

DISCLOSURE OF INCLUSIONS/EXCLUSIONS, LEASED ITEMS, AND UTILITIES ADDENDUM

UPON EXECUTION BY BUYER AND SELLER, THIS DOCUMENT WILL BECOME AN ADDENDUM TO THE CONTRACT OF SALE

	DENDUM to Contract of Sale dated
between Buyer	
and Seller Marsha D. Ramsay	John B. Ramsay, III
for Property known as 6009 Lake Manor Drive, Baltimore,	MD 21210
[] Central Vacuum [] Fireplace Equipment [] Clothes Dryer [] Freezer [] Clothes Washer [] Furnace Humidifier [] Cooktop [] Garage Opener(s) # [] Dishwasher [] Garage remote(s) # [] Drapery/Curtain Rods [] Garbage Disposal []	rtain other now existing items which may be considered
ADDITIONAL INCLUSIONS (SPECIFY):	1 clove of Mange
ADDITIONAL EXCLUSIONS (SPECIFY): Dining &m ch	andeliér
[] Solar Panels [] Alarm System [Other Prome of Tambo Pool Africe Other Other Other Tother Tother TASED ITEM(S):
3. UTILITIES: WATER, SEWAGE, HEATING, AND AIR CONDITION Water Supply [] Public [] Well Sewage Disposal [] Public [] Septic [] Oth Heating [] Gas [] Electric [] Oil Hot Water [] Gas [] Electric [] Oil Air Conditioning [] Gas [] Electric Utility Service Providers:	
All other terms and conditions of the Contractions Buyer Signature Date	ct of Sale remain in full force and effect, March Wisen 4/2/28 Seller Signature Date
Buyer Signature Date	Seller Signature Date

REALTOR

Page 1 of 1 1/23

EDUA HOUSING GYPORTUNITY

GENERAL ADDENDUM TO CONTRACT OF SALE

(For use with the Maryland Association of REALTORS® residential contract sales form)

Buyer(s):			
Seller(s): Marsha D	. Ramsay	John B. Ramsay, III	
Property: 6009 Lake	e Manor Drive, B	altimore, MD 21210	
aws of the State of Maryland. Onc of the Contract can only be altered	e signed by the parties, t thereafter with the agree are encouraged to seek co	real property is required to be in writing to be enforceable the Contract becomes a legally binding agreement. The o ement of the parties expressed in writing. All parties have competent advice if they do not understand any term(s) of a Contract offers to the Seller.	riginal terms the right to
and/or restrictive covenants applica intended for use only in the purcha use a property for any other purpos	able to the property. The se and sale of single fam e, the standard Contract ate clause or addendum	be limited or restricted as a result of zoning laws, local of Contract of Sale form provided by the broker/agent is denily residences or unimproved residential property. If Buyer's of Sale form may not adequately serve to protect Buyer's conditioning the Contract offer upon a determination that	esigned and ver intends to s interests
certain restrictions applicable to the referred to as covenants. In the case covenants are contained in a Declar	e use of the Property as we of Property subject to a ration of Covenants and	Thomes, whether new or re-sale, located in a subdivision a well as the construction of certain improvements to the Pra Homeowners Association or Condominium Association. Restrictions as well as the Bylaws of the Association. However, Community Association or even with no association.	roperty , the owever, other
The property		S NOT, part of a recorded subdivision with restrictive cov AND (S NOT, part of a voluntary Community Association.	enants.
Current voluntary fees or assessme Name of Association		association are \$ Annually/Quarterly/Monthly	(circle one)
Address Contact	Phone	Email	
Contact	r none	Email	
The Seller is unaware of the proper	ty as being part of any r	OR restrictive covenants or voluntary community association	is 200 mil
Seller Initials			100 (20

- 4. PRIVATE AGREEMENTS: Some Property may be subject to agreements, covenants or restrictions relating to the cost of certain maintenance items, restricting the use of properties or dealing with other matters. For example, properties sharing a driveway are often subject to such agreements. These private agreements do not fall within the required disclosures of HOA or condominium laws and may or may not be recorded. Buyer should make inquiries of Seller prior to or at the time of contract.
- 5. EQUAL HOUSING OPPORTUNITY: A REALTOR is required by federal, state and local law, and the Code of Ethics of the National Association of REALTORS to treat all parties in a non-discriminatory manner without regard to race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, disability, source of income, or other protected classifications under Fair Housing Laws.
- 6. SETTLEMENT: All persons to be in title and/or responsible where a mortgage is to be created should be present at the time of settlement and may be required to provide proper identification. Buyer should establish gas, electric and water service in Buyer's name commencing the day of settlement. Buyer should be prepared at the time of settlement to pay the settlement costs and the balance due under the Contract. Buyer must provide for amounts to be paid at settlement in acceptable form (cash, wired funds, bank check or certified check) to meet title company guidelines. In some cases, Seller may be required to provide funds in

excess of any sales proceeds in order for settlement to occur, in which event, Seller also should be prepared to make payment in an approved form. Any party uncertain of the amount required at settlement, or approved methods to pay, should make inquiry of the title company or settlement attorney prior to settlement.

- 7. MORTGAGE REQUIREMENTS: Buyer acknowledges that, as a condition of obtaining a mortgage loan, lenders may require proof of hazard insurance coverage and may also require flood insurance coverage. Depending upon the type of mortgage applied for by Buyer, lenders may require certain certifications that relate to a Property or require inspections/appraisals that certify that a Property is free of specific hazards or conditions.
- 8. BWI AIRPORT NOTICE: Some properties may be located in the Baltimore/Washington International Airport Noise Zone. A Buyer desiring to obtain a copy of Noise Zone Maps may do so by calling the Office of Noise, Real Estate and Land Use Compatibility at 410-859-7375 or visit https://marylandaviation.com/environmental/bwi-marshall-noise-zone/ for more information. Information regarding the location of other airports and their operations may be obtained by calling the local zoning office for the area in which the Property is located.
- 9. ENVIRONMENTAL CONSIDERATIONS; HAZARDOUS MATERIALS: There are many hazardous materials that could affect a Property. The Brokers and their agents will generally have no knowledge of these hazardous materials and do not have the technical expertise to ascertain or advise you of the presence or significance of these hazardous materials. Buyer has the right to request, as a condition of an offer and, subject to acceptance by the Seller, the employment of a specialist of Buyer's choice to provide an analysis of hazardous materials which may be present.

Hazardous materials inside a property can include, but are not limited to, fire retardant treated plywood (FRT), asbestos, aluminum wiring, radon, polybutylene pipe (PB), lead paint, petroleum products, lawn and garden chemicals and indoor air pollutants that can accumulate. Hazardous materials outside the 2 home can include, but are limited to, those found in contaminated land, water, landfills and other disposal sites, industrial air and water emissions, radiation from high tension wires, and those which may be present in underground storage tanks. For additional information pertaining to these materials is available from the Maryland Department of the Environment (MDE) at (410) 537-3000.

Additional information regarding FRT plywood is available from the National Association of Homebuilders at (800) 368-5242.

