



Piney Orchard  
301-894-6900

### RESIDENTIAL PROPERTY INFORMATION

Property known as 8600 Roaming Ridge Way 105, Odenton, MD 21113-  
OWNER: Craig V Caswell, Charlotte B Caswell  
LISTING BROKER: CHAMPION REALTY

1. **INCLUSIONS AND EXCLUSIONS** : Included in the sales 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 listed as follows:

**INCLUDED**

- Alarm System
- Built-in Microwave
- Ceiling Fan(s) # 4
- Central Vacuum
- Clothes Dryer
- Clothes Washer
- Cooktop
- Dishwasher
- Drapery/Curtain Rods
- Draperies

**INCLUDED**

- Electronic Air Filter
- Exhaust Fan(s) # \_\_\_\_\_
- Exist W/W Carpet
- Fireplace Screen/Door
- Freezer
- Furnace Humidifier
- Garage Opener(s) # 2
- w/ remote(s) # 2
- Garbage Disposer
- Hot Tub, Equipment & Cover

**INCLUDED**

- Intercom
- Playground Equipment
- Pool, Equipment & Cover
- Refrigerator(s) # 1
- w/ice maker
- Satellite Dish
- Screens
- Shades / Blinds
- Storage Shed(s) # \_\_\_\_\_
- Storm Door(s) # \_\_\_\_\_

**INCLUDED**

- Storm Windows
- Stove or Range
- T.V. Antenna
- Trash Compactor
- Wall Oven(s) # \_\_\_\_\_
- Water Filter
- Water Softener
- Window A/C Unit(s) # \_\_\_\_\_
- Window Fan(s) # \_\_\_\_\_
- Wood Stove

ADDITIONAL INCLUSIONS: \_\_\_\_\_

ADDITIONAL EXCLUSIONS: dining room light, extra ref in garage

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

- Homeowner's Association: Piney Orchard Mandatory ( ) Voluntary \$ 206.80 per semi annually
- Condominium Association: SDCOBRO (includes garage) \$ 334.25 per month
- Front Foot/Capital Facilities Fee: POFFB, LLC \$ 53.15 per quarter
- Special Taxing District : \_\_\_\_\_ \$ \_\_\_\_\_ per \_\_\_\_\_
- Historic District Designation: \_\_\_\_\_
- Other: \_\_\_\_\_
- Private Utility Assessment ( **Front Foot Addendum** attached)

**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 to purchase by OWNER, will provide limited coverage for the repair of mechanical equipment, appliances, plumbing and electrical systems, and other coverage as specified by the Home Warranty.  OWNER waives the option to purchase warranty  OWNER elects to purchase a \_\_\_\_\_ warranty at a cost of \$ \_\_\_\_\_ to be deducted from OWNER's proceeds at settlement.

4. **INSURANCE CLAIMS:**

- A report from the Comprehensive Loss Underwriting Exchange (CLUE) is attached.
- A report from the Comprehensive Loss Underwriting Exchange (CLUE) is not attached.

5. **LIABILITY**: OWNER indemnifies and holds harmless the BROKER and Listing Agent for any losses, damage 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"): none

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.

OWNER: Charlotte B Caswell Date: 8/16/10  
 OWNER: Craig V Caswell Date: 8-16-10



### ADDENDUM - FRONT FOOT

To Listing Contract

ADDENDUM/AMENDMENT # 2 dated August 09, 2010 to Listing dated 8/16/10

between Broker: CHAMPION REALTY and Owner(s): Craig V

Caswell, Charlotte B Caswell

for Property known as: 8600 Roaming Ridge Way 105,  
Odenton, MD 21113-

#### Please check appropriate box or boxes and provide required information:

- 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 Viney Orchard - Cedar Ridge subdivision. This fee or assessment is (amount) \$ 93.75 payable ~~annually~~ in (month) Jan, April, July, Oct to (name and address) POPPILL PO BOX 62678 PHOENIX AZ 85086 quarterly (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.**

Owner(s) 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 Addendum to Listing Contract.

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

Owner: Charlotte B Caswell Date: 8/16/10

Owner: Craig V Caswell Date: 8-16-10

# MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 8600 Roaming Ridge Way 105  
Odenton, MD, 21113-

Legal Description: IMPSUNIT105BLD11PH12 8600ROAMINGRIDGEWAYCEDARRIDGE PINEYORCH

## 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        
\_\_\_\_\_  
\_\_\_\_\_

Owner           *Charlotte B Caswell*            
Owner           *J V Caswell*                  

Date       8/16/10        
Date       8-16-10      

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 \_\_\_\_\_  
Purchaser \_\_\_\_\_

Date \_\_\_\_\_  
Date \_\_\_\_\_



...Expect More™

**LEAD-BASED PAINT HAZARD LISTING AND SALE--NOTICE AND AGREEMENT  
PROPERTY AGE DISCLOSURE**

**LEAD-BASED PAINT HAZARDS.** Title X, Section 1018, the Residential Lead-Based Paint Hazard Reduction Act of 1992 (the Act), required the disclosure of certain information regarding lead-based paint and lead-based paint hazards in connection with the sale of residential real property. Unless otherwise exempt, the Act applies only to housing constructed prior to 1978. A seller of pre-1978 housing is required to disclose to the buyer(s), based upon the seller's actual knowledge, all known lead-based paint hazards in the Property and provide the buyer(s) with any available reports in the seller's possession relating to lead-based paint or lead-based paint hazards applicable to the Property. The seller, however, is not required to conduct or pay for any lead-based paint risk assessment or inspection. At the time that the offer to purchase is entered into by the buyer(s), the seller is required to provide the buyer(s) with the EPA pamphlet entitled "Protect Your Family From Lead In Your Home" and a "Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards" form.

