

Circuit Court for Baltimore City  
Case No. 24-C-18-006747

UNREPORTED  
IN THE COURT OF SPECIAL APPEALS  
OF MARYLAND

No. 568

September Term, 2021

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NIQUITA ANDREWS

v.

STONEFIELD INVESTMENT  
FUND IV, LLC, *et al.*

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

JJ.

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PER CURIAM

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Filed: March 1, 2022

\*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.

Niquita Andrews, appellant, appeals from an order issued by the Circuit Court for Baltimore City which foreclosed the right of redemption in her property following a tax sale. For the reasons that follow, we shall affirm the judgment of the circuit court.

In May 2018, Henry J. Raymond, Director of Finance and Collector of Taxes for the City of Baltimore, issued a “Certificate of Tax Sale,” in which he certified that Stonefield Investment Fund IV, LLC, appellee, had purchased “at public auction, property in the City of Baltimore known as 4550 Finney Avenue.” The property, “having been assessed to” Ms. Andrews, was sold for the sum of \$10,784.14, \$5,739.17 of which was “the total amount of taxes and other municipal liens due on the property at the time of the sale, together with interest and penalties thereon and expenses incurred in making the sale.” Mr. Raymond certified that the property was “subject to redemption” if the “balance due on account of the purchase price and all taxes and other municipal liens, together with interest and penalties on them accruing subsequent to the date of sale, [were] paid to the Collector[.]”

In December 2018, Stonefield filed a “Complaint to Foreclose Rights of Redemption” against Ms. Andrews and other defendants. After filing the complaint, Stonefield assigned the certificate of tax sale to BNOTE 2018, LLC (BNOTE). In response to the complaint, Ms. Andrews filed a pleading indicating that she was “interested in redeeming the property” and would “like to know the amount to redeem and time frame.” Thereafter, the court entered an order directing BNOTE to file redemption figures, including an affidavit attesting to the fact that any expenses were actually incurred. After BNOTE filed the redemption figures and affidavit, the court entered an order establishing

the redemption amount at “\$10,068.20 as of March 4, 2020, with *per diem* interest of \$2.83[.]” Ms. Andrews did not file an objection or otherwise challenge that redemption amount set by the court. In May 2021, the court entered a judgment foreclosing Ms. Andrew’s right of redemption in the property. This appeal followed.

Ms. Andrew’s sole claim on appeal is that the “fees and interest” that she was required to pay to redeem the property were “unreasonable,” especially “consider[ing] the fact of being in pandemic and while in economic distress as a nation and city[.]” Although Ms. Andrews does not specifically indicate what fees and interest would have been reasonable, she requests that we “lower or vacate” them so that she does not lose the property. Ms. Andrew’s challenge to the redemption amount is not properly before us, however, as it was not raised in the circuit court. *See* Maryland Rule 8-131(a) (“Ordinarily, the appellate court will not decide any [ ] issue unless it plainly appears by the record to have been raised in or decided by the trial court[.]”). And in any event, she has not demonstrated why the interest and fees that were set forth in the court’s order establishing the redemption amount were incorrect. Consequently, we shall affirm the judgment of the circuit court.

**JUDGMENT OF THE CIRCUIT COURT  
FOR BALTIMORE CITY AFFIRMED.  
COSTS TO BE PAID BY APPELLANT.**