For additional information regarding Radon buyer can contact the Center for Radiological Health at the MDE at (410) 537-3000 or visit https://mde.maryland.gov/programs/air/radiologicalhealth/pages/radon.aspx for further information.

For additional information regarding asbestos buyer can contact the MDE at (410) 537-3000 or visit https://mde.maryland.gov/programs/air/asbestos/pages/factsaboutasbestos.aspxv for further information.

Buyer	Date
Buyer	Date
Seller M-36 Cmm Fra	Date 4/24 25
Seller Marfall Raman	Date $\frac{4/21}{25}$

This form has been prepared by The Greater Baltimore Board of REALTORS® (GBBR) for the use of their members. GBBR, including its members and employees, assumes no responsibility if this form fails to protect the interests of any party.

Each party should seek its own legal, tax, financial, and other advice.





REVISED 03/2025

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BALTIMORE COUNTY NOTICES AND DISCLOSURES ADDENDUM

(For use with Maryland Association of REALTORS® Residential Contract of Sale)

SELLER: Marsha D. Ramsay	John B. Ramsay, III	
PROPERTY: 6009 Lake Manor Drive, Baltimore, MD 212	210	
1. MASTER PLAN: Buyer is hereby advised that the Property, or the area in which the Property is located, may be affected by provisions of the current Baltimore County Master Plan. You may wish to review the Master Plan. To become fully informed of current and future land use plans, facilities plans, public works plans or school plans, you should consult the appropriate Baltimore County agency for information regarding such plans. For further information, contact Baltimore County Office of Planning at 410-887-3211, 401 Bosley Avenue, Suite 406, Towson, Maryland, 21204.		
https://www.baltimorecountymd.gov/Agencies/planning/masterplanni	ing/masterplan2020download.html	
Buyer acknowledges that Seller has informed Buyer that (a) the Pro Buyer may wish to review the Master Plan, and (b) in order to beco plans, public works plans, school plans, or other plans affecting the Baltimore County or other authorities for information regarding such	me fully informed of current and future land use plans, facilities Property or locality, Buyer should consult the appropriate state.	
Buyer's Signature Buyer	's Signature	
2. DEVELOPMENT PLAN: Buyer is hereby advised that the Property by the provisions of a development plan. To become fully informed order to have an opportunity to review such development plan, Buy information, contact Baltimore County Department of Permits and I Avenue, Towson, Maryland, 21204.	of any current development plan affecting the Property, and in ver should contact the appropriate Baltimore agency. For further	
$https://www.baltimorecountymd.gov/departments/permits/pdm_devnrences/permit$	nanage	
3. PANHANDLE LOTS: Buyer is hereby advised that if the Prop Baltimore County Code), the County is not responsible for maintain the panhandle driveway. For further information, contact Baltimore 410-887-3353, 111 W. Chesapeake Avenue, Towson, Maryland, 2120	ing the road, removing snow, or providing trash collection along County Department of Permits and Development Management at	
https://www.baltimorecountymd.gov/departments/permits/pdm_devm	nanage/	
4. AGRICULTURAL OPERATIONS: If the Property is located in hereby advised that the Property may be subject to inconvenience of not limited to: operation of machinery of any kind (including aircraft and the application by spraying or otherwise of chemical fertilizers shall not consider an agricultural operation to be a public or private in health and zoning requirements and is not being conducted in a negling Department of Permits & Development Management at 410-887-335.	r discomforts arising from agricultural operations, including, but during any 24-hour period; the storage and disposal of manure; soil amendments, herbicides and pesticides. Baltimore County uisance if the operation complies with all federal, state or county igent manner. For further information, contact Baltimore County	
https://www.baltimorecountymd.gov/departments/permits/pdm_devm	nanage/	
5. BALTIMORE COUNTY TRANSFER TAX EXEMPTION Buyer and Seller are hereby advised that the Baltimore County Trans. (\$22,000.00) of consideration payable for residentially improved ow receive the full benefit of this exemption, unless the Seller pays all receive the benefit. (initial) Seller agrees to pay all Baltimeters.	fer Tax does not apply to the first Twenty-Two Thousand Dollars ner-occupied real property. Under Baltimore law, the Buyer will I Baltimore County transfer taxes, in which case the Seller will	
Page 1	of 3	

the house, building or structure which is the subject of the Contract, _____ has or has not which is the subject of the Contract, _____ has or has not which is the subject of the Contract, _____ has or has not which is the subject of the Contract, _____ has or has not which is the subject of the Contract, _____ has or has not which is the subject of the Contract, _____ has or has not which is the subject of the Contract, ____ has or has not which is the subject of provision has or has not which is the subject of the Contract, ____ has or has not which is the subject of provision has or has not which is the subject of the Contract, ____ has or has not which has not whi

not (Seller to initial applicable provision) appear on the Baltimore County preliminary landmarks list or final landmarks list. Buyer acknowledges that if the Property is located within a historic district or appears on either the Baltimore County preliminary or final landmarks list, Buyer's use of the Property shall be subject to the provision of the Baltimore County Code. For further information, contact the Baltimore County Office of Planning at (410) 887-3211, 401 Bosley Avenue, Suite 406, Towson, Maryland 21204.

https://www.baltimorecountymd.gov/departments/planning/historic_preservation/designating_properties.html

11. RENTAL HOUSING LICENSE -BALTIMORE COUNTY:

- (A) In Baltimore County, all buildings or a portion of a building that contain one to six dwelling units intended or designated as rental units must register and be licensed with Baltimore County on or before January 1, 2009.
- (B) A person who owns and rents a dwelling unit or a portion of a dwelling unit without a license may be subject to the denial, suspension, revocation or non-renewal of the license and/or civil penalties of \$25 per day for each day a violation occurs and \$200 per day for each day a correction notice is not complied with, and there will be a \$1,000 fine for not complying with the Rental Registration Law.
- (C) In the event a rental dwelling located in Baltimore County is sold or a change of ownership of the dwelling occurs, the new property owner is required to notify the Baltimore County Department of Permits and Development Management of the change of ownership.

https://www.baltimorecountymd.gov/departments/permits/rentalregistration/index.html

12. NOTICE ON ZONES OF DEWATERING INFLUENCE

The property may be located in a "Zone of Dewatering Influence." Such a zone is defined under Maryland law as the area surrounding a surface pit mine in "karst" terrain (limestone and carbonate rock containing closed depressions, sinkholes, caverns, cavities, and underground channels that, partially or completely, may capture surface streams), where groundwater has been depleted through pumping activities in the subject mine. Dewatering of karst terrain may result in gradual caving in or sinking of the surface of the land. Dewatering may also result in declining ground water levels, which may affect the yield of wells on a property. The Maryland Department of the Environment (MDE) is required to provide on its website for use by the public a searchable map of established zones of dewatering influence. The MDE website can be accessed at http://www.mde.maryland.gov.

