

Circuit Court for Anne Arundel County  
Case No.: C-02-CV-23-001824

UNREPORTED  
IN THE APPELLATE COURT  
OF MARYLAND

No. 386

September Term, 2024

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JANAY LYNETTE HARRISON

v.

WILLIAM M. SAVAGE, *et al.*

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Arthur,  
Friedman,  
Kenney, James A., III  
(Senior Judge, Specially Assigned),

JJ.

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PER CURIAM

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Filed: December 10, 2024

\*This is a per curiam opinion. Consistent with Rule 1-104, the opinion is not precedent within the rule of stare decisis, nor may it be cited as persuasive authority.

In August 2023, the appellees, acting as Substitute Trustees,<sup>1</sup> filed an Order to Docket in the Circuit Court for Anne Arundel County, seeking to foreclose on real property owned by Janay Lynette Harrison, as Personal Representative for the Estate of Antoinette C. Harrison, appellant. Harrison did not move to stay or dismiss the action, and the property was sold to a third party in January 2024.

Harrison timely noted exceptions to the sale. The circuit court held a hearing on her exceptions on April 15, 2024. The next day, the court issued an order denying Harrison’s exceptions. The order neither ratified the sale, nor referred the matter to an auditor to state an account. Harrison timely appealed.

The Substitute Trustees, in their brief, have moved to dismiss the appeal as premature. “Generally, parties may appeal only upon the entry of a final judgment.” *McLaughlin v. Ward*, 240 Md. App. 76, 82 (2019). The denial of exceptions to a foreclosure sale is neither a final judgment, nor an appealable interlocutory order. *See id.* at 83 (“In a foreclosure case, a court does not enter a final judgment at least until it has ratified the foreclosure sale.”). *See also Huertas v. Ward*, 248 Md. App. 187, 207 (2020) (holding that an order ratifying a foreclosure sale is a final judgment from which a party can appeal). No exception to the final-judgment rule applies here, and neither do the limited savings provisions for premature appeals in Maryland Rule 8-602(d) and (e). Consequently, we shall grant the Substitute Trustees’ motion and dismiss this appeal. Md. Rule 8-602(b)(1).

**APPEAL DISMISSED. COSTS TO BE PAID BY APPELLANT.**

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<sup>1</sup> Substitute Trustees are William M. Savage and Gregory N. Britto.