The seller is required under the Act to provide the buyer(s) with a ten (10) day time period (or other mutually agreeable time period) for the buyer(s), at buyer(s) expense, to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards unless the buyer(s) waives such assessment or inspection by indicating such waiver on the Lead-Based Paint Disclosure form. Seller and any agent involved in the transaction are required to retain a copy of the completed Lead-Based Paint Disclosure form for a period of three (3) years following the date of settlement.

A SELLER WHO FAILS TO GIVE THE REQUIRED LEAD-BASED PAINT DISCLOSURE FORM AND EPA PAMPHLET MAY BE LIABLE UNDER THE ACT FOR THREE TIMES THE AMOUNT OF DAMAGES AND MAY BE SUBJECT TO BOTH CIVIL AND CRIMINAL PENALTIES.

SELLER REPRESENTS AND WARRANTS TO BUYER, BROKER(S), BROKER(S)' AGENTS AND SUBAGENTS, INTENDING THAT THEY RELY UPON SUCH REPRESENTATION AND WARRANTY, THAT THE PROPERTY (Seller to initial ONE of the following):

CBC was constructed PRIOR to January 1, 1978, or  
John was constructed AFTER January 1, 1978, or  
\_\_\_\_\_ uncertain as to age of the Property

**SELLER ACKNOWLEDGES RECEIPT OF THE FOLLOWING:**

- (1) "EPA & HUD REAL ESTATE NOTIFICATION AND DISCLOSURE RULE" BROCHURE
- (2) "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" BROCHURE
- (3) "DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT/ LEAD-BASED PAINT HAZARDS"

Seller's Initials CBC / John

**If the Property was constructed prior to January 1, 1978, or if the date of construction is uncertain, as indicated by Seller's initials above:**

- Seller and Buyer mutually agree that the requirements of the Act shall apply to the sale of the Property.
- Seller and Buyer acknowledge that the real estate brokers and agents involved in the sale of the Property have no duty to ascertain or verify the date of construction and assume no such duty or responsibility.
- Seller and Buyer agree and represent and warrant, each unto the other, that no binding and enforceable contract shall be deemed to exist or to have been formed unless all of the requirements of the Act were fully satisfied and complied with prior to the execution of this Contract by Seller and Buyer.
- Seller and Buyer represent and warrant that each intended, as a material term of the offer and acceptance, that the requirements of the Act be fully complied with as an express condition of the formation of a binding and enforceable contract by and between the parties.

Seller and Buyer acknowledge by their signatures below that they have read and understand the provisions of this agreement.

Charlotte Samuel 8/16/10  
SELLER DATE

[Signature] 08-16-10  
SELLER DATE

BUYER DATE  
John Samuel 8/16/10  
AGENT

BUYER DATE  
8600 Roaming Ridge Way 105  
Odenton MD 21113-  
PROPERTY ADDRESS



Anne Arundel County Association of REALTORS®



HOMEOWNER'S ASSOCIATION NOTICE

Statutory Notice Required

ADDENDUM/AMENDMENT # \_\_\_\_\_ dated August 09, 2010 to Contract of Sale dated \_\_\_\_\_ Buyer(s): \_\_\_\_\_ and Seller(s): Craig V Caswell, Charlotte B Caswell for Property known as: 8600 Roaming Ridge Way 105, Odenton, MD 21113-

Addendum Regarding Disclosure from Seller to Buyer of the Maryland Homeowner's Association Act (MHAA) information and Buyer's acknowledgment and receipt of information required by Section 11B-106(b) of the Real Property Article of the Annotated Code of Maryland.

THIS SALE IS SUBJECT TO THE REQUIREMENTS OF THE MARYLAND HOMEOWNER'S ASSOCIATION ACT (MHAA); THE MHAA REQUIRES THAT 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 PROPERTY YOU ARE PURCHASING IS LOCATED. THE CONTENT OF THE INFORMATION TO BE DISCLOSED IS SET FORTH IN SECTION 11B-106(b) OF THE MHAA AS FOLLOWS:

Seller shall provide to Buyer the following information in writing:

- 1. A statement as to whether Property is located within a Development;
2. (i) The current monthly fees or assessments imposed by the Homeowner's Association (HOA) upon property; (ii) The total amount of fees, assessments, and other charges imposed by the HOA upon Property during the prior fiscal year of the HOA; and (iii) A statement of whether any of the fees, assessments, or other charges against property are delinquent;
3. The name, address and telephone number of the management agent or other individual authorized by the HOA to provide to members of the public information regarding the HOA and the development, or a statement that no agent or officer is presently so authorized;
4. A statement as to whether the owner has actual knowledge of: (i) The existence of any unsatisfied judgments or pending lawsuits against the HOA; (ii) Any pending claims, covenant violation actions, or notices of default against Property; and
5. A copy of: (i) The Articles of Incorporation, the Declaration, and all recorded Covenants and Restrictions of the primary development, and of the other related documents to the extent reasonably available to which the Buyer shall become obligated on becoming an owner of Property, including a statement that these obligations are enforceable against the 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 Buyer shall become obligated on becoming an owner of Property, including a statement that these obligations are enforceable against 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 THIS CONTRACT AFTER RECEIVING ALL OF THE MHAA INFORMATION. YOU MUST CANCEL THE CONTRACT IN WRITING, BUT YOU DO NOT HAVE TO STATE A REASON. SELLER MUST ALSO PROVIDE YOU WITH NOTICE OF ANY CHANGES IN MANDATORY FEES EXCEEDING 10% OF THE AMOUNT PREVIOUSLY STATED TO EXIST AND COPIES OF ANY OTHER SUBSTANTIAL AND MATERIAL AMENDMENTS 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 SUBSTANTIAL AND MATERIAL AMENDMENT TO THE MHAA INFORMATION WHICH ADVERSELY AFFECTS YOU. IF YOU DO CANCEL THE CONTRACT, YOU WILL BE ENTITLED TO A REFUND OF ANY DEPOSITS YOU MADE ON ACCOUNT OF THE CONTRACT. HOWEVER, UNLESS YOU RETURN THE MHAA INFORMATION TO SELLER WHEN YOU CANCEL THE CONTRACT, SELLER MAY KEEP OUT OF YOUR DEPOSIT THE COST OF REPRODUCING THE MHAA INFORMATION, OR \$100.00 WHICHEVER AMOUNT IS LESS.

This form is the property of Anne Arundel County Association of REALTORS®, Inc. and may be used only by Association members.

BY PURCHASING A PROPERTY WITHIN THIS DEVELOPMENT, YOU WILL AUTOMATICALLY BE SUBJECT TO VARIOUS RIGHTS, RESPONSIBILITIES AND OBLIGATIONS INCLUDING THE OBLIGATION TO PAY CERTAIN ASSESSMENTS TO THE HOMEOWNER'S ASSOCIATION WITHIN THE DEVELOPMENT; PROPERTY YOU ARE PURCHASING MAY HAVE RESTRICTIONS ON:

1. ARCHITECTURAL CHANGES, DESIGN, COLOR, LANDSCAPING, OR APPEARANCE;
2. OCCUPANCY DENSITY;
3. KIND, NUMBER OR USE OF VEHICLES;
4. RENTING, LEASING, MORTGAGING, OR CONVEYING PROPERTY;
5. COMMERCIAL ACTIVITY;
6. OTHER MATTERS.

YOU SHOULD REVIEW THE MHAA INFORMATION CAREFULLY TO ASCERTAIN YOUR RIGHTS, RESPONSIBILITIES, AND OBLIGATIONS WITHIN THE DEVELOPMENT.

The Brokers, their agents and employees shall be indemnified and held harmless by Seller and Buyer for any damages arising out of any act or omission by any party not in compliance with the Maryland Home Owner's Association Act.

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

\_\_\_\_\_  
Buyer Date

\_\_\_\_\_  
Buyer Date

*Charlotte Powell* 08/16/10  
\_\_\_\_\_  
Seller Date

*J. V. Powell* 08-16-10  
\_\_\_\_\_  
Seller Date



**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 **August 09, 2010** to the Contract of Sale dated \_\_\_\_\_,  
between Buyer \_\_\_\_\_  
and Seller **Craig V Caswell**, \_\_\_\_\_ Charlotte B Caswell \_\_\_\_\_  
for Property known as **8600 Roaming Ridge Way 105**.

NOTE: This notice does not 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:
  - (i) 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 smoke detectors will provide an alarm in the event of a power Outage; and
  - (x) **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.



Buyer \_\_\_\_\_/\_\_\_\_\_

Seller \_\_\_\_\_/\_\_\_\_\_



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:

- (i) 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.

_____	_____	<i>Charlotte Caswell</i>	<i>8/16/10</i>
Buyer's Signature	Date	Seller's Signature	Date
_____	_____	<i>Charlotte Caswell</i>	<i>08-16-10</i>
Buyer's Signature	Date	Seller's Signature	Date
_____	_____	<i>Yon Sauer</i>	<i>8/16/10</i>
Agent's Signature	Date	Agent's Signature	Date

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**CONDOMINIUM RESALE NOTICE**

ADDENDUM # \_\_\_\_\_ dated August 16, 2010 to Contract of Sale dated \_\_\_\_\_, between  
 Buyer Craig V Caswell, Charlotte B Caswell and  
 Seller \_\_\_\_\_ for  
 Property known as 8600 Roaming Ridge Way 105,  
Odenton, MD 21113-. Condominium Unit # \_\_\_\_\_ Building # \_\_\_\_\_  
 Section/Regime # \_\_\_\_\_, in \_\_\_\_\_ Condominium Association.