A PURCHASER OF REAL PROPERTY LOCATED IN BALTIMORE COUNTY, CARROLL COUNTY, FREDERICK COUNTY, OR WASHINGTON COUNTY IS ADVISED TO CONTACT THE MARYLAND DEPARTMENT OF THE ENVIRONMENT TO DETERMINE WHETHER THE REAL PROPERTY FOR PURCHASE IS LOCATED WITHIN A ZONE OF DEWATERING INFLUENCE. MARYLAND LAW PROVDIES CERTAIN REMEDIES FOR PROPERTY IMPACTED BY DEWATERING.

BUYER	DATE
BUYER	DATE
Jung Rymon Jus	4/21/25
raish konsey	DATE (
SELLER	DATE

This form has been prepared for the sole use of the following Boards/Associations of REALTORS® and their members. Each Board/Association, including its members and employees, assumes no responsibility if this form fails to protect the interests of any party. Each party should seek its own legal, tax, and financial or other advice.

The Greater Baltimore Board of REALTORS®, Inc. Carroll County Association of REALTORS®, Inc.

Harford County Association of REALTORS®, Inc. Howard County Association of REALTORS®, Inc.

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Property Address: 6009 Lake Manor Drive, Baltimore, MD 21210



DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

197 FED built lead proc impor prop with	date of construction on lead-based paint has information on lead-based paint has any information on lead-based paint has a possible to the buyer any information on lead-based paint has a possible to the buyer any information on lead-based paint has a possible to the buyer any information on lead-based paint has a possible to the buyer any information on lead-based paint has a possible to the buyer any information on lead-based paint has a possible to the buyer any information on lead-based paint has a possible to the buyer and the possible to the buyer and the possible to the possibl	TO INITIAL APPLICABL uction is uncertain. A buyer/tenant of any intenty may contain lead-based pack of developing lead poison, including learning disables a particular risk to pregen/tenant the presence of kazards from risk assessment on lead poisoning prevent	rest in residential real property on which paint and that exposure to lead from leadning if not managed properly Lead poisor ilities, reduced intelligence quotient, brant women. The seller/landlord of any known lead-based paint hazards and to ents or inspections in the seller's/landlord of intelligence. It is recommended that a buyer of	was constructed prior to a residential dwelling was based paint, paint chips or ning in young children may behavioral problems, and interest in residential real provide the buyer/tenant
	er's/Landiord's Disclosure	The second secon		
(a)	Presence of lead-based paint and/or lead (i) / Known lead	ad-based paint hazards (in I-based paint and/or lead-b	itial (i) or (ii) below): pased paint hazards are present in the h	ousing (explain).
(b)	Records and reports available to the se	ller (initial (i) or (ii) below): dlord has provided the pur	lead-based paint and/or lead-based pain chaser/tenant with all available records (list documents below).	
	mazards in the riousing.		ords pertaining to lead-based paint and/o	or lead-based paint
	er's/Tenant's Acknowledgment (initial	N		
			formation listed in section (b)(i) above, i	
		as received the pamphlet I	Protect Your Family from Lead In Your F	lome.
	Buyer has (initial (i) or (ii) below):			
	(i)/received a inspection	a 10-day opportunity (or r n for the presence of lead-l	mutually agreed upon period) to condu pased paint and/or lead-based paint haz	uct a risk assessment or ards; or
020	and/or lea	opportunity to conduct a ri ad-based paint hazards.	isk assessment or inspection for the pre-	sence of lead-based paint
Age	nt's Acknowledgment (initial)			
	Agent has informed the Seller responsibility to ensure compliance. iffication of Accuracy	er/Landlord of the Seller's	/Landlord's obligations under 42 U.S.C.	4852(d) and is aware of
The		formation above and certifing $4/21/25$	y, to the best of their knowledge, that t	the information they have
Sell	er/Landlord	Date 21 213	Buyer/Tenant	Date
Sell	er/Landlord	Date	Buyer/Tenant	Date
John	nadur. atlean Schmitt, Broker	4/2/2025		
Fac	er's/Landlord's Agent	Date	Buyer's/Tenant's Agent	Date
REALTON ©CO this f	byright 2017 Maryland REALTORS®. For use borm may not be altered or modified in any form	10/17 by REALTOR® members of Mar without the prior expressed writt	ryland REALTORS® only. Except as negotiated	by the parties to the Contract,

2022 KRPB Listing

this form may not be altered or modified in any form without the prior expressed written consent of Maryland REALTORS®.



NOTICE TO BUYER AND SELLER OF BUYER'S RIGHTS AND SELLER'S OBLIGATIONS UNDER MARYLAND'S SINGLE FAMILY RESIDENTIAL PROPERTY CONDITION DISCLOSURE LAW

ADDENDUM	dated	to the Contract of Sale
between Buye		
and Seller	Marsha D. Ramsay John B. Ramsay, III	for Property
known as	6009 Lake Manor Drive, Baltimore, MD 21210	

NOTE: This notice does <u>not</u> apply to: (1) the initial sale of single family residential property which has never been occupied, or for which a certificate of occupancy has been issued within one year prior to the date of the Contract; (2) a transfer that is exempt from the transfer tax under Subsection 13-207 of the Tax-Property Article, except land installments contracts of sale under Subsection 13-207(a)(11) of the Tax-Property Article and options to purchase real property under Subsection 13-207(a)(12) of the Tax-Property Article; (3) a sale by a lender or an affiliate or subsidiary of a lender that acquired the real property by foreclosure or deed in lieu of foreclosure; (4) a sheriff's sale, tax sale, or sale by foreclosure, partition or by court appointed trustee; (5) a transfer by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust; (6) a transfer of single family residential real property to be converted by the buyer into a use other than residential use or to be demolished; or (7) a sale of unimproved real property.

Section 10-702 of the Real Property Article of the Annotated Code of Maryland ("Section 10-702") requires that a seller of a single family residential property ("the property") deliver to each buyer, on or before entering into a contract of sale, on a form published and prepared by the Maryland Real Estate Commission, **EITHER:**

- (A) A written property condition disclosure statement listing all defects including latent defects, or information of which the seller has actual knowledge in relation to the following:
 - Water and sewer systems, including the source of household water, water treatment systems, and sprinkler systems;
 - (ii) Insulation:
 - (iii) Structural systems, including the roof, walls, floors, foundation and any basement;
 - (iv) Plumbing, electrical, heating, and air conditioning systems;
 - (v) Infestation of wood-destroying insects;
 - (vi) Land use matters;
 - (vii) Hazardous or regulated materials, including asbestos, lead-based paint, radon, underground storage tanks, and licensed landfills;
 - (viii) Any other material defects, including latent defects, of which the seller has actual knowledge;
 - (ix) Whether the required permits were obtained for any improvements made to the property;
 - (x) Whether the smoke alarms:
 - 1. will provide an alarm in the event of a power outage;
 - 2. are over 10 years old; and
 - if battery operated, are sealed, tamper resistant units incorporating a silence/hush button and use long-life batteries as required in all Maryland homes by 2018; and
 - (xi) If the property relies on the combustion of a fossil fuel for heat, ventilation, hot water, or clothes dryer operation, whether a carbon monoxide alarm is installed on the property.

