

BUCK'S
COUNTY
COURT

NOTE: * WOOD FENCE & WOOD WALK & CONC. DRIVE APPEAR TO BE PARTIALLY WITHIN 30' EASEMENT.
** WOOD FENCE APPEARS TO BE PARTIALLY OUTSIDE SUBJECT SITE.

- 1.) The plat is of benefit to a consumer only insofar as it is required by a lender or a title insurance company or its agent in connection with contemplated transfer financing or re-financing.
- 2.) The plat is not to be relied upon for the establishment or location of fences, garages, buildings, or other existing or future improvements.
- 3.) The plat does not provide for the accurate identification of property boundary lines, but such identification may not be required for the transfer of title or securing financing or refinancing.
- 4.) I have examined Flood Insurance Rate Map Panel Number 240044-0023-B (6023) for the subject property and it appears to lie within Zone C per said map.
- 5.) Dimensions shown to apparent lot line are ± 2'.
- 6.) Date of field work: 4.26.96.

DEED REFERENCE:
1953-170
LOT 29

RIVER MILLS
SECTION 1

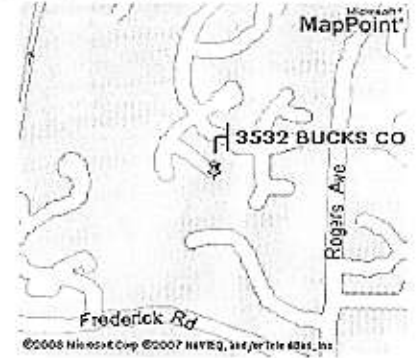
2ND ELECTION DISTRICT
HOWARD COUNTY, MARYLAND

LOCATION DRAWING

4.29.96

S. & G. 2009

Status: ACTIVE
List Price: \$399,899
Ownership: Fee Simple - Sale
BR/FB/HB: 4/2/1
Lot AC/SF: 0.14 / 6,016.00
Lvl/Fpls: 3 / 0
Tot Fin SF: 1756
Year Built: 1989
Total Tax: \$6,198
Tax Yr: 2008
Ground Rent:
Style: Colonial
Type: Detached



Legal Sub: River Mills
Adv. Sub: River Mills
Model:

HOA Fee: \$25.00/ Monthly
C/C Fee: /
Other Fee: /
C/C Proj Name:

Tax Map:
Liber:
Folio:
Parcel: 16
Block/Square:
Lot: 29
Map Coord: HO 12 D Area:

	Total Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	4	0	3	0	0	1
FB:	2	0	2	0	0	0
HB:	1	1	0	0	0	0

ES: VETERANS
MS: DUNLOGGIN
HS: CENTENNIAL

Master Bdrm:	17 x 13	Upper 1	Fifth Bdrm:		Rec Rm:		Othr Rm 3:	
Master Bdrm 2:			Living Rm:	14 x 10	Den:		Foyer :	Main
First- Bdrm:			Dining Rm:	13 x 12	Library:		Garage:	Main
Second Bdrm:	14 x 12	Upper 1	Kitchen:	20 x 11	Sitting:		Carport:	
Third Bdrm:	10 x 10	Upper 1	Brkfast Rm:	12 x 10	Othr Rm 1:		Unfinished:	
Fourth Bdrm:			Family Rm:	13 x 12	Othr Rm 2:			

Exterior: Deck, Extensive Hardscape, Fenced-Fully, Fenced-Rear, P
Exterior Const: Vinyl Siding
Other Structures: Above Grade
Roofing: Shingle-Asphalt

Lot Desc: Cul-de-sac, Landscaping, Lot Premium
Basement: Yes, Daylight, Partial, Full, Fully Finished, Improved, Outside Entrance, Rear Entrance, Walkout Level
Parking: Garage
Heating System: Heat Pump(s)
Water: Public
Cooling System: Ceiling Fan(s), Central A/C
Sewer/Septic: Public Sewer
Appliances: Dishwasher, Disposal, Dryer, Exhaust Fan, Microwave, Oven-Self Cleaning, Oven/Range-Electric, Refrigerator, Stove, Washer
Amenities: Auto Gar Dr Opn, MBA/Sep Shwr, MBR-BA Full, Master Walk-in Closet, Shades/Blinds, W/W Carpeting, Walk-in
Closet(s), Washer/Dryer Hookup
HOA/C/C Fee Includes: Other
HOA/C/C Amenities: Other

List Date: 12-Dec-2008 Update Date: 12-Dec-2008 DOM-MLS: 0 DOM-Prop: 0
Remarks: THERE IS NOT A BETTER VALUE OUT THERE!!!! HUGE price reduction + Freshly Painted + NEW carpet + GREAT Location = A TREMENDOUS VALUE!!! FREE - inground pool!!! FREE - 6 person hot tub!!! New Windows + New Furnace + Newer Roof + New Master Bath + Custom Deck + Fenced Yard = No Better home out there!!! End of culdesac location makes this a must see PLUS Centennial Schools !!! Mint Condition !!!
Directions: Patapsco Rive to Lower Mill to Bucks County Court to end of culdesac ... sign posted
Show Instructions: Call 1st-Showing Service, All Days, -

Listing Co: WINNING EDGE, WINN1	Phone: (410) 730-8118	Fax: (410) 730-8222
Listing Agent: JIM BIM BIMSTEFER	Home: (410) 461-2800	Fax: (410) 730-8222
Office: (410) 730-8118	Pager:	Cell: (443) 463-6009
Owners: Silverston		Home:
Show Contacts: To Show Contact Centralized Showings		Home: (866) 891-7469
Sub Comp: 3.0 Buy Comp: 3.0	Add'l: HELPING HAND	DesR: N VarC: N
	Dual: Y	