**PART ONE**

**NOTICE:** This notice applies where the condominium project contains seven (7) units or more. Seller ("unit owner") is required by law to furnish to buyer(s) not later than fifteen (15) days prior to closing certain information concerning the condominium, which is described in Section 11-135 of the Maryland Condominium Act (Real Property Article, Annotated Code of Maryland, Section 11-101 et. seq.). This information must include the following:

1. A copy of the Declaration (condominium plat not required).
2. A copy of the Bylaws.
3. A copy of the Rules or Regulations of the Condominium.
4. A certificate from the Council of Unit Owners which includes:
  - a) A statement disclosing the effect on the proposed conveyance of any right of first refusal or other restraint on the free alienability of the unit, other than any restraint created by the unit owner;
  - b) A statement of the amount of the monthly common expense assessment and any unpaid common expense or special assessment currently due and payable from the selling unit owner;
  - c) A statement of any other fees payable by unit owners to the Council of Unit Owners;
  - d) A statement of any capital expenditures approved by the Council of Unit Owners or its authorized designee planned at the time of the conveyance which are not reflected in the current operating budget included in the certificate;
  - e) The most recent regularly prepared balance sheet and income expense statement, if any, of the condominium;
  - f) The current operating budget of the condominium, including details concerning the amount of the reserve fund for repair and replacement of its intended use, or a statement that there is no reserve fund;
  - g) A statement of any judgments against the condominium and the status of any pending suits to which the Council of Unit Owners is a party;
  - h) A statement generally describing any insurance policies provided for the benefit of unit owners, a notice that the policies are available for inspection stating the location at which they are available, and a notice that the terms of the policy prevail over the general description;
  - i) A statement as to whether the Council of Unit Owners' Board has knowledge that any alteration or improvement to the unit or to the limited common elements assigned thereto violates any provision of the Declaration, Bylaws or Rules or Regulations.
  - j) A statement as to whether the Council of Unit Owners' Board has knowledge of any violation of the health or building codes with respect to the unit, the limited common elements assigned thereto, or any other portion of the condominium;
  - k) A statement of the remaining term of any leasehold estate affecting the condominium and the provisions governing any extension or renewal thereof;
  - l) A description of any recreational or other facilities which are to be used by the unit owners or maintained by them or the Council of Unit Owners, and a statement as to whether or not they are to be part of the common elements.



- 5. A statement by the unit owner as to whether the unit owner has knowledge:
  - a) That any alteration to the unit or to the limited common elements assigned to the unit violates any of the Declaration, Bylaws, or Rules and Regulations; and
  - b) Of any violation of the health or building codes with respect to the unit or to the limited common elements assigned to the unit.
  - c) The unit is subject to an extended lease under Section 11-137 of the Maryland Condominium Act or under local law and, if so, a copy of the lease must be provided.
- 6. A written notice of the unit owner's responsibility for the Council of Unit Owners' property insurance deductible and the amount of the deductible.

**PART TWO**

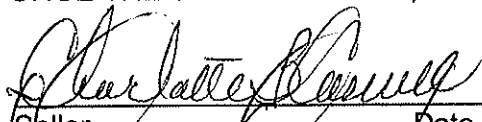
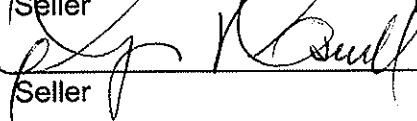
**NOTICE:** This notice applies where the condominium project contains six (6) units or less. Seller is required by law to furnish to buyer(s) not later than fifteen (15) days prior to closing certain information concerning the condominium, which is described in Section 11-135 of the Maryland Condominium Act. This information must include the following:

- 1. A copy of the Declaration (other than the plats);
- 2. A copy of the Bylaws;
- 3. A copy of the Rules or Regulations of the Condominium; and
- 4. A statement by Seller of his expenses relating to the common elements during the preceding twelve (12) months
- 5. A written notice of the unit owner's responsibility for the Council of Unit Owners' property insurance deductible and the amount of the deductible.

The brokers and agents negotiating this sale assume and accept no responsibility for any representations made in any resale certificate provided in accordance with the Maryland Condominium Act, and by the execution of this Contract of Sale, both Buyer and Seller agree to indemnify, defend, protect and hold harmless the brokers and agents negotiating this contract from any claim demand, suit, cause of action or matter or thing whatsoever arising out of the issuance of any resale certificate.

This Addendum/Amendment is considered part of Contract of Sale and of equal force and effect as all other terms and conditions which otherwise remain the same. This is a legally binding document. If not understood, seek competent legal advice.

**BUYER MAY, AT ANY TIME WITHIN 7 DAYS FOLLOWING RECEIPT OF ALL THIS INFORMATION, RESCIND IN WRITING THE CONTRACT OF SALE, WITHOUT STATING A REASON AND WITHOUT ANY LIABILITY ON BUYERS' PART. UPON RECISSION, BUYER IS ENTITLED TO THE RETURN OF ANY DEPOSIT MADE ON ACCOUNT OF THE CONTRACT. HOWEVER, ONCE THE SALE IS CLOSED, BUYER'S RIGHT TO CANCEL THE CONTRACT IS TERMINATED.**

_____	_____		8/16/10
Buyer	Date	Seller	Date
_____	_____		8-16-10
Buyer	Date	Seller	Date

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## 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 interests 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 [X] Sellers/Landlord [ ] Buyers/Tenants acknowledge receipt of a copy of this disclosure and that CHAMPION REALTY (firm name)

and Dori Savani (salesperson) are working as

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

(You may check more than one box)

Charlotte B. Curry 8/16/10  
Signature Date

Dori Savani 8-16-2010  
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.

