

UNREPORTED
IN THE APPELLATE COURT
OF MARYLAND

No. 2274

September Term, 2024

JOAN F. SINCLAIR

v.

RICHARD E. SOLOMON, *et al.*

Arthur,
Shaw,
Beachley, Donald E.
(Senior Judge, Specially Assigned),

JJ.

PER CURIAM

Filed: March 23, 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.

Joan Sinclair, appellant, appeals from an order issued by the Circuit Court for Howard County denying her motion to stay or dismiss the foreclosure sale of her property. On appeal she contends that: (1) “evidence was improperly admitted and excluded benefitting the foreclosure process”; (2) there has been “electronic tampering and physical tampering of evidence”; (3) she is the victim of “identity theft and fraud”; and (4) “efforts were made to keep [her] out of the loop or behind foreclosure processes until it was too late.” For the reasons that follow, we shall affirm.

In August 2024, appellees, the substitute trustees,¹ filed an Order to Docket foreclosure seeking to foreclose on real property owned by appellant. The final loss mitigation affidavit was filed on November 5, 2024, and appellant did not request foreclosure mediation. On December 3, 2024, appellant filed a “Motion to Stop All Foreclosure Proceedings[,]” which she subsequently amended on December 20, 2024. In that motion, she generally claimed that she had “not been legally notified per COMAR”; appellees were engaged in “vandalism[,]” “violence[,]” “harassment[,]” and “cyberstalking”; that she was “unable to access email, attorneys, State attorney offices, etc.”; her mortgage was created with her “being a straw-buyer”; and that she was the victim of “identity theft, mortgage fraud, financial exploitation, and defamation.” The court denied her motion without a hearing. This appeal followed.

¹ Appellees are Richard E. Solomon, John Ansell, Kyle Blackstone, Christianna Kersey, Michael McKeefery, Jason Murphy, and Richard J. Rogers.

A motion to stay or dismiss a foreclosure action under Maryland Rule 14-211 must be filed no later than 15 days after the date the final loss mitigation affidavit is filed with the court. Md. Rule 14-211(a)(2)(A)(i). The plain language of that rule requires the circuit court to deny the motion if it finds, based on the record before it, that the motion was not timely filed, and the movant did not show good cause for excusing non-compliance. Md. Rule 14-211(b). The court is also required to deny the motion if it does not “state with particularity the factual and legal basis” of any defense the moving party has to the “validity of the lien or the lien instrument or the right of the plaintiff to foreclose[.]” Md. Rule 14-211(a)(3)(B).

Here, appellant’s motion to stay was filed more than 15 days after the final loss mitigation affidavit was filed in the circuit court. And in that motion, appellant did not set forth any cause, much less “good cause,” for why the motion had not been timely filed. Moreover, none of the claims raised in appellant’s motion were set forth with particularity. Rather, the motion raised bald allegations of insufficient notice, harassment, and fraud, which contained no factual or legal support. In short, appellant’s motion to stay did not comply with Maryland Rule 14-211. Consequently, we shall affirm the judgment of the circuit court.

**JUDGMENT OF THE CIRCUIT
COURT FOR HOWARD COUNTY
AFFIRMED. COSTS TO BE PAID
BY APPELLANT.**