"Latent defects" under Section 10-702 means material defects in real property or an improvement to real property that:

- (i) A buyer would not reasonably be expected to ascertain or observe by a careful visual inspection, and
- (ii) Would pose a threat to the health or safety of the buyer or an occupant of the property, including a tenant or invitee of the buyer;

OR

- (B) A written disclaimer statement providing that:
 - (i) Except for latent defects of which the seller has actual knowledge, the seller makes no representations or warranties as to the condition of the real property or any improvements on the real property; and
 - (ii) The buyer will be receiving the real property "as is," with all defects, including latent defects, that may exist, except as otherwise provided in the contract of sale of the property.





Fax:

At the time the disclosure or disclaimer statement is delivered to you ("the buyer"), you are required to date and sign a written acknowledgement of receipt on the disclosure or disclaimer statement which shall be included in or attached to the contract of sale.

Section 10-702 further provides that a buyer who receives the disclosure or disclaimer statement on or before entering into a contract of sale does not have the right to rescind the contract based upon the information contained in the disclosure or disclaimer statement.

You are hereby notified that, in certain circumstances, you have the right to rescind your contract with the seller if the seller fails to deliver to you the written property condition disclosure or disclaimer statement. Section 10-702 provides that a buyer who does not receive the disclosure or disclaimer statement on or before entering into the contract has the unconditional right, upon written notice to the seller or seller's agent.

- (i) To rescind the contract at any time before the receipt of the disclosure or disclaimer statement or within 5 days following receipt of the disclosure or disclaimer statement; and
- (ii) To the immediate return of any deposits made on account of the contract.

Your right to rescind the contract under Section 10-702 terminates if not exercised before making a written application to a lender for a mortgage loan, if the lender discloses in writing at or before the time application is made that the right to rescind terminates on submission of the application or within 5 days following receipt of a written disclosure from a lender who has received your application for a mortgage loan, if the lender's disclosure states that your right to rescind terminates at the end of that 5 day period.

Your rights as a buyer under Section 10-702 may not be waived in the contract and any attempted waiver is void. Your rights as the buyer to terminate the contract under Section 10-702 are waived conclusively if not exercised before:

- Closing or occupancy by you, whichever occurs first, in the event of a sale; or
- (ii) Occupancy, in the event of a lease with option to purchase.

The information contained in the property condition disclosure statement is the representation of the seller and not the representation of the real estate broker or sales person, if any. A disclosure by the seller is not a substitute for an inspection by an independent professional home inspection company. You should consider obtaining such an inspection. The information contained in a disclosure statement by the seller is not a warranty by the seller as to the condition of the property of which condition the seller has no actual knowledge or other condition, including latent defects, of which the seller has no actual knowledge. The seller is not required to undertake or provide an independent investigation or inspection of the property in order to make the disclosures required by Section 10-702. The seller is not liable for an error, inaccuracy or omission in the disclosure statement if the error, inaccuracy or omission was based upon information that was not within the actual knowledge of the seller or was provided to the seller by a third party as specified in Section 10-702(i) or (j).

You may wish to obtain professional advice about the property or obtain an inspection of the property.

The undersigned buyer(s) and seller(s) acknowledge receipt of this notice on the date indicated below and acknowledge that the real estate licensee(s) named below have informed the buyer(s) and the seller(s) of the buyer(s) rights and the seller(s)' obligations under Section 10-702.

		CADOS (Mr	J# 4/2,10
Buyer's Signature	Date	Seller's Signature	Date
		mandyhers	(4/21/
Buyer's Signature	Date	Seller's Signature	Date
		Signed by: Jonathan Schmitt, Broker Edinospioonsus	4/2/2025
Agent's Signature	Date	Agent's Signature	Date

Page 2 of 2 1/23

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MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address:	6009 Lake Manor Drive, Baltimore, MD 21210	
Legal Description:		
	NOTICE TO SELLER AND PURCHASER	
property "as is" and except as otherwise STATEMENT disc	the Real Property Article, Annotated Code of Maryland, requires the seller of certain residential real property to haser either (a) a RESIDENTIAL PROPERTY DISCLAIMER STATEMENT stating that the seller is selling the makes no representations or warranties as to the condition of the property or any improvements on the real property, provided in the contract of sale, or in a listing of latent defects; or (b) a RESIDENTIAL PROPERTY DISCLOSURE closing defects or other information about the condition of the real property actually known by the seller. Certain tial property are excluded from this requirement (see the exemptions listed below).	
1. The in A	22. EXEMPTIONS. The following are specifically excluded from the provisions of §10-702: nitial sale of single family residential real property: 3. that has never been occupied; or 3. for which a certificate of occupancy has been issued within 1 year before the seller and buyer enter into a contract of sale;	
of sale	restance of sale, as fer that is exempt from the transfer tax under §13-207 of the Tax-Property Article, except land installment contracts es under §13-207(a) (11) of the Tax-Property Article and options to purchase real property under §13-207(a)(12) of ax-Property Article;	
A sale	by a lender or an affiliate or subsidiary of a lender that acquired the real property by foreclosure or deed in lieu of	
4. A she5. A trans6. A transbe den	cosure; suriff's sale, tax sale, or sale by foreclosure, partition, or by court appointed trustee; asfer by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust; asfer of single family residential real property to be converted by the buyer into use other than residential use or to molished; or e of unimproved real property.	
property or an impro (1) A pur (2) Would (i) the	o requires the seller to disclose information about latent defects in the property that the seller has actual knowledge of ovide this information even if selling the property "as is." "Latent defects" are defined as: Material defects in real ovement to real property that: chaser would not reasonably be expected to ascertain or observe by a careful visual inspection of the real property; and d pose a direct threat to the health or safety of: the purchaser; or n occupant of the real property, including a tenant or invitee of the purchaser.	
	MARYLAND RESIDENTIAL PROPERTY DISCLOSURE STATEMENT	
information about to you may wish to o independent invest	LERS: Complete and sign this statement only if you elect to disclose defects, including latent defects, or other the condition of the property actually known by you; otherwise, sign the Residential Property Disclaimer Statement. btain professional advice or inspections of the property; however, you are not required to undertake or provide any igation or inspection of the property in order to make the disclosure set forth below. The disclosure is based on yieldge of the condition of the property at the time of the signing of this statement.	
Sellers as of the dat and you may wish	CHASERS: The information provided is the representation of the Sellers and is based upon the actual knowledge of the noted. Disclosure by the Sellers is not a substitute for an inspection by an independent home inspection company, to obtain such an inspection. The information contained in this statement is not a warranty by the Sellers as to the operty of which the Sellers have no knowledge or other conditions of which the Sellers have no actual knowledge.	
How long have you	owned the property?	
Property System: Water Supply Sewage Disposal	Water, Sewage, Heating & Air Conditioning (Answer all that apply) Public	
Garbage Disposal Dishwasher Heating Air Conditioning Hot Water		
	Page 1 of 4	