Tax ID: 1402296535
County: HOWARD

Metropolitan Regional Information Systems, Inc.
Full Tax Record

Page 1 of 1
12-Dec-2008
10:28 am

Property Address: 3532 BUCKS COUNTY CT, ELLICOTT CITY MD 21043 4143

Legal Subdiv/Neighborhood: RIVER MILLS
Incorporated City:
Owner Name: STEVEN L SILVERSTON
Addtnl:
Condo/Coop Project:
Phone #: (410) 750-3499
Company Owner:
Care of Name:
Absent Owner: No

MAILING ADDRESS: 3532 BUCKS COUNTY CT, ELLICOTT CITY, MD 21043 4143

LEGAL DESCRIPTION: IMPSLOT 29 .1381 A 3532 BUCKS COUNTY CT RIVER MILLS SEC 1

Mag/Dist #: 2
Election District: 2
Section: 1
Map Suffix:
Historic ID:
Lot: 29
Legal Unit #:
Subdiv Ph:
Suffix:
Agri Dist:
Block/Square:
Grid: 6
Addl Parcel Flag/#:
Parcel: 16
Plat Folio:
Tax Map:
Map: 24
Sub-Parcel:
Plat Liber:

Tax Year 2008

Total Tax Bill: \$6,198
State/County Tax: \$4,910
Spec Tax Assmt: \$940
Front Foot Fee: \$124
Exempt Class: 000
Tax Class:
City Tax:
Refuse: \$225
Homestd/Exempt Status:
Mult. Class:
Tax Levy Year: 2008
Tax Rate: 1.13

ASSESSMENT

Year Assessed	Total Tax Value	Land	Improvement	Land Use
2008	\$436,020	\$277,710	\$158,310	
2007	\$377,402	\$121,010	\$139,160	
2006	\$318,786	\$60,010	\$115,360	

DEED
Transfer Date: 11-Jun-1996, 06-Feb-1989
Price: \$186,500, \$142,220
Grantor: SPURLOCK FREDDY R, NEUMAN JANET DEVELOPMENT GROUP
Grantee: SILVERSTON STEVEN L, SPURLOCK FREDDY R
Deed Liber: 3761
Deed Folio: 541

PROPERTY DESCRIPTION

Year Built: 1989
Irregular Lot:
Land Use Code: Residential
Property Class: R
Zoning Desc:
Prop Use: RESIDENTIAL
Building Use:
Lot Description:
Zoning Code: RSC
Square Feet: 6,016
Plat Liber/Folio: /
Quality Grade: AVERAGE
Xfer Devel.Right:
Site Influence:
Census Trct/Blck: 602,800/2008
Acreage: 0.14
Property Card:
Road Description:
Road Frontage:
Topography:
Sidewalk:
Pavement:

STRUCTURE DESCRIPTION

Construction: Frame
Story Type: 2B
Description:
Dimensions:
Area: 1,756
Foundation:
Ext Wall: Siding - Alum/Viny
Stories: 2B
Total Building Area:
Patio/Deck Type: DECK
Balcony Type:
Attic Type:
Rooms:
Bedrooms:
Full Baths: 2
Half Baths: 1
Baths: 2.50
Other Rooms:
Other Amenities:
Appliances:
Gas:
Electric:
Roofing: Shingle - Composite
Style: Standard Unit
Units: 1
Living Area: 1,756
Porch Type:
Pool Type: Concrete
Roof Type:
Fireplace Type:
Bsmt Type: Not Specified
Bsmt Tot Sq Ft: 878
Bsmt Fin Sq Ft:
Bsmt Unfin Sq Ft:
of Dormers:
Year Remodeled: 1989
Model/Unit Type: STANDARD UNIT
Base Sq Ft: 878
Sq Ft:
Sq Ft: 540
Fireplaces:
Garage Type: Attached
Garage Const.: FRAME
Garage Sq Ft: 252
Garage Spaces:
Air Conditioning: Combined System
Interior Floor:
Outbuildings:
Sewer: Public
Underground:
Fuel:
Walls:

Tax Record Updated : 05-Sep-2008

Courtesy of: Jim Bim Bimstefer
Home: (410) 461-2800
Cell: (443) 463-6009
Company: Winning Edge
Office: (410) 730-8118
Office: (410) 730-8118
Office: (410) 730-8118
Email: jim@GoWinningEdge.com
Fax: (410) 730-8222

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Information is believed to be accurate, but should not be relied upon without verification.
Accuracy of square footage, lot size and other information is not guaranteed.





January 1, 1999

State of Maryland
Real Estate Commission

Understanding Whom Real Estate Agents Represent

Before you decide to sell or buy or rent a home you need to consider the following information:

Agents Who Represent the Seller

Seller's Agent: A seller's agent works for the real estate company that lists and markets the property for the sellers, or landlords, and exclusively represents the sellers or landlords. That means that he or she may assist the buyer or tenant in purchasing or renting the property, but his or her duty of loyalty is only to the sellers or landlords. The seller pays the seller's agent's fees as specified in a written listing agreement.

Cooperating Agent: A cooperating agent works for a real estate company different from the company for which the seller's agent works. The cooperating agent can assist a buyer or tenant in purchasing or renting a property, but his or her duty of loyalty is only to the sellers or landlords. The cooperating agent's fee is paid by the sellers or landlords through the seller's agent's company.

Agents Who Represent the Buyer

Presumed Buyer's Agent (no written agreement): When a person goes to a real estate agent for assistance in finding a home to buy or rent, the agent is presumed to be representing the buyer and can show the buyer properties that are *not* listed by the agent's real estate company. A presumed buyer's agent may *not* make or prepare an offer or negotiate a sale for the buyer. The buyer does *not* have an obligation to pay anything to the presumed agent.

If for any reason the buyer does not want the agent to represent him or her as a presumed agent, either *initially* or *at any time*, the buyer can decline or terminate a presumed agency relationship simply by saying so.

Buyer's Agent (by written agreement): A buyer or tenant may enter into a written contract with a real estate agent which provides that the agent will represent the buyer or tenant in locating a property to buy or rent. The agent is then known as the buyer's agent. That agent assists the buyer in evaluating properties and preparing offers, and negotiates in the best interests of the buyer or tenant. The agent's fee is paid according to the written agreement between the agent and the buyer or tenant. If you as a buyer or tenant wish to have an agent represent you exclusively, you must enter into a written buyer agency agreement.

