



# MARYLAND PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 604 Dover Rd Pasadena, MD 21122  
Legal Description: Impslts 1902 1903 Sc A 604 Dover Rd Laurel Acres

## 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 Sections 10-702:
1. The initial sale of single family residential 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 Subsection 13-207 of the Tax-Property Article, except land installment contracts of sale under Subsection 13-207(11) of the Tax-Property Article and options to purchase real property under Subsection 13-207(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; or
  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.
  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 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? 13 YEARS

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

Water Supply	<input type="checkbox"/> Public	<input checked="" type="checkbox"/> Well	<input type="checkbox"/> Other _____
Sewage Disposal	<input type="checkbox"/> Public	<input checked="" type="checkbox"/> Septic System approved for _____ (# bedrooms)	
Garbage Disposal	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Dishwasher	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Heating	<input type="checkbox"/> Oil	<input type="checkbox"/> Natural Gas	<input checked="" type="checkbox"/> Electric <input checked="" type="checkbox"/> Heat Pump Age <u>5</u> <input type="checkbox"/> Other _____
Air Conditioning	<input type="checkbox"/> Oil	<input type="checkbox"/> Natural Gas	<input type="checkbox"/> Electric <input checked="" type="checkbox"/> Heat Pump Age <u>5</u> <input type="checkbox"/> Other _____
Hot Water	<input type="checkbox"/> Oil	<input type="checkbox"/> Natural Gas	<input checked="" 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 ASPHALT Age: 5

Is there any existing fire retardant treated plywood?  Yes  No  Unknown

COMMENTS: \_\_\_\_\_

4. Other Structural Systems, including Exterior Walls and Floors:

COMMENTS: FIRE CEMENT SIDING

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: 2007  Unknown

COMMENTS: DUO TO BE PUMPED IN JUNE 2009

10. Water Supply: Any problem with water supply?  Yes  No  Unknown

COMMENTS: \_\_\_\_\_

Home Water Treatment System:  Yes  No  Unknown

COMMENTS: OWNED

Fire Sprinkler System:  Yes  No  Unknown  Does Not Apply

COMMENTS: \_\_\_\_\_

Are the systems in operating condition?  Yes  No  Unknown

COMMENTS: N/A

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: NO EVIDENCE

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: N/A

16. Are there any zone 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: FLOOD INSURANCE NOT REQUIRED

18. Is the property subject to any restriction imposed by a Homeowners 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 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 Section 10-702 of the Maryland Real Property Article.

Owner T. Scott S. Williams Date 5-27-2009

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 Section 10-702 of the Maryland Real Property Article.

Purchaser \_\_\_\_\_ Date \_\_\_\_\_

Purchaser \_\_\_\_\_ Date \_\_\_\_\_



# Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards SALES

For the sale of Property at 604 Dover Rd  
Property Address

Pasadena, MD 21122

I. SELLER REPRESENTS AND WARRANTS TO LONG & FOSTER, INTENDING THAT SUCH BE RELIED UPON REGARDING THE ABOVE PROPERTY, THAT (each Seller initial ONE of the following and state Year Constructed):

- RW Property (all portions) was constructed after January 1, 1978. (If initialed, complete section V only.) Year Constructed: \_\_\_\_\_
- Property (any portion) was constructed before January 1, 1978. (If initialed, complete all sections.)
- \_\_\_\_\_ Seller is unable to represent and warrant the age of the property. (If initialed, complete all sections.)

SELLER AGREES TO COMPLY WITH REQUIREMENTS OF THE FEDERAL RESIDENTIAL LEAD-BASED PAINT HAZARD REDUCTION ACT OF 1992.

### 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.

II. Seller's Disclosure (each Seller complete items 'a' and 'b' below)

a. Presence of lead-based paint and/or lead-based paint hazards (initial and complete (i) or (ii) below):

(i) \_\_\_\_\_ Known lead based paint and/or lead based paint hazards are present in the housing (explain):  
\_\_\_\_\_  
\_\_\_\_\_

RW (ii) \_\_\_\_\_ 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 (initial and complete (i) or (ii) below):

(i) \_\_\_\_\_ 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).  
\_\_\_\_\_  
\_\_\_\_\_

RW (ii) \_\_\_\_\_ Seller has no records or reports pertaining to lead-based paint and/or lead-based paint hazards in the housing.