Please indicate your actual knowledge with respect to the following:
1. Foundation: Any settlement or other problems? [_] Yes [_] No [_] Unknown Comments:
2. Basement: Any leaks or evidence of moisture? [_] Yes [_] No [_] Unknown [_] Does Not Apply Comments:
3. Roof: Any leaks or evidence of moisture? Yes No Unknown Type of Roof: Age
Comments:
Is there any existing fire retardant treated plywood? [] Yes [] No [] Unknown Comments:
4. Other Structural Systems, including exterior walls and floors: Comments:
Any defects (structural or otherwise)? [_] Yes [_] No [_] Unknown Comments:
5. Plumbing system: Is the system in operating condition? [_] Yes [_] No [_] Unknown Comments:
6. Heating Systems: Is heat supplied to all finished rooms? [] Yes [No [] Unknown Comments:
Is the system in operating condition? Yes No Unknown Comments:
7. Air Conditioning System: Is cooling supplied to all finished rooms? [_] Yes [_] No [_] Unknown [_] Does Not Apply Comments:
Is the system in operating condition? Yes No Unknown Does Not Apply Comments:
8. Electric Systems: Are there any problems with electrical fuses, circuit breakers, outlets or wiring? [_] Yes [_] No [_] Unknown Comments:
8A. Will the smoke alarms provide an alarm in the event of a power outage? [_] Yes [_] No Are the smoke alarms over 10 years old? [_] Yes [_] No If the smoke alarms are battery operated, are they sealed, tamper resistant units incorporating a silence/hush button, which use long-life batteries as required in all Maryland Homes by 2018? [_] Yes [_] No Comments:
9. Septic Systems: Is the septic system functioning properly? When was the system last pumped? Date Unknown Unknown Comments:
10. Water Supply: Any problem with water supply? [_] Yes [_] No [_] Unknown Comments:
Home water treatment system: Yes No Unknown
Comments: Fire sprinkler system: [] Yes [] No [] Unknown [] Does Not Apply Comments:
Are the systems in operating condition? [_] Yes [_] No [_] Unknown Comments:
In exterior walls?
12. Exterior Drainage: Does water stand on the property for more than 24 hours after a heavy rain? [] Yes [] No [] Unknown Comments:
Are gutters and downspouts in good repair? [] Yes [] No [] Unknown Comments:
Page 2 of 4

13. Wood-destroying insects: Any infestation and/or prior damage? Comments:	[] Yes	[] No	[] Unknown
Any treatments or repairs? Yes No Any warranties? Yes No Comments:] Unknown] Unknown		
14. Are there any hazardous or regulated materials (including, but not limite underground storage tanks, or other contamination) on the property? If yes, specify below Comments:	ed to, licensed	landfills, asbe	estos, radon gas, lead-based paint,
15. If the property relies on the combustion of a fossil fuel for heat, ver monoxide alarm installed in the property? [] Yes [] No [] Unknown Comments:	ntilation, hot v	water, or clot	hes dryer operation, is a carbon
If yes, specify below Comments:	/ [] Yes	No	Unknown
16A. If you or a contractor have made improvements to the property local permitting office? [_] Yes [_] No [_] Does N Comments:	y, were the re lot Apply	equired perr [] Unkno	
17. Is the property located in a flood zone, conservation area, wetland: District?	area, Chesape below	ake Bay crit	ical area or Designated Historic
18. Is the property subject to any restriction imposed by a Home Owners A [_] Yes [_] No [_] Unknown If yes, specify Comments:	Association or below	any other typ	e of community association?
19. Are there any other material defects, including latent defects, affecting [] Yes	the physical c	ondition of th	ne property?
NOTE: Seller(s) may wish to disclose the condition of RESIDENTIAL PROPERTY DISCLOSURE STATEMENT.	other build	ings on th	e property on a separate
The seller(s) acknowledge having carefully examined this state is complete and accurate as of the date signed. The seller(s) for of their rights and obligations under \$10-702 of the Maryland I	urther acknowledge	wledge that	omments, and verify that it at they have been informed
Seller(s)		Da	.te
		1	
Seller(s)		\Da	te
The purchaser(s) acknowledge receipt of a copy of this disclo have been informed of their rights and obligations under §10-7	sure statemed of the M	aryland Re	al Property Article.
Purchaser		Date _	
Purchaser			

MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

NOTICE TO SELLER(S): Sign this statement only if you elect to sell the property without representations and warranties as to its condition, except as otherwise provided in the contract of sale and in the listing of latent defects set forth below; otherwise, complete and sign the RESIDENTIAL PROPERTY DISCLOSURE STATEMENT.

Except for the latent defects listed below, the undersigned seller(s) of the real property make no representations or warranties as to the condition of the real property or any improvements thereon, and the purchaser will be receiving the real property "as is" with all defects, including latent defects, which may exist, except as otherwise provided in the real estate contract of sale. The seller(s) acknowledge having carefully examined this statement and further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Section 10-702 also requires the seller to disclose information about latent defects in the property that the seller has actual knowledge of. The seller must provide this information even if selling the property "as is." "Latent defects" are defined as: Material defects in real property or an improvement to real property that:

- (1) A purchaser would not reasonably be expected to ascertain or observe by a careful visual inspection of the real property; and
- (2) Would pose a direct threat to the health or safety of:
 - (i) the purchaser; or
 - (ii) an occupant of the real property, including a tenant or invitee of the purchaser.

Does the seller(s) have actual knowledge of any latent defects? [] Yes [

Seller Mrs Dungy The	Date 4/21/23
Seller masle Dunking	Date 4/21/25
The purchaser(s) acknowledge receipt of a copy of this disclaimer statement have been informed of their rights and obligations under §10-702 of the Mary	and further acknowledge that they land Real Property Article.
Purchaser	Date
Purchaser	Date

Page 4 of 4

FORM: MREC/DLLR: Rev 07/31/2018

If yes, specify:



MARYLAND HOMEOWNERS ASSOCIATION ACT NOTICE TO BUYER

For resale of a lot within a development of ANY size

OR for the initial sale of a lot within a development containing 12 or fewer lots, to a person who intends to occupy or rent the lot for residential purposes.

ADDENDUM	DATED					TO CONTRACT OF SALE
BUYER(S):						
SELLER(S):	Marsha D	. Ramsa	У	John B.	Ramsay, III	
PROPERTY:	6009 Lak	e Manor	Drive,	Baltimore,	MD 21210	

The following notice applies to members of the public who intend to occupy or rent a lot for residential purposes. Under the Maryland Homeowners Association Act ("Act"), "lot" means any plot or parcel of land on which a dwelling is located or will be located within a development.