Dual Agents

The possibility of **dual agency** arises when the buyer's agent and the seller's agent both work for the same real estate company, and the buyer is interested in property listed by that company. The real estate company, or broker, is called the "dual agent." Dual agents do not act exclusively in the interests of either the seller or buyer, or landlord or tenant, and therefore cannot give undivided loyalty to either party. There may be a conflict of interest because the terms of the seller and buyer may be different or adverse.

If both seller and buyer, or landlord and tenant, agree to dual agency by signing a Consent For Dual Agency form, then the real estate company (the "dual agent") will assign one agent to represent the seller or landlord (the seller's "intra-company agent") and another agent to represent the buyer or tenant (the buyer's intra-company agent"). Intra-company agents may provide the same services to their clients as exclusive seller's or buyer's agents, including advising their clients as to price and negotiation strategy, provided the clients have both consented to be represented by dual agency.

If either party does not agree to dual agency, the real estate company may withdraw the agency agreement for that particular property with either the buyer or seller, or both. If the seller's agreement is terminated, the seller must then either represent him or herself or arrange to be represented by an agent from another real estate company. If the buyer's agreement is terminated, the buyer or tenant may choose to enter into a written buyer agency agreement with an agent from a different company. Alternatively, the buyer or tenant may choose not to be represented by an agent of his or her own but simply to receive assistance from the seller's agent, from another agent in that company, or from a cooperating agent from another company.

No matter what type of agent you choose to work with, you have the following rights and responsibilities in selling or buying or renting property:

- Real estate agents are obligated by law to treat all parties to a real estate transaction honestly and fairly. They must exercise reasonable care and diligence and maintain the confidentiality of clients. They must not discriminate in the offering of properties; they must promptly present each written offer or counteroffer to the other party; and they must answer questions truthfully.
- Real estate agents must disclose all material facts that they know or should know relating to a property. An agent's duty to maintain confidentiality does not apply to the disclosure of material facts about a property.
- All agreements with real estate agents should be in writing and should explain the duties and obligations of the agent. The agreement should explain how the agent will be paid and any fee-sharing agreements with other agents.
- You have the responsibility to protect your own interests. You should carefully read all agreements to make sure they accurately reflect your understanding. A real estate agent is qualified to advise you on real estate matters only. If you need legal or tax advice, it is your responsibility to consult a licensed attorney or accountant.

Any complaints about a real estate agent may be filed with the Real Estate Commission at 500 North Calvert Street, Baltimore, MD 21202. (410) 230-6200.

This notice is information required by law and is **NOT A CONTRACT**

We, the Sellers/Landlord Buyers/Tenants acknowledge receipt of a copy of this disclosure and that
WINTER EDGE (firm name)
and Jim Bim (salesperson) are working as:

- seller/landlord's agent
- cooperating agent
- buyer's agent
- dual agent (See Consent Dual Agency form)

(You may check more than one box)

[Signature] _____ Date 11/29/08

Signature _____ Date _____

I certify that on this date I made the required agency disclosure to the individuals identified below and they were unable or unwilling to acknowledge receipt of a copy of this disclosure statement.

Signature of agent _____ Date _____

Name of individual to whom disclosure was made _____

Name of individual to whom disclosure was made _____



January 1, 1999

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:

- The buyer is interested in a property listed by a real estate company; and
- The seller's agent and the buyer's agent work for that same real estate company.

Before the buyer and seller can proceed to be represented by a dual agent, they must both sign a Consent For Dual Agency. If they have previously signed a Consent For Dual Agency, they must affirm their consent for the sale of a particular property to a particular buyer.

Important Considerations Before Making a Decision About Dual Agency

☞ A dual agent does not exclusively represent either the seller or buyer and 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 company does not owe undivided loyalty to either the seller or buyer.

Your Choices Concerning Dual Agency

When a dual agency situation in fact arises, the buyer and seller have the following options:

1. **Consent in writing to dual agency.** If all parties consent in writing, the real estate company (the "dual agent") will assign one real estate agent from the company to represent the seller or landlord (the seller's "intra-company agent") and another agent from the company to represent the buyer or tenant (the buyer's "intra-company agent"). Intra-company agents may provide the same services to their clients as an exclusive seller's or buyer's agent, including advising their clients as to price and negotiation strategy.
2. **Do not consent to dual agency.** If either the buyer or the seller, or landlord or tenant, refuses to consent in writing to dual agency, the real estate company must terminate the agency agreement for that particular property with either the buyer or the seller, or both. If the seller's agreement is terminated, the seller must then either represent him or herself or arrange to be represented by an agent from another real estate company. If the buyer's agreement is terminated, the buyer or tenant may choose to enter into a written buyer agency agreement with an agent from a different company. Alternatively, the buyer or tenant may choose not be represented by an agent of his or her own but simply to receive assistance from the seller's agent, from another agent in that company, or from a cooperating agent from another company.

Duties of a Dual Agent a. Intra-Company Agent

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

- anything the client asks to be kept confidential*,
 - that the seller would accept a lower price or other terms,
 - the reasons why a party wants to sell or buy, or
 - that a party needs to sell or buy quickly
- However, like all agents, a dual agent and intra-company agent must disclose any material facts about a property to the other party.

How Dual Agents Are Paid

Only the dual agent receives compensation on the sale of a property listed by that company.

If a financial bonus is offered to an agent who sells property that is listed with his company, 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 do not consent, there will not be a dual agency. I hereby voluntarily consent to have

Wanted Edge act as dual agent for me as the:
(Firm Name)

seller in the sale of the property at: 3532 Bucks County Ct

buyer in the purchase of any property listed for sale with the above-referenced firm.