III. Purchaser's Acknowledgment (each Purchaser initial and complete items c, d, e and f below)

c. \_\_\_\_\_ Purchaser has read the Lead Warning Statement above.

d. \_\_\_\_\_ Purchaser has received copies of all information listed above.  (If none listed, check here.)

e. \_\_\_\_\_ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

f. Purchaser has (each Purchaser initial (i) or (ii) below):

(i) \_\_\_\_\_ 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.

(ii) \_\_\_\_\_ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

IV. Agent's Acknowledgment (initial item 'g' below)

AK g. \_\_\_\_\_ Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

### V. Certification of Accuracy

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

John S. Williams 5-27-2009  
Seller Date

AK \_\_\_\_\_ 05-27-09  
Seller Date

Agent Date

Purchaser Date

Purchaser Date

Agent Date



LF089  
7/04



RESIDENTIAL PROPERTY INFORMATION

Property known as: 604 Dover Rd, Pasadena, MD 21122

OWNER: Robert Williams, LISTING BROKER: Long & Foster Real Estate, Inc.

1. INCLUSIONS AND EXCLUSIONS: Included in the sale price are all permanently attached fixtures and smoke detectors. Other items which may be considered personal property, whether installed or stored upon the property, are included as follows:

Table with 4 columns of 'INCLUDED' items and checkboxes. Items include Alarm System, Microwave, Ceiling Fan(s) # 4, Central Vacuum, Dishwasher, etc.

ADDITIONAL INCLUSIONS:

EXCLUSIONS:

2. FEES/RESTRICTIONS: Property is subject to mandatory fees/restrictions imposed by (please check all that apply):

Table listing fees/restrictions: Homeowner's Association (Mandatory/Voluntary), Condominium Association, Front Foot Benefit/Capital Facilities, etc.

NOTE: List additional information, including community amenities and services included in fees, on a separate attached page.

3. LIMITED WARRANTY: OWNER acknowledges notification by BROKER that an optional limited warranty, available for purchase by OWNER, will provide limited coverage for the repair or mechanical equipment, appliances, plumbing and electrical systems, and other coverage as specified by the Home Warranty.

4. INSURANCE CLAIMS:

- Checkboxes for insurance claims: A report from the Comprehensive Loss Underwriting Exchange (CLUE) is attached.

5. LIABILITY: OWNER indemnifies and holds harmless the BROKER and Listing Agent for any losses, damages or liabilities resulting from any act or omission by OWNER including, but not limited to, providing inaccurate or incomplete information, and OWNER's or Buyer/Tenant's non-performance or default under any Contract of Sale.

6. OTHER INFORMATION (including all "material facts"):

Information provided herein is true, correct and complete to the best of OWNER'S knowledge, and OWNER authorizes Listing Broker to provide said information to other brokers and prospective buyers/tenants.

LISTING BROKER: [Signature]

OWNER: [Signature]

Date: 5-27-2009

By: Long & Foster Real Estate, Inc.

OWNER: \_\_\_\_\_ Date: \_\_\_\_\_

Selling Broker and Buyer acknowledge receiving a copy of the residential property information provided by OWNER

SELLING BROKER: \_\_\_\_\_

Buyer/Tenant: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_

Buyer/Tenant: \_\_\_\_\_ Date: \_\_\_\_\_





ADDENDUM- ANNE ARUNDEL COUNTY REQUIRED NOTICES

ADDENDUM/AMENDMENT# \_\_\_\_\_ dated 05/22/09 to Contract of Sale dated 05/22/09 between Buyer(s): \_\_\_\_\_ and Seller(s): Robert Williams

for Property known as: 604 Dover Rd Pasadena, MD 21122

LEGAL DESCRIPTION. Lot/Parcel/Unit \_\_\_\_\_, Block \_\_\_\_\_, Section \_\_\_\_\_, Anne Arundel County, Liber Folio \_\_\_\_\_, Subdivision/Condominium Project \_\_\_\_\_

REQUIRED NOTICE-ANNE ARUNDEL COUNTY LAND-USE PLANS. The Buyer fully understands that in order to become more fully informed of the current and future land-use plans, facility plans, public works plans, school plans, or other plans affecting the property or area, the buyer should consult the appropriate County agency or County Internet web site for information regarding these plans. This notice is required under Section 10-703 of the Real Property Article, Annotated Code of Maryland, for any Contract of Sale for single family residential real property in Anne Arundel County which is improved by four or fewer single family units. Local laws requiring disclosure to home buyers of substantially similar information, if any, shall prevail over this notice requirement. (www.aacounty.org)

