

UNREPORTED  
IN THE COURT OF SPECIAL APPEALS  
OF MARYLAND

No. 2435

September Term, 2015

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STACY LEWIS

v.

JOHN E. DRISCOLL, III, *et al.*,  
Substitute Trustees

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Krauser, C.J.,  
Nazarian,  
Moylan, Charles E., Jr.  
(Senior Judge, Specially Assigned),

JJ.

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PER CURIAM

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Filed: May 4, 2017

\*This is an unreported opinion, and it may not be cited in any paper, brief, motion, or other document filed in this Court or any other Maryland Court as either precedent within the rule of stare decisis or as persuasive authority. Md. Rule 1-104.

After Stacy Lynn Lewis, appellant, defaulted on her home loan, appellees initiated foreclosure proceedings in the Circuit Court for Prince George’s County. Following an unsuccessful mediation, and the dismissal of Lewis’s bankruptcy petition, the home was sold, at a foreclosure sale, on October 1, 2015.

Thereafter, Lewis filed a pleading entitled “Exceptions to Foreclosure Sale and Motion to Dismiss,” claiming that the sale should be set aside, and the foreclosure action dismissed, because appellees lacked standing to foreclose. The circuit court entered an order overruling appellant’s exceptions and denying her motion to dismiss, because she had failed to identify any legitimate procedural irregularity with respect to the sale. The order continued the case in due course and did not ratify the sale. Lewis filed a notice of appeal from that order and raises three issues on appeal; however, for the reasons that follow, we dismiss the appeal.

Generally, a party only has the right to appeal from a final judgment. *See Addison v. Lochearn Nursing Home, LLC*, 411 Md. 251, 267 (2009) (“[T]here is a long-standing bedrock rule of appellate jurisdiction . . . that, unless otherwise provided by law, the right to seek appellate review . . . ordinarily must await the entry of a final judgment that disposes of all claims against all parties.) “[A] ruling of the circuit court, to constitute a final judgment, must be an unqualified, final disposition of the matter in controversy, which decides and concludes the rights of the parties involved or denies a party the means of further prosecuting or defending rights and interests in the subject matter of the proceeding.” *American Bank Holdings, Inc. v. Kavanagh*, 436 Md. 457, 463 (2013) (internal quotation marks and citations omitted). “In determining whether a particular court

order or ruling is appealable as a final judgment, we assess whether any further order was to be issued or whether any further action was to be taken in the case.” *In re Katherine L.*, 220 Md. App. 426, 437 (2014) (citation omitted).

A foreclosure sale is not final until the court enters an order ratifying the sale because, until such an order is entered, the defendant has the continuing ability to assert his or her rights in the foreclosure process. *See Baltimore Home Alliance, LLC v. Geesing*, 218 Md. App. 375, 383 n.5 (2014) (stating that “the court must act to ratify the sale before the foreclosure sale is complete . . . .”); *Ed Jacobsen, Jr., Inc. v. Barrick*, 252 Md. 507, 511(1969) (noting that the validity of a foreclosure sale is *res judicata* after “the final ratification of the sale of property”). Although the circuit court denied Lewis’s exceptions and motion to dismiss, it has not yet ratified the sale. Consequently, no final judgment has been entered in this case. Moreover, the court’s order is not immediately appealable as an interlocutory order because none of the exceptions set forth in Courts and Judicial Proceedings Article § 12–303 apply.

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