[Signature] [Signature] 11/21/08
Signature Date Signature Date

AFFIRMATION

The undersigned Seller(s) hereby affirms consent to Dual Agency:

Signature Date Signature Date

The undersigned Buyer(s) hereby affirms consent to dual agency:

Signature Date Property Location

Signature Date



GENERAL ADDENDUM TO CONTRACT OF SALE

FOR USE WITH THE MARYLAND ASSOCIATION OF REALTORS® RESIDENTIAL CONTRACT OF SALE FORM

Addendum Number _____ to Contract of Sale (the "Contract") dated _____

Buyer(s)/Tenant(s): _____

Seller(s)/Owner(s): _____

Property: 3532 BULLS COUNTY C.

1. LEGAL REQUIREMENT: A Contract for the sale of real property is required to be in writing to be enforceable under the laws of the State of Maryland. Once signed by the parties, the Contract becomes a legally binding agreement. The original terms of the Contract can only be altered thereafter with the agreement of the parties expressed in writing. All parties have the right to be represented by an attorney and are encouraged to seek competent advice if they do not understand any term(s) of the Contract. The broker/agent is required to promptly submit all written Contract offers to the Seller.

2. INTENDED USE: The use of a particular property may be limited or restricted as a result of zoning laws, local ordinances and/or restrictive covenants applicable to the property. The Contract of Sale form provided by the broker/agent is designed and intended for use only in the purchase and sale of single-family residences or unimproved residential property. If Buyer intends to use a property for any other purpose, the standard Contract of Sale form may not adequately serve to protect Buyer's interests without the addition of an appropriate clause or addendum conditioning the Contract offer upon a determination that Buyer's intended use of the Property will be permitted.

3. 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. Prior to settlement, a lender normally requires that Buyer obtain and provide a fully paid homeowner's insurance policy, a termite inspection report, and various certifications which may be applicable to improved properties. Buyer should be prepared at the time of settlement to pay the settlement costs and the balance due under the Contract. Buyer must provide cash, wired funds, bank check or certified check for amounts to be paid at settlement. In some cases, Seller may be required to provide funds in excess of the 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 should make inquiry of the title company or settlement attorney prior to settlement. Buyer should establish gas, electric and water service in Buyer's name commencing the day of settlement.

4. GROUND RENT: If a Property is subject to an existing ground rent as provided in a lease recorded among the Land Records, or if a ground rent is to be created, Seller will make those disclosures required by law by an appropriate additional clause or addendum to the Contract.

5. RENTAL: If any portion of the Property is to be rented to tenants by Buyer, the local government may require that the Property be registered prior to any rental and a yearly registration fee may be assessed by the local government. You may call the appropriate government office for further information. If the Property is now or has been rented to tenants, local laws may give the tenants certain rights to purchase the Property. These rights are set forth in the Contract. Effective October 1, 1994, certain disclosures are required regarding the presence of lead paint in certain rental properties.

6. PROPERTY LOCATED IN BALTIMORE CITY: Tenant's Right of First Refusal: If the property is, or has been, within six (6) months of the date hereof, a single family residential rental dwelling in Baltimore City, Maryland, the validity of the Contract is contingent upon compliance with the provisions of Title 13, Subtitle 6 of the Baltimore City Code (2004 Edition, as amended). **Transfer Certificate:** The zoning ordinance of Baltimore City, Subtitle 5 of the Baltimore City Code, 2005 Edition, regulates that every person who sells property in Baltimore City (other than a 1 or 2 family dwelling) shall attach to the Contract or instrument of conveyance, a Transfer Certificate issued by the Baltimore City Zoning Administration.

7. 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, creed, age, religion, national origin, sex, marital status, familial status, physical or mental disability, occupation, sexual orientation or preference, or other protected classifications under Fair Housing Laws.

8. HOMEOWNER ASSOCIATIONS/CONDOMINIUMS: If a Property is part of a development subject to the imposition of mandatory fees as defined by the Maryland Homeowners Association Act, and/or a condominium unit, Seller will make the required disclosures by an appropriate addendum to the Contract.

9. COVENANTS AND RESTRICTIONS AFFECTING PROPERTY: A majority of homes, whether new or re-sale, located in a subdivision are subject to certain restrictions applicable to the use of the Property as well as the construction of certain improvements to the Property. Such restrictions are referred to as covenants and, in the case of Property subject to a Homeowners Association or Condominium Association, the covenants are contained in a Declaration of Covenants and Restrictions as well as the Bylaws of the Association. However, many properties are also subject to covenants even though the Property is not subject to a Homeowners Association or Condominium Association. Buyers are encouraged to inquire as to any covenants and restrictions which may be applicable to the Property which is being considered for purchase.

10. PRIVATE AGREEMENTS: Some communities 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.

11. WETLANDS, WATERWAYS AND/OR FLOOD PLAINS: Buyer is advised that, if all or a portion of the Property has wetlands and/or waterways or is located in a designated flood plain, the approval of the U.S. Army Corps of Engineers (the "Corps"), the Maryland Department of Natural Resources and other federal, state or local agencies may be necessary before a building permit for either new construction or expansion or improvement of the Property can be issued. Additionally, the future use of existing improved property may be restricted due to the presence of waterways, wetlands, and/or flood plains. Information as to wetlands, waterways and/or flood plains can be obtained from the District Office of the Corps at (410) 962-3670, the Maryland Department of Natural Resources at (410) 974-3841 or the Office of Planning and Zoning of the county or city in which the Property is situated. The Buyer expressly assumes the risk that the Property may be subject to restrictions due to the presence of waterways, wetland, and/or flood designations.

12. REFORESTATION: (Note: Applicable to property containing 40,000 or more square feet of land.) Buyer is hereby advised that if Buyer intends to apply for subdivision or site plan approval or a grading or sediment control permit upon the Property, applicable City or County law may require as a condition of such approval that Buyer submit plans acceptable to the City/County for establishing new tree cover, planting trees to replace forest which has been recently removed, and conserving the cutting and clearing of trees in accordance with applicable laws and regulations.