This sale is subject to the requirements of the Maryland Homeowners Association Act ("the Act"). The Act requires that the seller disclose to you, at or before the time the contract is entered into, or within 20 calendar days of entering into the contract, certain information concerning the development in which the lot you are purchasing is located. The content of the information to be disclosed is set forth in Section 11B-106(b) of the Act ("the MHAA information") as follows:

- (1). A statement as to whether the lot is located within a development;
- (2). Fees:
 - (i). The current monthly fees or assessments imposed by the homeowners association upon the lot:
 - (ii). The total amount of fees, assessments, and other charges imposed by the homeowners association upon the lot during the prior fiscal year of the homeowners association; and
 - (iii). A statement of whether any of the fees, assessments, or other charges against the lot are delinquent:
- (3). The name, address, and telephone number of the management agent of the homeowners association, or other officer or agent authorized by the homeowners association to provide to members of the public, information regarding the homeowners association and the development, or a statement that no agent or officer is presently so authorized by the homeowners association:
- (4). A statement as to whether the owner has actual knowledge of:
 - (i). The existence of any unsatisfied judgments or pending lawsuits against the homeowners association; and
 - (ii). Any pending claims, covenant violations actions, or notices of default against the lot; and





Page 1 of 2 1/23

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(5). A copy of:

(i). The articles of incorporation, the declaration, and all recorded covenants and restrictions of the primary development, and of other related developments to the extent reasonably available, to which the buyer shall become obligated on becoming an owner of the lot, including a statement that these obligations are enforceable against an owner's tenants, if applicable; and

(ii). The bylaws and rules of the primary development, and of other related developments to the extent reasonably available, to which the buyer shall become obligated on becoming an owner of the lot, including a statement that these obligations are enforceable against an owner and the owner's tenants, if applicable.

If you have not received all of the MHAA information 5 calendar days or more before entering into the contract, you have 5 calendar days to cancel the Contract after receiving all of the MHAA information. You must cancel the contract in writing, but you do not have to state a reason. The seller must also provide you with notice of any changes in mandatory fees exceeding 10 percent of the amount previously stated to exist and copies of any other substantial and material amendment to the information provided to you. You have 3 calendar days to cancel this contract after receiving notice of any changes in mandatory fees, or copies of any other substantial and material amendments to the MHAA information which adversely affect you.

If you do cancel the contract, you will be entitled to a refund of any deposit you made on account of the contract. However, unless you return the MHAA information to the seller when you cancel the contract, the seller may keep out of your deposit the cost of reproducing the MHAA information, or \$100, whichever amount is less. If the deposit is held in trust by a licensed real estate broker, the return of the deposit to you shall comply with the procedures set forth in Section 17-505 of the Business Occupations and Professions Article of the Maryland Code.

By purchasing a lot within this development, you will automatically be subject to various rights, responsibilities, and obligations, including the obligation to pay certain assessments to the homeowners association within the development. The lot you are purchasing may have restrictions on:

- A. Architectural Changes, Design, Color, Landscaping, Or Appearance:
- B. Occupancy Density:
- C. Kind, Number, Or Use Of Vehicles;
- D. Renting, Leasing, Mortgaging Or Conveying Property;
- E. Commercial Activity: Or
- F. Other Matters.

You should review the MHAA information carefully to ascertain your rights, responsibilities, and obligations within the development.

		Just 52	gunga a	4/11/2
Buyer	Date	Seller		/ Date
		, 00-7	Kine "	1/2//25
Buyer	Date	Seller		Date

Page 2 of 2 1/23

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MARYLAND HOMEOWNERS ASSOCIATION ACT DISCLOSURES TO BUYER AND TRANSMITTAL OF DOCUMENTS

For resale of a lot within a development of ANY size

OR for the initial sale of a lot within a development containing 12 or fewer lots to a person who intends to occupy or rent the lot for residential purposes.

	NDUM DATED TO CONTRACT OF SALE
SELLE	R(S): Marsha D. Ramsay John B. Ramsay, III
PROP	ERTY: 6009 Lake Manor Drive, Baltimore, MD 21210
The fo lot for	llowing disclosures are provided by the Vendor ("Seller") to the Buyer who intends to occupy or rent the residential purposes pursuant to 11B-106 of the Maryland Homeowners Association act ("the Act"):
(1).	The lot which is the subject of the contract of sale is located within the development known as
(2).	(i). The current monthly fees or assessments imposed by the homeowners association upon the lot are \$ per month payable on a basis.
	(ii). The total amount of fees, assessments, and other charges imposed by the homeowners association upon the lot during the prior fiscal year of the homeowners association was: \$
	(iii). The fees, assessments, or other charges imposed by the homeowners association against the lot are or are not (Seller to initial applicable provision) delinquent. If any of the foregoing are delinquent, Seller to explain, giving amounts and dates of delinquency:
(3).	Seller to initial (i) or (ii) and complete as appropriate:
	(i). The name, address, and telephone number of the management agent of the homeowners association, or other officer or agent authorized by the homeowners association to provide to members of the public, information regarding the homeowners association and the development is: Name: Address: Telephone:
	(ii). No agent or officer is presently so authorized by the homeowners association.
(4).	Seller to initial (i) or (ii) and complete as appropriate:
	(i). Seller has actual knowledge of: (Seller to initial all which apply)A. The existence of any unsatisfied judgments or pending lawsuits against the homeowners association: if (A) is initialed, explain:
D	B. Any pending claims, covenant violations actions, or notices of default against the lot. If (B) is initialed, explain:

REALTOR®

Page 1 of 2 1/23

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Fax:

Docusign Envelope ID: 04BD82CB-46F2-4B9D-834F-0D3145381F77

contained herein, including attachments as indicated, and that Seller has fully complied with the disclosure

Buyer Date Buyer Date

Page 2 of 2

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MARYLAND NON-RESIDENT SELLER TRANSFER WITHHOLDING TAX ADDENDUM

ADDENDUM dated	to Contract of Sale
between Buyer	
and Seller Marsha D. Ramsay	John B. Ramsay, III
for Property known as 6009 Lake Manor Drive, Baltimore, MD 21210	

Seller acknowledges, pursuant to Section 10-912 of the Tax-General Article, Annotated Code of Maryland, that if Seller is: 1) a non-resident individual of the State of Maryland or is 2) a non-resident entity which is not formed under the laws of the State of Maryland and is not qualified by or registered with the Maryland State Department of Assessments and Taxation to do business in the State of Maryland, the deed or other instrument of writing that effects a change of ownership to the Property may not be recorded with the clerk of the court for a county or filed with the Maryland State Department of Assessments and Taxation unless payment is first made by the Seller in an amount equal to:

- a) 8% of the total payment to a non-resident seller; OR
- b) 8.25% of the total payment to a non-resident entity;

(NOTE: The amount of the payment for a non-resident individual is subject to adjustment on a recurring basis by the Comptroller of Maryland. The amount of the payment for a non-resident entity is subject, from time to time, to change by an Act of the Maryland General Assembly. Seller acknowledges that the amount(s) as set forth in a) and b) above may be greater or lesser than the actual amount(s) due by Seller at time of settlement.)

UNLESS each seller:

- 1. Certifies, in writing, under the penalties of perjury, that the Seller is a resident of the State of Maryland or is a resident entity of the State of Maryland; OR
- 2. Presents to the clerk of the circuit court for a county or the Maryland State Department of Assessments and Taxation a certificate issued by the Comptroller of the State of Maryland stating that: i) there is no tax due in connection with the sale or exchange of the Property; or ii) a reduced amount of tax is due from the Seller and the reduced amount is collected by the clerk of the circuit court for a county or the Maryland Department of Assessments and Taxation before recording or filing; (NOTE: If Seller intends to obtain a certificate from the Comptroller's office, Seller should immediately contact the Comptroller at 1-800-MDTAXES. Obtaining the certificate requires a MINIMUM of three (3) weeks); OR
- 3. Has satisfied the tax liability or has provided adequate security to cover such liability; OR
- 4. Certifies, in writing, under the penalties of perjury, that the Property being transferred is the Seller's principal residence.