ANNAPOLIS HISTORIC DISTRICT ONLY-REQUIRED NOTICE-CITY OF ANNAPOLIS-Property is located in the Historic District as defined by Annapolis City Code Section 21.56.030. Buyer should visit the website of the Historic Preservation Commission to learn about the various requirements that apply to properties located in the District. (www.annapolis.gov) \_\_\_\_\_ Buyer \_\_\_\_\_ Buyer \_\_\_\_\_ Seller \_\_\_\_\_ Seller

NOTICE - WATERFRONT PROPERTY. If this property is, or appears to be, "waterfront" property, Buyer will rely on Buyer's own surveyor and title expert to ascertain the extent of any riparian rights or other rights of water access that inure to the owner of the Property.

NOTICE - CHESAPEAKE BAY CRITICAL AREA. If Anne Arundel County or the State has initiated enforcement action for a violation of a local law described in § 5-106(BB) (1) of the courts and judicial proceedings Article, a contract for sale of the real property where the violation occurred shall disclose:

- (I) The nature of the violation;
(II) The status of any ongoing proceedings to enforce the violation; and
(III) Any actions the buyer of the real property may be required to take with respect to the property in order to cure the violation.

NOTICE - AIRPORT NOISE. Buyer understands that Property may be located within the designated airport noise zone of the Baltimore-Washington International (BWI) Airport or other airport facility. Property may, now or in the future, be subject to over-flights of air traffic to and from that facility and experience cumulative day-night noise levels of 65 decibels or greater. Properties in an airport noise zone may be subject to zoning restrictions affecting new development or new uses of property without a zoning variance from the Board of Airport Zoning Appeals, as per Title 5 Subtitle 8 of the Transportation Article, Annotated Code of Maryland. A 24 hour "Noise Hotline" (410-859-7021) and Airport Noise Zone Map are available from the Maryland Aviation Administration, Maryland Department of Transportation. (Phone numbers are subject to change without notice). Buyer may obtain additional information regarding existing or planned airport facilities from Anne Arundel County authorities.

NOTICE - HOMEOWNERS INSURANCE. Buyer understands that an insurance provider may decline to insure, or change a premium rate to insure, this property if there has been prior insurance claim(s) against the property. Buyer will rely on Buyer's own insurance provider to ascertain the approximate cost to insure Property.

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Buyer Buyer

Rew Seller

Seller



Anne Arundel County Association of REALTORS®

THE FOLLOWING PARAGRAPHS APPLY ONLY IF BOTH BUYER(S) AND SELLER(S) INITIAL THEM:

Please check appropriate box or boxes and provide required information:

BSW 1. Owner(s) states that the property herein described is NOT subject to any Public or Private Front Foot Benefit Assessment and/or Capital Facilities Assessment.

Owner(s) states that the herein described property is subject to Capital Facilities Assessment/Front Foot Benefit Assessment of \$ per payable to Anne Arundel County.

Each contract for the sale of real property in Anne Arundel County served by public water or wastewater facilities constructed as a result of an agreement permitted by Article 27, § 4-13(a) of the Anne Arundel Code shall contain a notice to the purchaser in substantially the following form:

NOTICE TO PURCHASERS OF REAL ESTATE IN ANNE ARUNDEL COUNTY. This property is 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 wastewater facilities constructed by the developer of the subdivision. This fee or assessment is (amount) \$ payable annually in (month) to (Hereinafter called "lienholder") until (date). There may be a right of prepayment or discount for early payment which may be ascertained by contacting the lienholder. This fee or assessment is a contractual obligation between the lien holder and each owner of this property and is not in any way a fee or assessment by Anne Arundel County.

If a Seller subject to this section fails to comply with the provisions of this section:

- (1) Prior to Settlement, the Purchaser shall have the right to rescind the contract and to receive a full refund of all deposits paid on account of the contract, but the right of rescission shall terminate five days after the Seller provides to the Purchaser written notice in compliance with this section; and
(2) following settlement, the Seller shall be liable to the Purchaser for the full amount of any open lien or assessment.

