

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 2118 Saint Paul Steet, Baltimore, MD 21218

Legal Description: _____

NOTICE TO SELLER AND PURCHASER

Section 10-702 of the Real Property Article, *Annotated Code of Maryland*, requires the seller of certain residential real property to furnish to the purchaser either (a) a RESIDENTIAL PROPERTY DISCLAIMER STATEMENT stating that the seller 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 seller. 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 seller to disclose information about latent defects in the property that the seller has actual knowledge of. The seller must provide this information even if selling the property "as is." "Latent defects" are defined as: Material defects in real property or an improvement to real property that:

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

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

NOTICE TO SELLERS: 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 Sellers and is based upon the actual knowledge of Sellers as of the date noted. Disclosure by the Sellers 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 Sellers as to the condition of the property of which the Sellers have no knowledge or other conditions of which the Sellers have no actual knowledge.

How long have you owned the property? _____

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

Water Supply ☐ Public ☐ Well ☐ Other _____
 Sewage Disposal ☐ Public ☐ Septic System approved for _____ (# bedrooms) **Other Type** _____

Garbage Disposal ☐ Yes ☐ No

Dishwasher ☐ Yes ☐ No

Heating ☐ Oil ☐ Natural Gas ☐ Electric ☐ Heat Pump Age _____ ☐ Other _____

Air Conditioning ☐ Oil ☐ Natural Gas ☐ Electric ☐ Heat Pump Age _____ ☐ Other _____

Hot Water ☐ Oil ☐ Natural Gas ☐ Electric Capacity _____ Age _____ ☐ Other _____

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Please indicate your actual knowledge with respect to the following:

1. Foundation: Any settlement or other problems?	☐ Yes	☐ No	☐ Unknown
Comments: _____			
2. Basement: Any leaks or evidence of moisture?	☐ Yes	☐ No	☐ Unknown ☐ Does Not Apply
Comments: _____			
3. Roof: Any leaks or evidence of moisture?	☐ Yes	☐ No	☐ Unknown
Type of Roof: _____ Age _____			
Comments: _____			
Is there any existing fire retardant treated plywood?	☐ Yes	☐ No	☐ Unknown
Comments: _____			
4. Other Structural Systems, including exterior walls and floors:			
Comments: _____			
Any defects (structural or otherwise)?	☐ Yes	☐ No	☐ Unknown
Comments: _____			
5. Plumbing system: Is the system in operating condition?	☐ Yes	☐ No	☐ Unknown
Comments: _____			
6. Heating Systems: Is heat supplied to all finished rooms?	☐ Yes	☐ No	☐ Unknown
Comments: _____			
Is the system in operating condition?	☐ Yes	☐ No	☐ Unknown
Comments: _____			
7. Air Conditioning System: Is cooling supplied to all finished rooms?	☐ Yes	☐ No	☐ Unknown ☐ Does Not Apply
Comments: _____			
Is the system in operating condition?	☐ Yes	☐ No	☐ Unknown ☐ Does Not Apply
Comments: _____			
8. Electric Systems: Are there any problems with electrical fuses, circuit breakers, outlets or wiring?			
☐ Yes	☐ No.	☐ Unknown	
Comments: _____			
8A. Will the smoke alarms provide an alarm in the event of a power outage? ☐ Yes ☐ No			
Are the smoke alarms over 10 years old? ☐ Yes ☐ No			
If the smoke alarms are battery operated, are they sealed, tamper resistant units incorporating a silence/hush button, which use long-life batteries as required in all Maryland Homes by 2018? ☐ Yes ☐ No			
Comments: _____			
9. Septic Systems: Is the septic system functioning properly?	☐ 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	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: _____

16A. If you or a contractor have made improvements to the property, were the required permits pulled from the county or local permitting office? ☐ Yes ☐ No ☐ Does Not Apply ☐ Unknown

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

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

Seller(s) _____ Date _____

2118 Saint Paul LLC

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

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

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

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

Does the seller(s) have actual knowledge of any latent defects? ☐ Yes ☒ No If yes, specify:

Seller  *Isaiah Abramson*
2118 Saint Paul LLC

Date 06/28/26

Seller _____

Date _____

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

Purchaser _____

Date _____

Purchaser _____

Date _____



MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE

Property Address: 2118 Saint Paul Street, Baltimore, MD 21218

MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE: Under the Maryland Lead Poisoning Prevention Program (the "Maryland Program"), any leased residential dwelling constructed prior to 1978 is required to be registered with the Maryland Department of the Environment (MDE). Detailed information regarding compliance requirements may be obtained at: <http://www.mde.state.md.us/programs/Land/LeadPoisoningPrevention/Pages/index.aspx>.

1. Seller hereby discloses that the Property was constructed prior to 1978;

AND

The Property  / _____ is or _____ / _____ is **not** registered in the Maryland Program (***Seller to initial applicable line***).

2. If the Property was constructed prior to 1978 and Buyer intends to lease the Property effective immediately following settlement or in the future, Buyer is required to register the Property with the Maryland Department of the Environment within thirty (30) days following the date of settlement or within thirty (30) days following the conversion of the Property to rental property as required by the Maryland Program. Buyer is responsible for full compliance under the Maryland Program, including but not limited to, registration; inspections; lead-paint risk reduction and abatement procedures; payment of all fees, costs and expenses; and the notice requirements to tenants.