\_\_\_\_\_  
Agent's Signature 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.")*

---

#### Important Considerations Before Making a Decision About Dual Agency

#### 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.

☞ 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 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 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.

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## Duties of a Dual Agent and 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,
- That the buyer would accept a higher 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 the 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 the 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

CHAMPION REALTY act as dual agent for me as the  
(Firm Name)

seller, in the sale of the property at: 8600 Roaming Ridge Way 105

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

[Signature]  
Signature

8/16/10  
Date

[Signature]  
Signature

08-16-10  
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

8600 Roaming Ridge Way 105  
Property Location

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



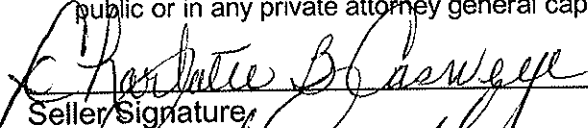
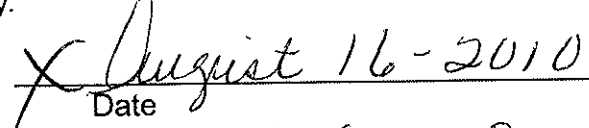
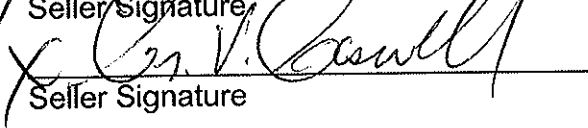
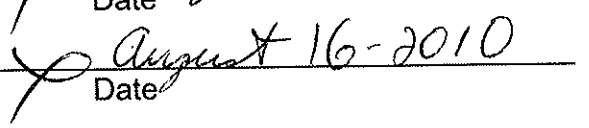
## **Affiliated Business Disclosure Notice and Consumer Information Relative to the Purchase Or Sale of Real Estate**

The Broker/Agent provides this information to assist you, the Consumer, in making an informed decision regarding the purchase or sale of real property.

1. **Legal Requirements:** All contracts for real property are required to be in writing to be enforceable and to comply with Maryland law. The contract will be a legally binding document. The Broker/Agent will, upon request, provide you with a blank copy of the sales contract form. You have the right to have your legal counsel review this form and represent you pertaining to all legal documentation. The Listing Broker/Agent is required to submit all written offers to the Seller.
2. **Financing:** Mortgage rates, discount points and loan fees vary with financial institutions and the market. The Buyer has the right to select a lender and to negotiate the terms of the financing and other terms and conditions of the loan. These terms may be subject to the Seller's approval and the lender's requirements. After the Seller has agreed to pay discount points/fees as set forth in the contract, the Buyer may not change the loan terms to the detriment of the Seller.
3. **Title Services:** In the event Champion Realty Title is selected to be the settlement company to process and complete settlement, the undersigned acknowledge that they have been informed that Champion Realty Title is a wholly owned subsidiary of HomeServices of America, Inc.
4. **Mortgage Services:** In the event Champion Realty Mortgage is selected to provide the financing for the purchase of property, the undersigned acknowledge that they have been informed that Champion Realty Mortgage is a d/b/a of HomeServices Lending, LLC, a joint venture between the parent company of Champion Realty Inc. and Wells Fargo Home Mortgage
5. **Insurance Services:** Homeowner insurance rates and availability are determined in part by the number and nature of claims and inquiries made on a property's policy and the number and nature of claims made by a potential Buyer. Buyer will rely on Buyer's own insurance provider to ascertain the approximate cost to insure a property.
6. **Homeowners' Insurance:** In the event Champion Realty Insurance is selected to provide homeowner insurance for the purchase of property, the undersigned acknowledge that they have been informed that Champion Realty Insurance is a wholly owned subsidiary of HomeServices of America, Inc.
7. **Home Inspection and Warranty Options:** A Buyer may request to have a property inspected at their own risk and expense. The inspection may be made of the entire premises and may include, but not be limited to, condition of mechanical, electrical, plumbing, heating and cooling systems; structural soundness and watertight integrity; or presence of hazardous substances. The fees and terms of inspections vary and should be ascertained prior to hiring an inspection firm.
8. **A Home Warranty** policy is available for purchase by either Buyer or Seller. In the event a Homeowners Marketing Solutions (hereinafter called HMS) home warranty policy is selected this is to notify you that Champion Realty Inc. has a business relationship with HMS. Champion Realty Inc. has a marketing agreement with HMS to promote their home warranty product. Because of this relationship, Champion Realty Inc. receives financial benefits from HMS. There are other home warranty providers available who offer a similar service. You are free to shop around to determine that you are receiving the best service and the best rate for this service. Home Warranty Protection premiums generally cost between \$409-\$848 depending on the option coverage ordered.
9. **Fair Housing:** A REALTOR® is required by law and the National Association of Realtors Code of Ethics to treat all parties in a property transaction fairly and honestly without regard to race, color, religion, national origin, sex, age, marital status, sexual orientation, presence of children, or physical or mental handicap.
10. **Planned Land Use, Roads or Highways:** Broker/Sales Associate is not advising Consumer as to issues, including but not limited to soil conditions; flood hazard areas; possible restrictions of the use of the property due to restrictive covenants; subdivisions; environmental laws; easements; airport or aircraft noise; planned land use, roads or highways; construction materials; hazardous materials; mold, radium, radon and lead-based paint. Information relating to these issues may be available from appropriate governmental authorities.