13. CHESAPEAKE BAY CRITICAL AREA: If all or a portion of a Property is located within 1,000 feet of tidal waters of the Chesapeake Bay, there may be restrictions on the use and/or development of the Property. Additional information regarding the Chesapeake Bay Critical Areas is available from the Critical Areas Program established by the local government of each county in Maryland and Baltimore City.

14. 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 BWI Noise and Abatement Office at (410) 859-7021. 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.

15. INSURANCE: Buyer acknowledges that, as a condition of making a mortgage loan, lenders may require proof of hazard insurance coverage and may also require flood insurance coverage.

16. PROPERTY CONDITION (HOME INSPECTION): If the appropriate contingency is included in the Contract, home inspection firms may be employed to inspect the condition of the Property, including central heating and cooling systems and components, plumbing and electrical systems and components, the roofing, exterior and interior walls, ceilings and floors, foundation and/or basement (including chronic water penetration). If the Property is part of a condominium, Buyer's rights include access to the common areas to perform the inspection.

17. PRIVATE WATER AND SEWAGE SYSTEMS: Many properties are serviced by wells and/or private water and/or sewage systems. Local laws or lenders may require various tests and/or inspections. If the Property is serviced by any such system, this should be addressed by a separate addendum to the Contract.

18. 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 the home can include, but are not limited to, cleaning chemicals, paint, asbestos, radon, lead paint, petroleum products, lawn and garden chemicals and indoor air pollutants that can accumulate. Hazardous materials outside the 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. Generally, additional information pertaining to these materials is available from the Maryland Department of the Environment (MDE) at (410) 537-3000.

19. FIRE-RETARDANT TREATED PLYWOOD: The use of fire-retardant treated (FRT) plywood as roof sheathing may result in the loss of wood strength through thermal degradation. The extent of such degradation depends upon the particular fire-retardant treatment used as well as the temperature levels and the degree of moisture present in the roof and attic systems. Additional information regarding FRT plywood is available from the National Association of Homebuilders at (800) 368-5242. For information as to whether a Property was constructed with FRT plywood, Buyer may contact the local Department of Building Inspections and Permits and/or request that a home inspector determine the condition of FRT plywood if present.

20. RADON: The MDE and the U.S. Environmental Protection Agency (EPA) have found levels of naturally occurring radon in some areas of Maryland that exceed the levels considered acceptable by the EPA. Studies have shown that extended exposure to high levels of radon can adversely affect your health. Radon testing firms in the area have special equipment to detect elevated levels of radon on a Property. They can also recommend actions to be taken to decrease concentrations of radon to an acceptable level. Buyer is advised to contact the Center for Radiological Health at the MDE at (410) 537-3000 for further information on radon.

21. LEAD PAINT: The MDE has found that many homes built before 1978 contain lead paint, the ingestion of which can be particularly dangerous. The potential dangers of lead paint may be greatly exacerbated by repairs and renovations performed without the assistance of a qualified lead paint removal specialist. Buyer is advised to contact the Lead Paint Poisoning Prevention Division of the MDE at (410) 537-3000 for further information on lead paint. Specialists are available to determine if lead paint has been used in a Property. In some cases, lead paint inspection may be mandatory.

22. ASBESTOS: Asbestos has been used in residential property for insulation, fireproofing, acoustical, decorative and other purposes. Common uses of asbestos include insulation around boilers and pipes, surfacing material, ceiling and floor tiles, roofing material, wallboard, and cement pipe. Improper handling or removal of asbestos during renovations or repairs may damage the asbestos and cause asbestos particles to become airborne, potentially causing health risks. Buyer is advised to contact the MDE at (410) 537-3000 for further information on asbestos.


23. AVAILABILITY OF LIMITED WARRANTY: A Limited Warranty may be available for purchase through a Broker. Such a Limited Warranty may provide, subject to the terms and conditions of the Limited Warranty, compensation in the event certain named components and/or appliances become inoperable or fail during a specified period of time (usually one year from settlement).

24. NEWLY CONSTRUCTED RESIDENCES: a) New Home Warranty Plan: If a Property is a newly constructed dwelling, Maryland law requires that Seller/Builder provide Buyer with a written statement concerning the presence or absence of a New Home Warranty (addendum will be attached); b) Insulation: Seller/Builder must inform Buyer of the location, type and thickness (R Factor) of insulation used in the walls and roof of the newly constructed residence; c) Water/Sewer Service: a Property may be subject to a fee or assessment which purports to cover or defray the cost of installing or maintaining all or part of the public water or waste water facilities serving a subdivision. This fee or assessment may be payable annually. Seller will provide Buyer with a detailed written disclosure of the amount of the fee, the duration of the fee, and any right to prepay or discount the fee.

25. CERTIFICATIONS: 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.

26. FHA PREPAYMENT: FHA regulations specify that if the loan is paid in full on the first day of a month, interest for that month is not payable, but if the loan is paid in full on any day other than the first day of a month, interest may be payable through the end of that month.

27. NOTICES/FAX TRANSMISSIONS: Unless otherwise provided herein or in another Addendum, any notice to Buyer shall be effective when delivered to Buyer or an agent of Buyer, and any notice to Seller shall be effective when delivered to Seller or an agent of Seller. Notices under the Contract shall be in writing, and may be hand-delivered, mailed or transmitted by an electronic medium which produces a tangible copy, such as telecopier (fax). A telecopy of a signed offer, acceptance, addendum or notice shall be deemed the equivalent of the original document. While not required, it is suggested that documents with original manual signatures of the parties be forwarded to Buyer and Seller in accordance with the Contract.

_____	_____ (SEAL)
Date	Buyer(s)/Tenant(s)
_____	_____ (SEAL)
Date	Buyer(s)/Tenant(s)
11/29/08	
_____	_____ (SEAL)
Date	Seller(s)/Owner(s)
_____	_____ (SEAL)
Date	Seller(s)/Owner(s)

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, financial and other advice.

