

UNPUBLISHED

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

---

**No. 02-1388**

---

In Re: RICHARD HAMLETT,

Debtor.

---

RICHARD HAMLETT,

Plaintiff - Appellant,

versus

OCWEN FEDERAL BANK, FSB,

Defendant - Appellee,

and

EVELYN K. KRIPPENDORF,

Trustee.

---

Appeal from the United States District Court for the Western  
District of Virginia, at Roanoke. James C. Turk, District Judge.  
(CA-01-632-7, BK-98-2653-7-RKR, AP-00-270-7)

---

Submitted: September 30, 2002

Decided: October 10, 2002

---

Before NIEMEYER and MOTZ, Circuit Judges, and HAMILTON, Senior  
Circuit Judge.

---

Affirmed by unpublished per curiam opinion.

---

Gary M. Bowman, Roanoke, Virginia, for Appellant. Ross C. Hart, HART & HART ATTORNEYS, LTD., Roanoke, Virginia, for Appellee.

---

Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

PER CURIAM:

Richard Hamlett appeals the district court's order affirming the bankruptcy court's order dismissing his action seeking a declaration that certain liens held by Ocwen Federal Bank are void. Our review of the record, the parties' briefs, and the opinions below discloses no reversible error. Accordingly, we affirm on the reasoning of the district court. See Hamlett v. Ocwen Federal Bank, No. CA-01-632-7 (W.D. Va. Mar. 11, 2002); No. BK-98-2653-7-RKR (Bankr. W.D. Va. July 6, 2001). 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