11. **Waterfront Property:** If a 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 convey to the owner of the property. Beach or boating facilities located within a community may require a membership or usage fee.
12. **FHA Prepayment:** FHA regulations specify that if a loan is paid in full on the first day of the month, interest for that month is not payable, but if the loan is paid in full on any other day other than the first day of the month, interest may be payable through the end of that month.
13. **Flood Plain:** If a property is located in a flood plain, flood insurance could be required by the lender as a condition of granting a mortgage. Construction on a property could be restricted or prohibited.
14. **Agency Relationships:** According to Maryland license law, Buyers and Sellers must be provided a written disclosure about agency relationships. If Buyers desire to have a Broker/Agent represent them, a written exclusive Buyer Agency Agreement is required by law.
15. **Property Condition Disclosure/Disclaimer:** Sellers are required by law, with limited exceptions, to provide Buyers with a standard property condition disclosure or disclaimer based on the Seller's actual knowledge, at the time of contract. The Seller has the option to disclose or disclaim, however, the Seller is always obligated to disclose all known material facts and latent defects.
16. **Flat Fee Commission Sellers:** At the time of settlement the Sellers will be charged a flat fee commission of \$250.00. The flat fee commission and the percentage commission are Champion Realty Inc.'s total commission for all of its services. The flat fee commission is retained solely by Champion Realty Inc. The percentage commission is shared between Champion Realty Inc., its agents, and cooperating brokers, if any. The flat fee commission is not designated for any specific purpose. It is applied to all the services provided to you by Champion Realty Inc. The Seller understands that the Buyer may also be charged a Flat Fee Commission in the same transaction and agrees in advance that the collection of the \$250 from the Buyer has been disclosed to them and they are in agreement. This paragraph does not apply to a "For Sale by Owner" transaction or a property listed with another Broker.
17. **Flat Fee Commission Buyers:** At the time of settlement all buyers will be charged a flat fee commission of \$250.00. The flat fee commission is in addition to any percentage commissions that may be due Champion Realty Inc. per the Buyer Agency Agreement if a Buyer Agency Agreement has been executed. The flat fee commission is retained solely by Champion Realty Inc. and is not designated for any specific purpose. It is applied to all the services provided to you by Champion Realty Inc. The Buyer understands that the Seller may also be charged a Flat Fee Commission in the same transaction and agrees in advance that the collection of the \$250 from the Seller has been disclosed to them and they are in agreement. This paragraph does not apply to a Buyer represented by a cooperating Broker.

**ARBITRATION:** Any controversy or claim between the parties to either the Exclusive Right to Sell Residential Brokerage Agreement or the Contract for Exclusive Buyer Agency Agreement their interpretation, enforcement, or breach, including but not limited to claims arising from tort (which includes claims of fraud in the inducement), shall be settled by binding arbitration administered by and under the rules of the American Arbitration Association. While either party shall have all of the rights and benefits of arbitration, both parties are giving up the right to litigate such claims and disputes in a court or jury trial. The results, determinations, findings, judgments and/or awards rendered through such arbitration shall be final and binding on the parties hereto and may be specifically enforced by legal proceedings. Judgment on the award may be entered into any court having jurisdiction. Neither party shall be entitled to join or consolidate disputes by or against others in any arbitration any dispute as a representative or member of a class, or to act in any arbitration in the interest of the general public or in any private attorney general capacity.

 Seller Signature	 Date
 Seller Signature	 Date

Buyer Signature	Date
Buyer Signature	Date

County: ANNE ARUNDEL

Full Tax Record

Property Address: 8600 ROAMING RIDGE WAY 105, ODENTON MD 21113

Legal Subdiv/Neighborhood: PINEY ORCHARD  
Incorporated City:

Condo/Coop Project:

Absent Owner: No

Owner Name: CRAIG V CASWELL

Company Owner:

Addtl: CHARLOTTE B

Care of Name:

MAILING ADDRESS: 8600 ROAMING RIDGE WAY 105, ODENTON, MD 21113

LEGAL DESCRIPTION: IMPSUNIT 105 BLD11 PH12 8600ROAMING RIDGE WAY CEDAR RIDGE PINEY ORCH

Mag/Dist #: 4

Lot:

Block/Square:

Election District: 4

Legal Unit #: 105

Grid: 9

Tax Map:

Section:

Subdiv Ph:

Addl Parcel Flag/#:

Map: 29

Map Suffix:

Suffix:

Parcel: 77

Sub-Parcel:

Historic ID:

Agri Dist:

Plat Folio: 26

Plat Liber: 113

Tax Year 2009

Total Tax Bill: \$2,829

City Tax:

Tax Levy Year: 2009

State/County Tax: \$2,554

Refuse: \$275

Tax Rate: 0.99

Spec Tax Assmt:

Exempt Class: 000

Homestd/Exempt Status:

Front Foot Fee:

Tax Class:

Mult. Class:

ASSESSMENT

Year Assessed	Total Tax Value	Land	Improvement	Land Use
2010	\$270,000	\$135,000	\$135,000	
2009	\$258,500	\$70,650	\$164,850	
2008	\$247,000	\$56,250	\$131,250	

DEED Deed Liber: 17906 Deed Folio: 401

Transfer Date	Price	Grantor	Grantee
07-Jun-2006	\$363,094	BEAZER HOMES CORP	CASWELL, CRAIG V & CHARLOTTE B

PROPERTY DESCRIPTION

Year Built: 2006	Zoning Code:	Census Trct/Blck: /
Irregular Lot:	Square Feet: 1,500	Acreage: 0.03
Land Use Code: Residential	Plat Liber/Folio: 113/26	Property Card:
Property Class: R	Quality Grade:	Road Description:
Zoning Desc:	Xfer Devel.Right:	Road Frontage:
Prop Use: RESIDENTIAL	Site Influence:	Topography:
Building Use:		Sidewalk:
Lot Description:		Pavement:

STRUCTURE DESCRIPTION

	Section 1	Section 2	Section 3	Section 4	Section 5
Construction:					
Story Type:					
Description:					
Dimensions:					
Area:					
Foundation:		Roofing:		# of Dormers:	
Ext Wall:		Style:		Year Remodeled:	
Stories:		Units: 1		Model/Unit Type: CONDOMINIUM GARD	
Total Building Area:			Living Area: 1,500	Base Sq Ft: 1,500	
Patio/Deck Type:	Sq Ft:		Porch Type:	Sq Ft:	
Balcony Type:	Sq Ft:		Pool Type:	Sq Ft:	
Attic Type:	Sq Ft:		Roof Type:		
Rooms:		Fireplace Type:		Fireplaces:	
Bedrooms:		Bsmt Type:		Garage Type:	
Full Baths: 0		Bsmt Tot Sq Ft:		Garage Const.:	
Half Baths: 0		Bsmt Fin Sq Ft:		Garage Sq Ft:	
Baths:		Bsmt Unfin Sq Ft:		Garage Spaces:	
Other Rooms:			Air Conditioning:		
Other Amenities:			Interior Floor:		
Appliances:			Outbuildings:		
Gas:	Heat:		Sewer:	Fuel:	
Electric:	Water:		Underground:	Walls:	

Tax Record Updated : 26-Mar-2010

Courtesy of: Dorl Savani

Home: (410) 991-4988 Office: (410) 224-0600  
 Cell: (410) 991-4988 Email: dorisavani@championrealty.com  
 Company: Champion Realty, Inc.  
 Office: (410) 224-0600 Fax: (410) 224-0632

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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.



<b>Maryland Department of Assessments and Taxation</b> <b>ANNE ARUNDEL COUNTY</b> <b>Real Property Data Search</b> (2007 vw3.1e)	<a href="#">Go Back</a> <a href="#">View Map</a> <a href="#">New Search</a>
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**Account Identifier:** District - 04 Subdivision - 571 Account Number - 90220535

Owner Information			
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<b>Owner Name:</b>	CASWELL, CRAIG V CASWELL, CHARLOTTE B	<b>Use:</b>	RESIDENTIAL
<b>Mailing Address:</b>	8600 ROAMING RIDGE WAY UNIT 105 ODENTON MD 21113	<b>Principal Residence:</b>	YES
		<b>Deed Reference:</b>	1) /17906/ 401 2)

Location & Structure Information			
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<b>Premises Address</b>	<b>Legal Description</b>
8600 ROAMING RIDGE WAY ODENTON 21113 CONDO UNIT: 105	UNIT 105 BLD11 PH12 8600ROAMING RIDGE WAY CEDAR RIDGE/PINEY ORCH

Map	Grid	Parcel	Sub District	Subdivision	Section	Block	Lot	Assessment Area	Plat No:
29	9	77		571				2	<b>Plat Ref:</b> 113/ 26

<b>Special Tax Areas</b>	<b>Town Ad Valorem Tax Class</b>
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Primary Structure Built	Enclosed Area	Property Land Area	County Use
2006	1,500 SF	1,500.00 SF	000000

<b>Stories</b>	<b>Basement</b>	<b>Type</b>	<b>Exterior</b>
		CONDO GARDEN	

Value Information				
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	Base Value	Value		
		As Of	As Of	As Of
		01/01/2008	07/01/2009	07/01/2010
<b>Land</b>	70,650	135,000		
<b>Improvements:</b>	164,850	135,000		
<b>Total:</b>	235,500	270,000	258,500	270,000
<b>Preferential Land:</b>	0	0	0	0


Transfer Information			
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<b>Seller:</b> BEAZER HOMES CORP	<b>Date:</b> 06/07/2006	<b>Price:</b> \$363,094
<b>Type:</b> MULT ACCTS ARMS-LENGTH	<b>Deed1:</b> /17906/ 401	<b>Deed2:</b>
<b>Seller:</b>	<b>Date:</b>	<b>Price:</b>
<b>Type:</b>	<b>Deed1:</b>	<b>Deed2:</b>
<b>Seller:</b>	<b>Date:</b>	<b>Price:</b>
<b>Type:</b>	<b>Deed1:</b>	<b>Deed2:</b>