As defined under Maryland law and as used in a) and b) above, the term "total payment" means the net proceeds paid to the Seller for the Property and associated tangible personal property, less: 1) debts owed by the Seller and secured by a mortgage or other lien against the Property being paid upon the sale or exchange of the Property and 2) other expenses of the Seller arising out of the sale or exchange of the Property and disclosed on a settlement statement prepared in connection with the sale or exchange of the Property. "Total payment" includes the fair market value of any property transferred to the Seller.

Jong/ Chrone	4/21/75
Seller's Signature	Date
naichDhim	4/21/25
Séller's Signature	Date



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1/20



Consumer Notice to Buyers of Residential Real Estate in Maryland (Include with Exclusive Buyer/Tenant Representation Agreement)

Buyers of residential real estate in Maryland are advised to inquire about the following items:

COVENANTS RUNNING WITH THE LAND: Covenants running with the land are agreements that stipulate that ownership of the land cannot be transferred unless the new owner agrees to continue to abide by the covenants. They cannot be separated from the land and transfer with it. For example, an individual might own property subject to a covenant that requires the property to be used for charitable purposes only. A buyer who purchases the property must agree to use the property for charitable purposes only.

DEED RESTRICTIONS: Deed restrictions are provisions in a deed that limit the use of the property. With some exceptions, deed restrictions cannot be removed by the new owner.

EASEMENTS: An easement is a right, privilege, or interest that one party has in the land of another. There are many types of easements, including, conservation easements, utility easements, gas line easements, and power line easements. Easements may be in property deeds or title papers, and are part and parcel of the land they affect.

LEASES: A lease is any agreement that gives rise to a landlord/tenant relationship. Unless otherwise specified in the lease agreement, the buyer of a property occupied by a tenant under a lease is bound by the conditions and terms of the lease.

ONSITE SEWAGE DISPOSAL SYSTEMS (OSDS) WITH BEST AVAILABLE TECHNOLOGY (BAT): An OSDS is a wastewater treatment system that discharges the treated effluent into the ground. An OSDS with best available technology reduces nitrogen levels. If an OSDS system with BAT is installed on the property, Seller may have used state funds to purchase the system. If state funds were used to purchase the system, the property may be encumbered by an easement that obligates the owner of the property to comply with certain requirements such as maintaining the system and allowing the Maryland Department of the Environment and the county/city in which the property is located to inspect the system. Buyer is advised to inquire about the terms under which an OSDS system with BAT was installed on the property and check with the appropriate city/county agency.

PROPANE TANKS: Propane is a source of energy that is used for heating homes and water, cooking and refrigerating food, drying clothes, and fueling gas fireplaces and barbecue grills. Propane tanks may be owned or leased. If a propane tank is installed on the property, Buyer is advised to inquire about the terms under which the propane tank was installed, how to transfer the ownership or lease, and any costs associated with the transfer.

HOME SECURITY SYSTEMS THAT RECORD AUDIO: Buyer is advised that Maryland law prohibits audio recording of private conversations without the consent of all parties.

SOLAR PANELS: Solar panels are devices that convert light into electricity. If solar panels are installed on the property, Buyer is advised to inquire about the terms under which the solar panels were installed, how to transfer the ownership or lease, and any costs associated with the transfer.

WIRE FRAUD THROUGH EMAIL: Buyer is advised to never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Buyer should always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Buyer should never wire money without double-checking that the wiring instructions are correct.

DEPOSIT HELD BY ESCROW AGENT: Buyer is advised that an escrow agent, other than a Maryland licensed real estate broker, is not subject to the same legal requirements that Maryland licensed real estate brokers are under the Maryland Real Estate Brokers Act concerning the holding and the release of deposit monies. If the deposit is going to held by a third party other than by a Maryland licensed real estate broker involved in the transaction, the parties are required to enter into a separate written escrow agreement, binding upon the parties and the escrow agent that complies with Section 10-802 of the Real Property Article, Annotated Code of Maryland.

SMOKE ALARMS: Buyer is notified that there were changes in Maryland law regarding smoke alarms and smoke detectors (Section 9-101 et seq. of the Public Safety Article, Annotated Code of Maryland). The type of smoke alarm required in a dwelling depends upon the age of the property. As of January 1, 2018, among other changes, no alarm—battery powered or hard-wired—may be older than 10 years from the date of manufacture, and if battery powered, be sealed, tamper resistant units incorporating a silence/hush button, which use long-life batteries. There are penalties for non-compliance. Additionally, some jurisdictions have more stringent rules for new construction or for rentals. Buyer is advised to inquire about smoke alarm compliance. Buyer may





view the smoke alarm requirements at: http://mgaleg.maryland.gov/mgawebsite/Laws/StatuteText?article=gps§ion=9-101&enactments=false. Buyer may contact the local fire marshal to obtain additional information about the smoke alarm law.

CONDOMINIUM/HOA RESERVE STUDY: A Reserve Study is a long-term capital budgeting tool that a condominium/HOA uses to determine the amount of money it should set aside in its Reserve Fund for replacement, repair, or restoration of common areas. The Reserve Fund is financed by collecting condominium dues, HOA fees, or special assessments. Buyer is advised to pay close attention to the reserve study report of a condominium/HOA as an underfunded Reserve Fund may result in a future increase of condominium dues, HOA fees, or the imposition of special assessments upon Buyer.

Buyer Signature	Date	Buyer Signature	Date







STATE OF MARYLAND REAL ESTATE COMMISSION

Consent for Dual Agency

(In this form, the word "seller" includes "landlord"; "buyer" includes "tenant"; and "purchase" or "sale" includes "lease")

When Dual Agency May Occur

The possibility of Dual Agency arises when:

- 1) The buyer is interested in a property listed by a real estate broker; and
- 2) The seller's agent and the buyer's agent are affiliated with the same real estate broker.

Important Considerations Before Making a Decision About Dual Agency

A broker or broker's designee, acting as a dual agent does not exclusively represent either the seller or buyer; there may be a conflict of interest because the interests of the seller and buyer may be different or adverse. As a dual agent, the real estate broker does not owe undivided loyalty to either the seller or buyer.

Before the buyer and seller can proceed to be represented by a broker acting as a dual agent, they must both sign Consent for Dual Agency. If the <u>buyer</u> has previously signed Consent for Dual Agency, the buyer must **affirm** the buyer's consent for the purchase of a particular property before an offer to purchase is presented to the seller. If the <u>seller</u> has previously signed Consent for Dual Agency, the seller must **affirm** the seller's consent for the sale of the property to a particular buyer before accepting an offer to purchase the property. The **affirmation** is contained on Page 2 of this form.