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

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

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ADDENDUM TO RESALE CONTRACT
FOR SINGLE FAMILY HOMES

DISCLOSURES AND TRANSMITTAL OF DOCUMENTS
PURSUANT TO MARYLAND HOMEOWNERS ASSOCIATION ACT

The Resale Contract for Single Family Homes is hereby amended by addition of the following which is incorporated in the Contract between _____ Seller and _____ Pur

Dated _____ for the sale of Lot Number _____ Block _____ Subdivision _____
Address 3532 BUCKS COUNTY COURSE

Pursuant to §11B-106(b) of the Maryland Homeowners Association Act, the Seller hereby certifies that as of the date hereof, except as herein stated:

A. The Lot which is the subject of this Contract is located within a Development and is subject to the _____ Homeowners Assn

B. The status of the fees or assessments imposed by the Homeowners Association (HOA) against the above referenced Lot is as follows:

Current Monthly Fee or Assessment:	\$ _____
Delinquent Fees or Assessments _____ Months:	\$ _____
Other Charges Due:	\$ _____
Total due HOA as of _____:	\$ _____

If none are delinquent, please so state.

C. The total amount of fees, assessments and other charges imposed by the HOA upon the Lot during the prior fiscal year of the HOA is as follows:

Fees:	\$ <u>300/yr.</u>
Assessments:	\$ _____
Other Charges:	\$ _____
Total:	\$ _____

D. The name, address and phone number of the management agent for the HOA is as follows:

Name: _____ Phone: _____
Address: _____

(OR) The HOA presently does not employ a management agent. If none, please so state.

E. The following person(s) is (are) authorized by the HOA to provide to the public information regarding the HOA and the Development:

Name: _____ Phone: _____
Address: _____

(OR) No agent or officer is presently authorized by the HOA to provide to the public information regarding the HOA and the Development. If none, please so state.

F. The Seller has no actual knowledge of any unsatisfied judgements, or pending lawsuits against the Homeowners Association, except as noted:

G. The Seller has no actual knowledge of any pending claims, covenant violations actions or notices of default against the Lot, except as noted:

H. Attached to this Addendum is a copy of:

- (1) 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 Purchaser shall become obligated on becoming an owner of the Lot, including a statement that these obligations are enforceable against an owner's lot if applicable; and
- (2) The Bylaws and Rules of the Primary Development, and of other Related Developments to the extent reasonably available, to which the Purchaser shall become obligated becoming an owner of the Lot, including a statement that these obligations are enforceable against an owner and the owner's tenants, if applicable.

I. The obligations described in subparagraphs H(1) and (2) above are enforceable against an owner and the owner's tenants, if applicable.

J. NOTE: The requirements of Section 11B-106(b) shall be deemed to have been fulfilled if the information required to be disclosed is provided to the Purchaser in writing in a clear concise manner. The disclosures may be summarized or produced in any collection of documents, including plats, the Declaration, or the organizational documents of the Homeowners Association, provided those documents effectively convey the required information to the Purchaser.

K. **NOTICE TO SELLER:** WITHIN THIRTY (30) CALENDAR DAYS OF ANY RESALE TRANSFER OF A LOT WITHIN A DEVELOPMENT, THE TRANSFEROR (SELLER) SHALL NOTIFY THE HOMEOWNERS ASSOCIATION FOR THE PRIMARY DEVELOPMENT OF THE TRANSFER. THE NOTIFICATION SHALL INCLUDE, TO THE EXTENT REASONABLY AVAILABLE, THE NAME AND ADDRESS OF THE TRANSFEROR [SELLER], THE DATE OF TRANSFER, THE NAME AND ADDRESS OF ANY MORTGAGEE, AND PROPORTIONATE AMOUNT OF ANY OUTSTANDING HOMEOWNERS ASSOCIATION FEE OR ASSESSMENT ASSUMED BY EACH OF THE PARTIES TO THE TRANSACTION.

L. The information contained in this Addendum issued pursuant to Section 11B-106(b) of the Maryland Homeowners Association Act is based on the Seller's actual knowledge and is current as of the date hereof. The Seller is required to provide the Purchaser with notice of any changes in mandatory fees exceeding ten percent (10%) of the amount previously stated to exist and copies of any other substantial and material amendments to the above disclosures after they become known to the Seller. Any Purchaser may, within three calendar days following receipt by the Purchaser of such amendment which adversely affects the Purchaser, cancel in writing the contract subject to the provisions of §11B-108 of the Maryland Homeowners Association Act.

M. THE PURCHASER HEREBY ACKNOWLEDGES RECEIPT OF THE FOREGOING DISCLOSURES AND COPIES OF ALL DOCUMENTS DESCRIBED IN SECTION H HEREIN.

N. THE DOCUMENTS WERE PROVIDED BY _____ AND ALL INFORMATION HEREIN WAS COMPLETED BY THE SELLER.

Seller: _____ Purchaser: _____ Date: _____ Time: am or pm _____
Seller: _____ Purchaser: _____ Date: _____ Time: am or pm _____



HOME WARRANTY APPLICATION

CONTRACT # _____

(This will be provided when AHS receives your application)



STEP ONE - Choose the AHS Home Warranty Plan

Prices below are for single family dwellings under 5,000 sq. ft. Call to obtain a quote on alternative dwelling types.

\$55 Trade service call fee per repair visit or actual cost of service, whichever is less.*

- Buyer Coverage \$435
- Buyer & Seller Coverage \$495
- Condominium/Townhome Buyer Coverage \$395
- Condominium/Townhome Buyer & Seller Coverage \$455
- New Construction Coverage** \$615

\$75 Trade service call fee per repair visit or actual cost of service, whichever is less.*

- Buyer Coverage **\$405**
- Buyer & Seller Coverage \$465
- Condominium/Townhome Buyer Coverage \$365
- Condominium/Townhome Buyer & Seller Coverage \$425
- New Construction Coverage** \$585

*Additional charges may apply to certain repairs and replacements. **One time contract fee for a 3-year coverage period. Please call 1-800-735-4663 for the one time optional coverage fees for the 3-year coverage period.

