

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 25-2317

SAMUEL K. REID, SR.,

Plaintiff - Appellant,

v.

PENNYMAC LOAN SERVICES, LLC; SAMUEL I. WHITE, P.C.,

Defendants - Appellees.

Appeal from the United States District Court for the Western District of Virginia, at
Charlottesville. Jasmine Hyejung Yoon, District Judge. (3:25-cv-00046-JHY-JCH)

Submitted: April 28, 2026

Decided: April 30, 2026

Before WILKINSON and GREGORY, Circuit Judges, and TRAXLER, Senior Circuit
Judge.

Affirmed as modified by unpublished per curiam opinion.

Samuel K. Reid, Sr., Appellant Pro Se. Douglas Pittman, REED SMITH, LLP, Richmond,
Virginia; Ronald J. Guillot, Jr., SAMUEL I. WHITE, PC, Virginia Beach, Virginia, for
Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Samuel K. Reid, Sr., appeals the district court’s order granting Defendants’ Fed. R. Civ. P. 12(b)(6) motion to dismiss Reid’s civil complaint. We have reviewed the record and find no reversible error. However, to the extent the dismissal was pursuant to the *Rooker-Feldman** doctrine, the complaint should have been dismissed without prejudice. *See S. Walk at Broadlands Homeowner’s Ass’n v. OpenBand at Broadlands, LLC*, 713 F.3d 175, 185 (4th Cir. 2013) (explaining that a dismissal based on a “defect in subject matter jurisdiction . . . must be one without prejudice, because a court that lacks jurisdiction has no power to adjudicate and dispose of a claim on the merits”).

Accordingly, we affirm the district court’s order as modified to reflect a dismissal without prejudice. *Reid v. Pennymac Loan Servs.*, No. 3:25-cv-00046-JHY-JCH (W.D. Va. Sep. 22, 2025). 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 AS MODIFIED

* *Rooker v. Fid. Trust Co.*, 263 U.S. 413 (1923); *D.C. Ct. of App. v. Feldman*, 460 U.S. 462 (1983).