Your Choices Concerning Dual Agency

In a possible dual agency situation, the buyer and seller have the following options:

- 1. Consent in writing to dual agency. If all parties consent in writing, the real estate broker or the broker's designee (the "dual agent") shall assign one real estate agent affiliated with the broker to represent the seller (the seller's "intra-company agent") and another agent affiliated with the broker to represent the buyer (the buyer's "intra-company agent"). Intra-company agents are required to provide the same services to their clients that agents provide in transactions not involving dual agency, including advising their clients as to price and negotiation strategy.
- 2. Refuse to consent to dual agency. If either party refuses to consent in writing to dual agency, the real estate broker must terminate the brokerage relationship for that particular property with the buyer, the seller, or both. If the seller terminates the brokerage agreement, the seller must then either represent him or herself or arrange to be represented by another real estate company. If the buyer terminates the brokerage agreement, the buyer may choose not to be represented but simply to receive assistance from the seller's agent, from another agent in that company, or from a subagent from another company. Alternatively, the buyer may choose to enter into a written buyer agency agreement with a different broker/company.

Duties of a Dual Agent and Intra-Company Agent

Like other agents, unless the client gives consent to disclose the information, dual agents and intra-company agents must keep confidential information about a client's bargaining position or motivations. For example, without written consent of the client, a dual agent or intra-company agent may not disclose to the other party, or the other party's agent:

- 1) Anything the client asks to be kept confidential; *
- 2) That the seller would accept a lower price or other terms;
- 3) That the buyer would accept a higher price or other terms;
- 4) The reasons why a party wants to sell or buy, or that a party needs to sell or buy quickly; or
- 5) Anything that relates to the negotiating strategy of a party.

How Dual Agents Are Paid

Consent for Dual Agency

Only the broker receives compensation on the sale of a property listed by that broker.

If a financial bonus is offered to an agent who sells property that is listed with his/her broker, this fact must be disclosed in writing to both the buyer and seller.

I have read the above information, and I understand the terms of the dual agency. I understand that I do not have to consent to a dual agency and that if I refuse to consent, there will not be a dual agency; and that I may withdraw the consent at any time upon notice to the dual agent. I hereby consent to have Krauss Real Property Brokerage act as a Dual Agent for me as the (Firm Name) Seller in the sale of the property at: 6009 Lake Manor Drive, Baltimore, MD 21210 Buyer in the purchase of a property listed for sale with the above-referenced broker. AFFIRMATION OF PRIOR CONSENT TO DUAL AGENCY The undersigned Buyer(s) hereby affirm(s) consent to dual agency for the following property: 6009 Lake Manor Drive, Baltimore, MD 21210 Property Address Signature The undersigned Seller(s) hereby affirm(s) consent to dual agency for the Buyer(s) identified below: Name(s) of Buyer(s) Signature Signature Date Date

^{*} Dual agents and intra-company agents must disclose material facts about a property to all parties.



MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE

Property Address: 6009 Lake Manor	Drive, Baltimore, I	MD 21210	
MARYLAND LEAD POISONING PREV Prevention Program (the "Maryland Program registered with the Maryland Departm requirements may be obtained at: http://www.	ram"), any leased resi ent of the Environm	dential dwelling constructed nent (MDE). Detailed info	d prior to 1978 is required to be
1. Seller hereby discloses that the Proper			
AND	Λ	of mon	
The Property/ is o initial applicable line).	or <u>* 1997</u>	is not registered in the	e Maryland Program (Seller to
2. If the Property was constructed prior settlement or in the future, Buyer is required within thirty (30) days following the date of rental property as required by the Mary Program, including but not limited to, repayment of all fees, costs and expenses;	uired to register the Profesettlement or within yland Program. Buye registration; inspection	roperty with the Maryland le thirty (30) days following the r is responsible for full co as; lead-paint risk reductions	Department of the Environment ne conversion of the Property to compliance under the Maryland
3. If the Property is registered under the event as defined under the Maryland Prohazards or notice of elevated blood lead applicable line) / ha either the modified or full risk reduction treoccurred that obligates Seller to perform discloses the scope of such treatment as	ogram (including, but levels from a tenant of as; or/_eatment of the Propert either the modified or	not limited to, notice of the or state, local or municipal l has <u>not</u> occurred, w y as required under the Ma	e existence of lead-based paint nealth agency) (Seller to initial rhich obligates Seller to perform ryland Program. If an event has
If such event has occurred, Seller (Seller will not perform the required treatment pri	to initial applicable I	ine)/_ f the Property to Buyer.	_will; OR/
ACKNOWLEDGEMENT: Buyer acknow Paragraphs/(BUY	rledges by Buyer's in ER)	itials that Buyer has rea	d and understands the above
CERTIFICATION OF ACCURACY: The their knowledge, that the information they	following parties have have provided is true	reviewed the information a and accurate.	above and certify, to the best of
Seller mars Dhym	Date - 4/21/25	Buyer	Date
Seller	Date	Buyer	Date
Signed by:	4 /2 /2025		,
Jonathan Schmitt, Broker	4/2/2025		
Seller's Agent	Date	Buyer's Agent	Date

REALTOR

COLAN HOLENC OPPORTUNITY SMOKE ALARM LAWS

2018



AS OF JANUARY 1, 2018 - MARYLAND LAW REQUIRES:

IF BATTERY OPERATED ONLY, ALARM MUST:

- Be powered by 10-year sealed battery
- Have a silence/hush feature

IF HARDWIRED ALTERNATING CURRENT (AC) ALARM:

> May NOT be older than 10 years from the date of manufacture*

ONE ALARM MUST BE LOCATED ON EACH LEVEL OF THE DWELLING INCLUDING THE BASEMENT

NOTE: REGARDLESS OF WHEN BUILT, battery operated only alarms must be powered by 10-year sealed batteries, and no unit, whether battery operated or AC, may be older than 10 years. Types of alarms found in homes have changed over time based on requirements at the time of construction.

BUILT BEFORE 7/1/75



Located: Each hallway outside bedroom(s)

BUILT BETWEEN 7/1/75 - 1/1/89



Located: Each hallway outside bedroom(s)

BUILT BETWEEN 1/1/89 - 7/1/90



Located: Each hallway outside bedroom(s)

BUILT BETWEEN 7/1/90 - 7/1/13



Located: Each hallway outside bedroom(s)

BUILT AFTER 7/1/13



BB | OR 2nd 4

Located: Each hallway outside bedroom(s) AND in each bedroom

BE AWARE!

- · Hardwired AC Alarms must be replaced with hardwired alarms of the same type.
- Additional alarms required as of January 1, 2018 (such as in basement) may be battery operated if they are 10-year sealed battery alarms with a silence/hush button feature.
- · A seller who fails to comply with the law is subject to a fine, imprisonment, or both.
- As required by law, any information about alarms that is shared with a REALTOR® is considered a material fact that must be disclosed to all parties.

*NOTE: Date of manufacture will be marked on back of smoke alarm. If no date is printed on device, it should not be used.

KEY



B: Battery powered alarm



AC: Alarm powered by alternating current (hardwired)



AC-AC: Hardwired interconnected alarm



BB: Battery Backup

2nd #

Alternate secondary power source (i.e. WiFi or Radio Frequency)