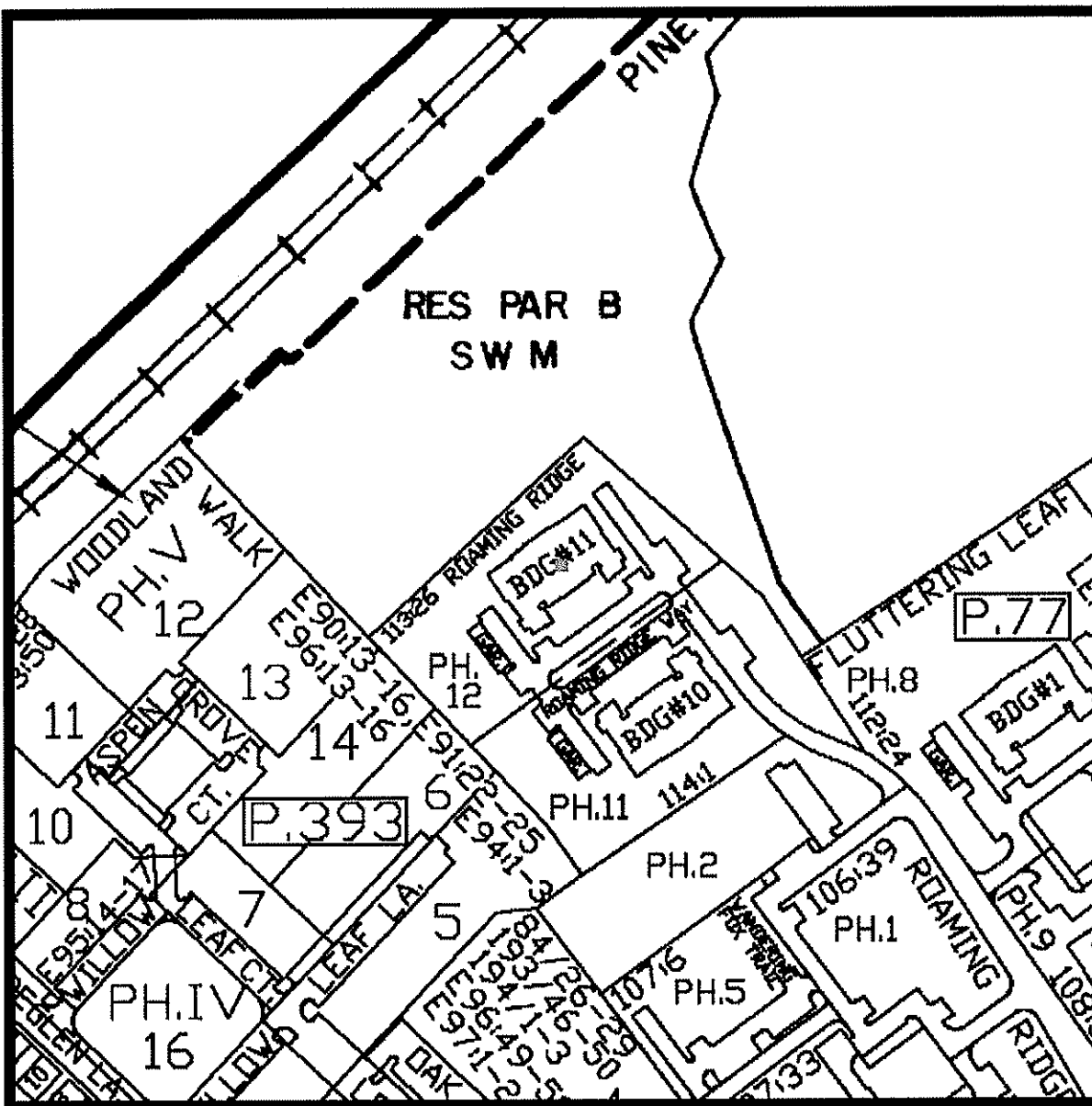
Exemption Information			
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Partial Exempt Assessments	Class	07/01/2009	07/01/2010
<b>County</b>	000	0	0
<b>State</b>	000	0	0
<b>Municipal</b>	000	0	0

<b>Tax Exempt:</b> NO	<b>Special Tax Recapture:</b>
<b>Exempt Class:</b>	* NONE *

	<p>Maryland Department of Assessments and Taxation  <b>ANNE ARUNDEL COUNTY</b>          Real Property Data Search</p>	<p><a href="#">Go Back</a>  <a href="#">View Map</a>  <a href="#">New Search</a></p>
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District - 04 Subdistrict - 571 Account Number - 90220535



The information shown on this map has been compiled from deed descriptions and plats and is not a property survey. The map should not be used for legal descriptions. Users noting errors are urged to notify the Maryland Department of Planning Mapping, 301 W. Preston Street, Baltimore MD 21201.

If a plat for a property is needed, contact the local Land Records office where the property is located. Plats are also available online through the Maryland State Archives at [www.plats.net](http://www.plats.net).

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