

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 21-1867**

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KRISTA E. GATT,

Plaintiff - Appellant,

v.

SN SERVICING CORPORATION; SELECT PORTFOLIO SERVICING, INC.;  
US BANK TRUST, N.A., as Trustee of the Chalet Series IV Trust; MCMICHAEL  
TAYLOR GRAY, LLC; LENOX TITLE TRUSTEE SERVICES, LLC,

Defendants - Appellees.

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Appeal from the United States District Court for the Eastern District of Virginia, at  
Alexandria. Claude M. Hilton, Senior District Judge. (1:21-cv-00103-CMH-TCB)

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Submitted: December 21, 2021

Decided: December 22, 2021

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Before KING and QUATTLEBAUM, Circuit Judges, and TRAXLER, Senior Circuit  
Judge.

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Affirmed by unpublished per curiam opinion.

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Krista E. Gatt, Appellant Pro Se. Keith Michael Yacko, MCMICHAEL TAYLOR GRAY,  
LLC, Peachtree Corners, Georgia; John Alexander Nader, MCGLINCHEY STAFFORD,  
PLLC, Washington, D.C., for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Krista E. Gatt appeals the district court's order dismissing her complaint with prejudice. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. *Gatt v. SN Servicing Corp.*, No. 1:21-cv-00103-CMH-TCB (E.D. Va. June 22, 2021). 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*