

Circuit Court for Baltimore County  
Case No. 03-C-15-008544  
Argued: October 31, 2019

IN THE COURT OF APPEALS  
OF MARYLAND

No. 27

September Term, 2019

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BETTYE JEAN MCFARLAND

v.

BALTIMORE COMMUNITY LENDING,  
INC.

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Barbera, C.J.,  
McDonald  
Watts  
Hotten  
Booth  
Harrell, Glenn T., Jr.  
(Senior Judge, Specially Assigned)  
Greene, Clayton, Jr.  
(Senior Judge, Specially Assigned)  
JJ.

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PER CURIAM ORDER  
McDonald, J., concurs.

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Pursuant to Maryland Uniform Electronic Legal Materials Act  
(§§ 10-1601 et seq. of the State Government Article) this document  
is authentic.



Suzanne C. Johnson, Clerk

Filed: February 28, 2020

**BETTYE JEAN MCFARLAND**

**v.**

**BALTIMORE COMMUNITY  
LENDING, INC.**

**\* IN THE  
\* COURT OF APPEALS  
\* OF MARYLAND  
\* COA-REG-0027-2019  
\* No. 27  
\* September Term, 2019**

**PER CURIAM ORDER**

The petition for writ of certiorari in the above-entitled case having been granted and argued, it is this 28th day of February, 2020,

ORDERED, by the Court of Appeals of Maryland, that the writ of certiorari be, and it is hereby, dismissed with costs, the petition having been improvidently granted.

/s/ Mary Ellen Barbera  
Chief Judge

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JJ.

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Concurring Opinion by McDonald, J.

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Filed: February 28, 2020

I agree with the Court's decision to dismiss the petition in this case as improvidently granted. *See Sturdivant v. Md. Dep't of Health & Mental Hygiene*, 436 Md. 584, 589 (2014). I write simply to point out that neither this Court nor the Court of Special Appeals has yet to determine, in the context of a joint bank account, whether to adopt a "full ownership" or "equal shares" presumption concerning ownership of the funds in such an account. *See Morgan Stanley & Co. v. Andrews*, 225 Md. App. 181, 192 n.9 (2015) ("[W]e need not determine precisely which type of presumption of ownership is appropriate under Maryland law."). Perhaps a different case will present an opportunity for this Court to provide clarity on this important question.