

Circuit Court for Worcester County
Case No.: 23-C-16-000736

UNREPORTED*

IN THE APPELLATE COURT

OF MARYLAND

No. 524

September Term, 2025

KATIE LEE DOUGLAS, *et al.*

v.

EDWARD S. COHN, *et al.*

Graeff,
Berger,
Wright, Alexander, Jr.
(Senior Judge, Specially Assigned),

JJ.

PER CURIAM

Filed: May 5, 2026

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

In September 2016, the appellees, acting as Substitute Trustees,¹ filed an Order to Docket in the Circuit Court for Worcester County, seeking to foreclose on real property owned by appellants Katie Lee Douglas and Duncan Douglas. The Douglases did not move to stay or dismiss the action, and the property was sold to a third party in May 2023.

The Douglases timely noted exceptions to the sale. The circuit court held a hearing on their exceptions on March 28, 2025. The court reserved ruling on the exceptions and gave the Douglases until April 4 to file any additional pleadings in support of their argument. When they did not do so, the court denied the exceptions and ratified the sale. The Douglases timely appealed.

On appeal, the Douglases present ten issues that effectively raise two arguments. *First*, they contend they were not properly served in accordance with Maryland Rules 14-209 and 14-210. The record, however, reflects that Ms. Douglas was personally served with the Order to Docket and other required initial papers on September 29, 2016, at the Douglases' primary residence, and that she accepted service for Mr. Douglas at the same time. This was sufficient service under Rule 14-209(a). Similarly, the record reflects that the required notices of sale were sent to the Douglases at their primary residence by Certified Mail and First-Class Mail, which was sufficient service under Rule 14-210(b). The Substitute Trustees then completed their service obligations by filing an Affidavit of Notice by Mail that complied with Rule 14-210(e). Thus, this argument lacks merit.

¹ Substitute Trustees are Edward S. Cohn, Stephen N. Goldberg, Christianna Kersey, Michael McKeefery, Richard J. Rogers, David W. Simpson, Jr., and Richard E. Solomon.

Second, the Douglasses contend that there were procedural defects in the sale. We disagree.

Exceptions to a foreclosure sale are the procedurally proper method of challenging procedural irregularities at the sale. *See Bates v. Cohn*, 417 Md. 309, 327 (2010). Examples of procedural irregularities include “that the advertisement of sale was insufficient or misdescribed the property, the creditor committed a fraud by preventing someone from bidding or by chilling the bidding, challenging the price as unconscionable, etc.” *Id.* (cleaned up).

Of the alleged irregularities identified in the Douglasses’ brief, only two relate to the sale and, thus, only two are proper as exceptions: (1) that the sale price was “grossly inadequate”; and (2) that the “21-day publication rule of Rule 14-210(a) was not met[.]” The Douglasses did not challenge the sale price in their exceptions filed in the circuit court, and so they have waived the issue. *See* Md. Rules 8-131(a) & 14-305(e)(1).

As for their advertising argument, Rule 14-210(a) requires that “notice of the time, place, and terms of a foreclosure sale” be published “in a newspaper of general circulation in the county in which the action is pending . . . at least once a week for three successive weeks[.]” Nothing in the Rule requires that notice be published for 21 days. Indeed, the Rule allows for the first publication to occur as late as 15 days before the sale. *Id.* The record reflects that the Substitute Trustees published the required notice in an appropriate newspaper on April 13, 20, and 27, 2023. Thus, the Douglasses failed to show any

procedural irregularity in the foreclosure sale, and the circuit court did not err in denying their exceptions.

**JUDGMENT OF THE CIRCUIT
COURT FOR WORCESTER
COUNTY AFFIRMED. COSTS TO
BE PAID BY APPELLANTS.**