his bare assertions that the cure notice materially impacted his rights.

Accordingly, we affirm for the reasons stated by the district court. *Nationstar Mortg. LLC v. Dickson*, No. 2:18-cv-00136-RAJ-RJK (E.D. Va. Nov. 19, 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*