

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 25-2511

VANESSA RICHARDSON,

Plaintiff - Appellant,

v.

DITECH FINANCIAL, LLC; LOANCARE, LLC; THOMAS F. MARANO; DAVE
WORRALL; MIKELL SCARBOROUGH, in his official capacity; BENTLEY
PRICE, individually and in his former capacity as Circuit Court Judge,

Defendants - Appellees.

Appeal from the United States District Court for the District of South Carolina, at
Charleston. Richard Mark Gergel, District Judge. (2:25-cv-07922-RMG)

Submitted: June 25, 2026

Decided: June 29, 2026

Before BENJAMIN and BERNER, Circuit Judges, and TRAXLER, Senior Circuit Judge.

Affirmed as modified by unpublished per curiam opinion.

Vanessa Shevell Richardson, Appellant Pro Se.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Vanessa Richardson appeals the district court's order accepting the recommendation of the magistrate judge and dismissing Richardson's civil complaint for lack of jurisdiction based on the *Rooker-Feldman* doctrine.* We have reviewed the record and discern no reversible error. However, we conclude that the complaint should have been dismissed without prejudice because the dismissal was based on a lack of jurisdiction. *See S. Walk at Broadlands Homeowner's Ass'n v. OpenBand at Broadlands, LLC*, 713 F.3d 175, 185 (4th Cir. 2013). Accordingly, we affirm the district court's order and judgment as modified to reflect a dismissal without prejudice. *Richardson v. Ditech Fin., LLC*, No. 2:25-cv-07922-RMG (D.S.C. Dec. 16, 2025; Dec. 17, 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. Tr. Co.*, 263 U.S. 413 (1923); *D.C. Ct. App. v. Feldman*, 460 U.S. 462 (1983).