

UNPUBLISHEDUNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 25-1940

MIYUKI MAUREEN JOHNSON, as Trustee MMJ Foreign Express Trust and DK
Johnson Estate Trust,

Plaintiff - Appellant,

v.

FREEDOM MORTGAGE CORPORATION; LOANDEPOT.COM, LLC; BROCK
& SCOTT, PLLC,

Defendants - Appellees.

No. 25-1941

MIYUKI MAUREEN JOHNSON, as Trustee MMJ Foreign Express Trust,

Plaintiff - Appellant,

v.

DOMINION ENERGY SOUTH CAROLINA, INC.,

Defendant - Appellee.

No. 25-1942

MIYUKI MAUREEN JOHNSON, Trustee for Miyuki Maureen Johnson
Irrevocable Trust,

Plaintiff - Appellant,

v.

SYNCHRONY BANK,

Defendant - Appellee.

No. 25-1943

MIYUKI MAUREEN JOHNSON, Trustee for MMJ Enterprise Foreign Express
Trust,

Plaintiff - Appellant,

v.

CREDIT ACCEPTANCE CORPORATION,

Defendant - Appellee.

No. 25-1944

MIYUKI MAUREEN JOHNSON, Trustee for MMJ Enterprise Foreign Express
Trust,

Plaintiff - Appellant,

v.

PALMETTO UTILITIES, INC.,

Defendant - Appellee.

No. 25-1945

MIYUKI MAUREEN JOHNSON, Trustee for MMJ Enterprise Foreign Express Trust,

Plaintiff - Appellant,

v.

CITY OF COLUMBIA WATER,

Defendant - Appellee.

No. 25-1946

MIYUKI MAUREEN JOHNSON, Trustee for MMJ Enterprise Foreign Express Trust,

Plaintiff - Appellant,

v.

CAREFREE RENTALS, LLC,

Defendant - Appellee.

No. 25-1947

MIYUKI MAUREEN JOHNSON, Trustee of the Combined Johnson Family Trust
Estate,

Plaintiff - Appellant,

v.

ONE MAIN FINANCIAL; PREMIER RECOVERY,

Defendants - Appellees.

No. 25-1948

MIYUKI MAUREEN JOHNSON, Trustee of the Combined Johnson Family Trust
Estate,

Plaintiff - Appellant,

v.

NAVY FEDERAL CREDIT UNION; VYSTAR CREDIT UNION; USAA,

Defendants - Appellees.

Appeals from the United States District Court for the District of South Carolina, at
Columbia. Joseph F. Anderson, Jr., Senior District Judge. (3:25-cv-06160-JFA; 3:25-cv-
06161-JFA; 3:25-cv-06162-JFA; 3:25-cv-06163-JFA; 3:25-cv-06164-JFA; 3:25-cv-
06165-JFA; 3:25-cv-06168-JFA; 3:25-cv-06263-JFA; 3:25-cv-06264-JFA)

Submitted: April 23, 2026

Decided: April 27, 2026

Before NIEMEYER, THACKER, and HARRIS, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Miyuki Maureen Johnson, Appellant Pro Se.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

In these consolidated cases, Miyuki Maureen Johnson appeals the district court's orders accepting the recommendations of the magistrate judge and dismissing Johnson's civil actions as frivolous pursuant 28 U.S.C. § 1915(e)(2)(B)(i). Johnson filed nine substantially similar actions against eight private creditors and one municipal water utility, arising from Defendants' debt collection efforts. In each action, Johnson alleged that she created a trust, assigned encumbered assets to that trust, and sent Defendants various documents purportedly discharging her financial obligations. When Defendants did not accept those submissions or otherwise cease debt enforcement, Johnson sought monetary and injunctive relief.

We have reviewed the records and find no reversible error. The district court properly concluded that Johnson failed to demonstrate the existence of any lawful trust and that, even assuming a valid trust, Johnson could not proceed pro se on its behalf. The district court also correctly determined that Johnson's claims were frivolous, as they rely on a sovereign citizen theory to avoid debt repayment. Our independent review confirms that Johnson failed to present any nonfrivolous bases for relief.

Johnson also filed a motion to supplement the record. We deny that motion and affirm the district court's orders. *Johnson v. Freedom Mortg. Corp.*, No. 3:25-cv-06160-JFA (D.S.C. Aug. 8, 2025); *Johnson v. Dominion Energy S.C., Inc.*, No. 3:25-cv-06161-JFA (D.S.C. Aug. 8, 2025); *Johnson v. Synchrony Bank*, No. 3:25-cv-06162-JFA (D.S.C. Aug. 8, 2025); *Johnson v. Credit Acceptance Corp.*, No. 3:25-cv-06163-JFA (D.S.C. Aug. 8, 2025); *Johnson v. Palmetto Utils., Inc.*, No. 3:25-cv-06164-JFA (D.S.C. Aug. 8, 2025);

Johnson v. City of Columbia Water, No. 3:25-cv-06165-JFA (D.S.C. Aug. 8, 2025); *Johnson v. Carefree Rentals, LLC*, No. 3:25-cv-06168-JFA (D.S.C. Aug. 8, 2025); *Johnson v. One Main Fin.*, No. 3:25-cv-06263-JFA (D.S.C. Aug. 8, 2025); *Johnson v. Navy Fed. Credit Union*, No. 3:25-cv-06264-JFA (D.S.C. Aug. 8, 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