UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

	No. 21-1468	
FRANK SCOTT DABNEY; KATHI	RYN HARRELLE DABNEY,	
Debtors – Appellants,		
v.		
BANK OF AMERICA, NA; SHEI NEW YORK MELLON; SPECIALI	LLPOINT MORTGAGE SERVICING; BANK C ZED LOAN SERVICING, LLC,)F
Defendants – Appellees	8,	
and		
JAMES M. WYMAN,		
Trustee.		
Appeal from the United States Dis Charleston. Bruce H. Hendricks, Dis	strict Court for the District of South Carolina, strict Judge. (2:19-cv-03225-BHH)	at
Submitted: October 28, 2022	Decided: December 27, 202	22
Before WYNN and DIAZ, Circuit Ju	udges, and KEENAN, Senior Circuit Judge.	
Affirmed by unpublished per curiam	opinion.	
		

ON BRIEF: Robert B. Varnado, VARNADO LAW FIRM, LLC, Charleston, South Carolina, for Appellants. Nathan J. Taylor, MCGUIREWOODS LLP, Charlotte, North Carolina, for Appellees Bank of America, N.A. and Bank of New York Mellon. Graham

Mitchell, NELSON MULLINS, Columbia, South Carolina, for Appellee Specialized Loan Servicing, LLC. Damon C. Wlodarczyk, RILEY POPE & LANEY, LLC, Columbia, South Carolina, for Appellee Shellpoint Mortgage Servicing.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Frank and Kathryn Dabney appeal the district court's order affirming a bankruptcy-court order. The bankruptcy court granted the joint motion for summary judgment filed by Defendants Shellpoint Mortgage Servicing and Bank of New York Mellon and the joint motion for summary judgment filed by Defendants Specialized Loan Servicing, LLC and Bank of America, N.A.

We have reviewed the record and find no error in the bankruptcy court's decision. *See In re Frushour*, 433 F.3d 393, 398 (4th Cir. 2005) (noting that, in an appeal from the district court sitting as an appellate court from a bankruptcy court, we "review directly the bankruptcy court's decision"). Accordingly, we affirm.

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