STEP TWO - Select your optional coverage

- Washer/Dryer \$80
- Well Pump \$85
- Additional Swimming Pool or Built-in Spa Equipment \$160
- Swimming Pool or Built-in Spa Equipment \$160
- Swimming Pool w/ Built-in Spa Equipment \$160

Call for New Construction Options 1-800-735-4663.

STEP THREE - Please check the appropriate box(es) and sign

I desire:

- The AHS Select Home Warranty Plan* (selected above)
- Optional Coverage Total (selected above)
- Savings if you purchase an AmeriSpec® Inspection (not available on new construction and condo/townhome home warranties). For more information call 1-800-426-2270.

\$ 405

\$

\$ - 25

Contract Total
\$

AmeriSpec Inspector's Phone # _____

- To decline the benefits of this coverage, I agree not to hold the real estate company, broker and/or agents liable for the repair or replacement of a system or appliance that would otherwise have been covered by this warranty plan.

Signature: _____ Date: _____

Please read contract for specific coverage, exclusions and limitations.

STEP FOUR - Tell us about yourself

PROPERTY ADDRESS TO BE COVERED: 3532 BULKS
COUNTY COURT
CITY: ELSON LA STATE: MD ZIP: 21043

Please check appropriate box for initiating agent.

SELLER INFORMATION

SELLER NAME: S. SELVERSON

PHONE NUMBER: () F-MAIL: _____

MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

REAL ESTATE COMPANY: WINTER STATE

AGENT NAME: Jim Bim E-MAIL: Jim@JimBim.ca

PHONE NUMBER: 410-730-8119 LISTING EXP. DATE: 6-1-09

BUYER INFORMATION

BUYER NAME: _____

PHONE NUMBER: () F-MAIL: _____

MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

REAL ESTATE COMPANY: _____

AGENT NAME: _____ E-MAIL: _____

PHONE NUMBER: ()

CLOSING COMPANY INFORMATION

CLOSING COMPANY NAME: _____

PHONE NUMBER: () FAX: ()

ESTIMATED CLOSING DATE: _____ CLOSING NO.: _____

CLOSING REP NAME: _____ E-MAIL: _____

AMERICAN HOME SHIELD

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The total warranty plan fee (including basic coverage and any optional coverage items selected) is due and payable to AHS and is to be paid at closing. The warranty plan fee may include a service fee payable to the above named real estate company for administrative and other services performed in the placement of the plan, including promoting, selling, processing, and advertising the plan. The service fee is a good faith estimate of the value of the above named real estate company's services and expenses in providing such services in the placement of the plan.

TO REQUEST SERVICE - Visit www.AHSservice.com or call 1-800-776-4663

When a covered item breaks down due to normal wear and tear, contact American Home Shield. AHS will contact an authorized service contractor who will call you to schedule a convenient time to diagnose the problem. **Please do not call a contractor yourself. AHS will not reimburse for work performed without its prior approval.**

4 EASY WAYS TO ORDER YOUR AHS HOME WARRANTY PLAN

Online: www.AHSsa/es.com

Phone: 1-800-SEL-HOME (1-800-735-4663)
Fax: 1-800-FAX-AHS8 (1-800-329-2478)

Mail w/ payment: AHS, P.O. Box 2803, Memphis, TN 38101-2803
Mail w/o payment: AHS, P.O. Box 849, Carroll, IA 51401-9901

DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS FOR HOUSING SALES

Addendum Number _____ to Contract of Sale dated _____

Buyer(s): _____

Seller(s): _____

Property: 3532 Bulcks County Court

LEAD WARNING STATEMENT: Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE (initial applicable sections)

- SS* (a) Presence of lead-based paint or lead-based paint hazards (check one below):
 Known lead-based paint and/or lead-based paint hazards are present in the housing (explain) _____
- SS* Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- (b) Records and reports available to the seller (check one below):
 Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below) _____
- Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

PURCHASER'S ACKNOWLEDGMENT (initial applicable sections)

- _____ (c) Purchaser has received copies of all information listed above.
- _____ (d) Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.
- _____ (e) Purchaser has (check one below):
 Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
 Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (agent to initial)

IR Agent has informed the seller of the seller's obligations under 42 U.S.C. 4582(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

Buyer's Signature _____ Date _____ (SEAL) *SS* Seller's Signature _____ Date _____ (SEAL)

Buyer's Signature _____ Date _____ (SEAL) Seller's Signature _____ Date _____ (SEAL)

Selling Agent _____ Date _____ (SEAL) *LAB* Listing Agent _____ Date _____ (SEAL)

This form has been prepared for the sole use of the following Boards of REALTORS® and their members. Each Board, its members and employees, assume no responsibility if this form fails to protect the interests of any party. Each party should secure its own legal, tax, 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.



Winning Edge Real Estate Solutions 5513 Twin Knolls Dr Ste 213, Columbia MD 21045
 Phone: 4107308118 Fax: 4107308222 james w binstefer

Form LEAD_SAL

LISTING

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: _____

Legal Description: _____

NOTICE TO SELLER AND PURCHASER

Section 10-702 of the Real Property Article, *Annotated Code of Maryland*, requires the owner of certain residential real property to furnish to the purchaser either (a) a RESIDENTIAL PROPERTY DISCLAIMER STATEMENT stating that the owner is selling the property "as is" and makes no representations or warranties as to the condition of the property or any improvements on the real property, except as otherwise provided in the contract of sale, or in a listing of latent defects; or (b) a RESIDENTIAL PROPERTY DISCLOSURE STATEMENT disclosing defects or other information about the condition of the real property actually known by the owner. Certain transfers of residential property are excluded from this requirement (see the exemptions listed below).

10-702. EXEMPTIONS. The following are specifically excluded from the provisions of §10-702:

1. The initial sale of single family residential real property:
 - A. that has never been occupied; or
 - B. for which a certificate of occupancy has been issued within 1 year before the seller and buyer enter into a contract of sale;
2. A transfer that is exempt from the transfer tax under §13-207 of the Tax-Property Article, except land installment contracts of sales under §13-207(a) (11) of the Tax-Property Article and options to purchase real property under §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 use other than residential use or to be demolished; or
7. A sale of unimproved real property.