2. NOTICE - RADIUM IN WELL WATER. According to the Anne Arundel County Department of Health, studies indicate that the radium level in some areas of Anne Arundel County, Maryland, exceed the level established by the U.S. Environmental Protection Agency for drinking water, as described in Radium in Well Water Information Sheet. The radium level in well water may be determined through specific testing conducted by County Health authorities or by an environmental testing firm approved by County Health authorities. Buyer and Seller acknowledge receiving Radium in Well Water Information Sheet and Map - Testing Area for Gross Alpha and Radium.

3. REQUIRED NOTICE - SPECIAL TAX DISTRICT. Each year the buyer of this property must pay a special assessment or special tax imposed under Article 6 Title 4A of the Anne Arundel County Code, as of Contract of Sale date. The special assessment or special tax on this property amounts to Dollars (\$) each year; as of (date of each scheduled increase), the assessment or tax may increase to (maximum amount or method for determining the same). For further information on this assessment or tax, Buyer may contact the County Office of Finance. An increase in any special assessment, special tax, fee or charge is likely to occur in the foreseeable future but the timing or amount of the increase is not certain.

Buyer and Seller acknowledge that they jointly and severally agree to indemnify and hold harmless the Listing and Selling Brokers and their agents and employees for any losses or damages resulting from any act or omission by any party as a result of the provisions contained in this Contract of Sale.

All other terms and conditions of the Contract of Sale remain in full force and effect.

Buyer signature and date line

Seller signature (Robert S. Wilson) and date (5-27-2009) line

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HOMEOWNERS ASSOCIATION DISCLOSURE ADDENDUM

HOMEOWNERS ASSOCIATION DISCLOSURE ADDENDUM to Listing Contract Dated 05/22/09

604 Dover Rd
Property Address ("The Property") (Enter Street Address above)

Pasadena, Anne Arundel
Location, Post Office Name or City or County (Enter Location above)

Situated in the State of Maryland

21122
Zip Code (Enter Zip Code)

1. Is this property located in a development subject to a recorded instrument authorizing mandatory fees or assessments by a Homeowners Association?
Yes No Owner's Initials REW If Yes, Please complete 2, 3 and 4 below:

2. A. The current monthly fees or assessments imposed by the Homeowners Association are \$

B. The total amount of fees, assessments and other charges imposed on the subject property during the previous fiscal year of the Homeowners Association was \$ 35.00 VOLUNTARY

C. Presently, there are delinquent fees, assessments or other charges amounting to \$ NONE (If none, so indicate) in connection with the subject property.

3. The name, address and telephone number of the Homeowners Association or the authorized agent or the officer is:

JODI HILLMAR (PRESIDENT)
410-255-5755 JODI@THEHILLMARGROUP.COM
Indicate none if no agent or officer is presently authorized by the Homeowners Association.

4. A. Are there any unsatisfied judgments or pending lawsuits against the Homeowners Association in existence?

Yes No Owner's Initials REW If Yes, Please describe:

B. Are there any pending claims, covenant violations, actions or notices of default against the property.

Yes No Owner's Initials REW If Yes, Please describe:

I am aware as the seller that if my property should come under the Maryland Homeowners Association Act, Title 11 B of the Real Property Article, Annotated Code of Maryland (1974 Ed., as amended) that I must supply to the purchaser a copy of the declaration and all covenants, restrictions, rules, and regulation, if applicable, relating to the development and the Homeowner Association to which the purchaser shall become obligated upon becoming the owner of the property. Seller acknowledges that the obligations imposed by the aforesaid documents are enforceable against the owner and the owner's tenant, if any.

In the event of any substantial and material amendments to the information and documents provided above, the Buyer shall have three (3) days after receipt thereof, to rescind this contract, at which time the deposit will be returned in full and the contract shall become null and void.

Seller agrees to notify listing agent of any of the above changes. Owner's Initials

Seller acknowledges that he/she/they agrees to indemnify and hold harmless broker and any agents or employees of broker for any losses resulting from any act or omission by any party not in compliance with the Maryland Home Owners Association Act.

Witness

Robert S. Wilkin 5-27-2009
Owner Date

Witness

Owner Date

Witness

Owner Date

Witness

Owner Date

Long & Foster® Real Estate, Inc., Listing Broker

Authorized Agent of Listing Broker

