

Circuit Court for Prince George's County
Case No: C-16-CV-22-001035

UNREPORTED*

IN THE APPELLATE COURT

OF MARYLAND

No. 1601

September Term, 2024

2015 REO, LLC

v.

ADDIE GRIFFIN, et al.

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

JJ.

Opinion by Friedman, J.

Filed: April 29, 2026

*This is an unreported opinion. This opinion may not be cited as precedent within the rule of stare decisis. It may be cited for its persuasive value only if the citation conforms to MD. RULE 1-104(a)(2)(B).

In this appeal, appellant 2015 REO, LLC argues that the Circuit Court for Prince George’s County erred in vacating the tax sale of property owned by appellee Addie Griffin. For the reasons that follow, we affirm the judgment of the circuit court.

BACKGROUND

On May 9, 2022, Griffin’s property located at 1018 Westlake Drive was sold to REO at a tax sale. In December 2022, REO filed a complaint to foreclose the right of redemption on the property. That judgment was entered in favor of REO on August 7, 2023.

In December 2023, Griffin filed a motion in the circuit court to reopen and reconsider the tax sale on the grounds that she had paid all of the taxes prior to the sale and the property should not have been sold. The circuit court granted the motion and stayed the judgment foreclosing the right of redemption. A hearing was held on April 5, 2024, at which Griffin argued that she had paid the remainder of the taxes with a money order on April 24, 2022, shortly before the sale. In addition to her testimony, Griffin submitted copies of the tax bills that were sent to her and a photocopy of the receipt for the money order. The circuit court found that Griffin had presented sufficient evidence to show that she had paid all of the outstanding taxes and liens prior to the deadline to avoid the tax sale but wanted to hear from the Prince George’s County Office of Finance before making a final ruling. The circuit court issued an order directing Prince George’s County Office of Finance to file an affidavit explaining why the property had been included in the tax sale and whether it had been sold in error.

On April 19, 2024, the Prince George’s County Office of Finance filed an affidavit stating that its records showed that when the property was sold to REO in May 2022, Griffin owed \$2,195.28 in overdue taxes.

At the follow-up hearing on October 1, 2024, the parties agreed that, in contrast to the county records, the tax bill Griffin received showed that she owed \$2,521.76. The parties also agreed that by April 27, 2022, Griffin had paid \$2,406.75 in taxes. The parties further agreed that the discrepancy between what Griffin owed and paid was due to Griffin’s misunderstanding as to whether a \$115 homestead credit had already been deducted. REO argued that, notwithstanding any errors in the billing, because Griffin had failed to pay the entire amount billed, the property was properly included in the tax sale.

After weighing the evidence, the circuit court found that Griffin’s deduction of \$115 from her final payment was due to an honest mistake, that Griffin intended to pay the entire amount due, that Griffin believed that she had paid the entire amount due, and that Griffin was ready and willing to correct the error. Based on these findings, the circuit court held that Griffin had substantially complied with the requirements for preventing the tax sale and granted Griffin’s motion to vacate it.

DISCUSSION

REO raises two issues in this appeal. In its first issue, REO argues that the circuit court erred in vacating the judgment foreclosing the right of redemption without requiring Griffin to pay all of the outstanding taxes and expenses. As an initial matter, we note that REO mischaracterizes the circuit court’s ruling in framing this issue. The circuit court did not vacate the judgment foreclosing the right of redemption and allow Griffin to redeem

the property. Rather, the circuit court vacated the tax sale itself. Despite this mischaracterization, we can still address the substance of REO’s argument, that is, whether the circuit court erred in finding that Griffin had substantially complied with the requirement to pay the overdue taxes on the property prior to the tax sale. Because this is a challenge to the circuit court’s factual finding, we review it for clear error only and give “due regard to the opportunity of the trial court to judge the credibility of the witnesses.” *Middleton v. State*, 238 Md. App. 295, 304 (2018) (quoting MD. R. 8-131(c)). We cannot hold a factual finding to be clearly erroneous “if there is any competent evidence to support” it. *Id.* (cleaned up).

In making its argument, REO relies solely on the affidavit filed by the Prince George’s County Office of Finance and asserts that the circuit court should have done the same because the affidavit was conclusive evidence of unpaid taxes. Contrary to REO’s assertion, however, the circuit court was not required to rely on any one piece of evidence. Rather, the circuit court’s role was to review all of the evidence and testimony presented to it, assess the credibility of the witnesses, and resolve any conflicts in the evidence. *Smith v. State*, 415 Md. 174, 185 (2010). That is precisely what the circuit court did. The record shows that the circuit court weighed all of the evidence and was persuaded that Griffin had substantially complied with the requirement to pay the overdue taxes prior to the sale. Griffin’s testimony and the documents she submitted to the court constitute competent evidence in the record to support the circuit court’s finding. Thus, we cannot hold that it was clearly erroneous.

In its second issue, REO argues that it was entitled to reimbursable expenses under Section 14-843 of the Property Tax Code and the circuit court erred in waiving that payment. That statute, however, does not apply here. MD. CODE, TAX-PROPERTY (“TP”) § 14-843(a) provides that a tax sale purchaser may be entitled to reimbursement of expenses “on redemption” of the property. Because there was no redemption in this case, the statute is inapplicable. *Heartwood 88, Inc. v. Montgomery County*, 156 Md. App. 333, 366 (2004) (explaining that “redemption is a condition precedent to the obligation to pay” expenses under TP § 14-843).

CONCLUSION

The record supports the circuit court’s finding of substantial compliance with the payment of taxes prior to the sale. Based on that finding, it was within the circuit court’s power to determine that the tax sale was invalid and we see no error in the circuit court’s order vacating it.

**JUDGMENT OF THE CIRCUIT COURT
FOR PRINCE GEORGE’S COUNTY IS
AFFIRMED. COSTS TO BE PAID BY
APPELLANT.**