

NOT FOR PUBLICATION

FILED

UNITED STATES COURT OF APPEALS

FEB 20 2026

FOR THE NINTH CIRCUIT

MOLLY C. DWYER, CLERK
U.S. COURT OF APPEALS

MARY LOVE,

Plaintiff - Appellant,

v.

TRI COUNTIES BANK,

Defendant - Appellee.

No. 25-1876

D.C. No. 2:24-cv-01823-TLN-CSK

MEMORANDUM*

Appeal from the United States District Court
for the Eastern District of California
Troy L. Nunley, District Judge, Presiding

Submitted February 18, 2026**

Before: CALLAHAN, FRIEDLAND, and BRESS, Circuit Judges.

Mary Love appeals pro se the district court's judgment dismissing her action alleging federal and state law claims arising from her home equity loan with Tri Counties Bank. We have jurisdiction under 28 U.S.C. § 1291. We review de novo. *Wilson v. Lynch*, 835 F.3d 1083, 1090 (9th Cir. 2016) (dismissal

* This disposition is not appropriate for publication and is not precedent except as provided by Ninth Circuit Rule 36-3.

** The panel unanimously concludes this case is suitable for decision without oral argument. *See Fed. R. App. P. 34(a)(2)*.

under Federal Rule of Civil Procedure 12(b)(6)); *Mpoyo v. Litton Electro-Optical Sys.*, 430 F.3d 985, 987 (9th Cir. 2005) (dismissal on the basis of res judicata). We affirm.

The district court properly dismissed Love's action because Love's claims were raised or could have been raised in her prior federal action between the parties that resulted in a final judgment on the merits. *See Mpoyo*, 430 F.3d at 987 (elements of res judicata under federal law).

The district court did not abuse its discretion by denying leave to amend because it is apparent from the record that amendment would be futile. *See Chappel v. Lab'y Corp. of Am.*, 232 F.3d 719, 725-26 (9th Cir. 2000) (setting forth standard of review and explaining that futility of amendment is a proper justification for the denial of leave to amend).

Love's motion (Docket Entry No. 15) for judicial notice is denied.

AFFIRMED.