Section 10-702 also requires the owner to disclose information about latent defects in the property that the owner has actual knowledge of. The owner 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.

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

NOTICE TO OWNERS: Complete and sign this statement only if you elect to disclose defects, including latent defects, or other information about the condition of the property actually known by you; otherwise, sign the Residential Property Disclaimer Statement. You may wish to obtain professional advice or inspections of the property; however, you are not required to undertake or provide any independent investigation or inspection of the property in order to make the disclosure set forth below. The disclosure is based on your personal knowledge of the condition of the property at the time of the signing of this statement.

NOTICE TO PURCHASERS: The information provided is the representation of the Owners and is based upon the actual knowledge of Owners as of the date noted. Disclosure by the Owners is not a substitute for an inspection by an independent home inspection company, and you may wish to obtain such an inspection. The information contained in this statement is not a warranty by the Owners as to the condition of the property of which the Owners have no knowledge or other conditions of which the Owners have no actual knowledge.

How long have you owned the property? _____

Property System: Water, Sewage, Heating & Air Conditioning (Answer all that apply)

Water Supply	<input type="checkbox"/> Public	<input type="checkbox"/> Well	<input type="checkbox"/> Other _____
Sewage Disposal	<input type="checkbox"/> Public	<input type="checkbox"/> Septic System approved for _____ (# bedrooms)	
Garbage Disposal	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Dishwasher	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Heating	<input type="checkbox"/> Oil	<input type="checkbox"/> Natural Gas	<input type="checkbox"/> Electric <input type="checkbox"/> Heat Pump Age _____ <input type="checkbox"/> Other _____
Air Conditioning	<input type="checkbox"/> Oil	<input type="checkbox"/> Natural Gas	<input type="checkbox"/> Electric <input type="checkbox"/> Heat Pump Age _____ <input type="checkbox"/> Other _____
Hot Water	<input type="checkbox"/> Oil	<input type="checkbox"/> Natural Gas	<input type="checkbox"/> Electric Capacity _____ Age _____ <input type="checkbox"/> Other _____

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: _____
Will the smoke detectors provide an alarm in the event of a power outage? Yes No Does Not Apply
Comments: _____
9. Septic Systems: Is the septic system functioning properly? Yes No Unknown Does Not Apply
When was the system last pumped? Date _____ 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: _____
11. Insulation:
In exterior walls? Yes No Unknown
In ceiling/attic? Yes No Unknown
In any other areas? Yes No Unknown
Where? _____
Comments: _____
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: _____

13. Wood-destroying insects: Any infestation and/or prior damage? Yes No Unknown

Comments: _____

Any treatments or repairs? Yes No Unknown

Any warranties? Yes No Unknown

Comments: _____

14. Are there any hazardous or regulated materials (including, but not limited to, licensed landfills, asbestos, radon gas, lead-based paint, underground storage tanks, or other contamination) on the property? Yes No Unknown

If yes, specify below

Comments: _____

15. If the property relies on the combustion of a fossil fuel for heat, ventilation, hot water, or clothes dryer operation, is a carbon monoxide alarm installed in the property?

Yes No Unknown

Comments: _____

16. Are there any zoning violations, nonconforming uses, violation of building restrictions or setback requirements or any recorded or unrecorded easement, except for utilities, on or affecting the property? Yes No Unknown

If yes, specify below

Comments: _____

17. Is the property located in a flood zone, conservation area, wetland area, Chesapeake Bay critical area or Designated Historic District? Yes No Unknown If yes, specify below

Comments: _____

18. Is the property subject to any restriction imposed by a Home Owners Association or any other type of community association?

Yes No Unknown If yes, specify below

Comments: _____

19. Are there any other material defects, including latent defects, affecting the physical condition of the property?

Yes No Unknown

Comments: _____

NOTE: Owner(s) may wish to disclose the condition of other buildings on the property on a separate RESIDENTIAL PROPERTY DISCLOSURE STATEMENT.

The owner(s) acknowledge having carefully examined this statement, including any comments, and verify that it is complete and accurate as of the date signed. The owner(s) further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Owner _____ Date _____

Owner _____ Date _____

The purchaser(s) acknowledge receipt of a copy of this disclosure statement and further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Purchaser _____ Date _____

Purchaser _____ Date _____

MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

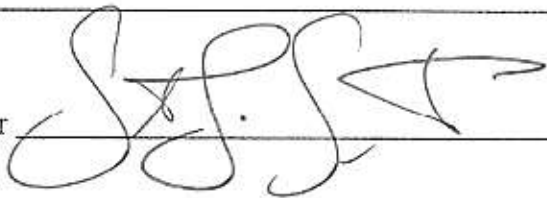
NOTICE TO OWNER(S): Sign this statement only if you elect to sell the property without representations and warranties as to its condition, except as otherwise provided in the contract of sale and in the listing of latent defects set forth below; otherwise, complete and sign the RESIDENTIAL PROPERTY DISCLOSURE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

Except for the latent defects listed below, the undersigned owner(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 owner(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.

The owner(s) has actual knowledge of the following latent defects:

None known of

Owner



Date

Owner

Date

The purchaser(s) acknowledge receipt of a copy of this disclaimer statement and further acknowledge that they have been informed of their rights and obligations under § 10-702 of the Maryland Real Property Article.

Purchaser

Date

Purchaser

Date



MARYLAND NON-RESIDENT SELLER
TRANSFER WITHHOLDING TAX ADDENDUM

ADDENDUM # _____ dated _____ to Contract of Sale dated _____

between Buyer _____

and Seller _____ for Property known as _____

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) 6% of the total payment to a non-resident seller; OR
b) 7% 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.

Seller's Signature

Date

Seller's Signature

Date

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10/05

