

Circuit Court for Montgomery County
Case No. 471110-V

UNREPORTED
IN THE COURT OF SPECIAL APPEALS
OF MARYLAND

No. 2470

September Term, 2019

GIRMA GIRMAYE

v.

THOMAS HODGE, *et al.*

Friedman,
Gould,
Woodward, Patrick, L.
(Senior Judge, Specially Assigned),

JJ.

PER CURIAM

Filed: March 9, 2021

*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.

Girma Girmaye, appellant, appeals from an order issued by the Circuit Court for Montgomery County ratifying the foreclosure sale of her property. On appeal, she contends that appellees, the substitute trustees,¹ lacked standing to foreclose because they brought the foreclosure action using documents provided by Ocwen Loan Servicing, LLC, which she claims, is “now a non-existing Legal entity, who was forced to dissolve by the Maryland State Regulators.” However, this contention was not raised in the circuit court. In fact, the record indicates that Ms. Girmaye did not file a motion to stay or dismiss the foreclosure action, exceptions to the foreclosure sale, or any other motion or pleading challenging the validity of the foreclosure proceeding. Consequently, this issue is not preserved, and we will not address it for the first time on appeal. *See* Maryland Rule 8-131(a) (noting that an appellate court will ordinarily not decide any issue “unless it plainly appears by the record to have been raised in or decided by the trial court”).²

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

¹ Appellees are Thomas Hodge, Melissa Alcocer, Brennan Ferguson, Christine Johnson, Jeana McMurray, and Robert Oliveri.

² We note that although the Maryland Commissioner of Financial Regulation previously issued a Cease and Desist Order to Ocwen, the parties executed a Settlement Agreement and Order in February 2018 resolving the charges. Ocwen was not forced to dissolve as part of that agreement. Ocwen did file a Certificate of Cancellation canceling its business registration in Maryland on August 30, 2019. However, that appears to be because Ocwen merged with PHH Mortgage Corporation, a New Jersey corporation, effective June 1, 2019. PHH Mortgage Corporation currently has an active business license in Maryland.