3. If the Property is registered under the Maryland Program as indicated above, Seller further discloses to Buyer that an event as defined under the Maryland Program (including, but not limited to, notice of the existence of lead-based paint hazards or notice of elevated blood lead levels from a tenant or state, local or municipal health agency) (***Seller to initial applicable line***) _____ / _____ has; or _____ /  has **not** occurred, which obligates Seller to perform either the modified or full risk reduction treatment of the Property as required under the Maryland Program. If an event has occurred that obligates Seller to perform either the modified or full risk reduction treatment of the Property, Seller hereby discloses the scope of such treatment as follows:

If such event has occurred, Seller (***Seller to initial applicable line***) _____ / _____ will; OR _____ / _____ will **not** perform the required treatment prior to transfer of title of the Property to Buyer.

ACKNOWLEDGEMENT: Buyer acknowledges by Buyer's initials that Buyer has read and understands the above Paragraphs.
_____/_____
(BUYER)

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.

 06/28/26

Seller 2118 Saint Paul LLC Date

Buyer Date

Seller Date
 06/24/26

Buyer Date

Seller's Agent Date

Buyer's Agent Date



LEAD-BASED PAINT ADDENDUM TO RESIDENTIAL SALE LISTING CONTRACT

ADDENDUM NUMBER _____ TO LISTING CONTRACT DATED 06/24/26 ADDENDUM DATE 06/24/2026
 PROPERTY: 2118 Saint Paul Steet, Baltimore, MD 21218
 SELLER(S): 2118 Saint Paul LLC

A. APPLICABLE LAW

Title X, Section 10108, The Residential Lead-Based Paint Hazard Reduction Act of 1992 (the Federal Program) requires 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 Federal Program applies only to housing constructed prior to 1978. A seller of pre-1978 housing is required to disclose to the buyer, based upon the seller's actual knowledge, all known lead-based paint hazards in the property and provide buyer 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, the seller is required to provide the buyer 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 in the property.

Under the Federal Program, the seller is required to provide the buyer with a ten-day time period (or other mutually agreeable time period) for the buyer, 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 waives such assessment or inspection by indicating such wavier on the lead-based paint disclosure form. Seller(s) 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 OR AGENT WHO FAILS TO PROVIDE THE REQUIRED LEAD-BASED PAINT DISCLOSURES AND EPA PAMPHLET MAY BE LIABLE UNDER THE FEDERAL PROGRAM FOR THREE TIMES THE AMOUNT OF DAMAGES AND MAY BE SUBJECT TO BOTH CIVIL AND CRIMINAL PENALTIES.

B. REPRESENTATION OF SELLER

Seller represents and warrants to broker(s), broker(s)' agents and subagents, intending that they rely upon such warranty and representation, that **(Please initial the appropriate space)**

_____ the Property was built during or after 1978, **the Federal Program does not apply to the Property, skip Section C, below**



_____ the Property was built before 1978 (the Federal Program applies to the Property)

_____ Seller is uncertain as to date classification, therefore, Seller acknowledges that, for the purposes of the sale contemplated by this listing contract, the Property will be treated as though it had been constructed prior to 1978. Seller acknowledges that the Property is subject to Federal law as to the presence of lead-based paint and/or lead-based paint hazards.

C. SELLER ACKNOWLEDGES RECEIPT OF THE FOLLOWING INFORMATION FROM BROKER

EPA Brochure: "EPA and HUD Real Estate Notification and Disclosure Rule"

EPA Brochure: "Protect Your Family From Lead In Your Home"

Please check in box below if Property is being sold as a rental property

☒

SALE OF RENTAL PROPERTY

If the property being sold is a rental property built prior to 1979, Seller acknowledges that the property may also be subject to the Maryland Lead Poisoning Prevention Program (the Maryland Program) and agrees to provide buyers with all applicable disclosures required under the Maryland Program.

Seller of pre-79 rental property acknowledges receipt of the following information from broker:

MDE Brochure: "Lead Poisoning Prevention Program - Summary"

MDE Brochure: "Notice of Tenant's Rights"

BROKER:

Pickwick Realty



06/24/26

Agent:

Date

SELLER(S):





Seller

2118 Saint Paul LLC

06/28/26

Date

Agent:

Date

Seller

Date

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Form LEADLIST (4/00)



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

Property Address: 2118 Saint Paul Steet, Baltimore, MD 21218

SELLER/LANDLORD REPRESENTS AND WARRANTS, INTENDING THAT SUCH BE RELIED UPON REGARDING THE ABOVE PROPERTY, THAT (SELLER/LANDLORD TO INITIAL APPLICABLE LINE): JA / _____ housing was constructed prior to 1978 **OR** _____ / _____ date of construction is uncertain.

FEDERAL LEAD WARNING STATEMENT: A buyer/tenant of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may contain lead-based paint and that exposure to lead from lead-based paint, paint chips or lead paint dust may place young children at risk of developing lead poisoning if not managed properly. 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/landlord of any interest in residential real property is required to disclose to the buyer/tenant the presence of known lead-base paint hazards and to provide the buyer/tenant with any information on lead-based paint hazards from risk assessments or inspections in the seller's/landlord's possession. A **tenant** must receive a federally approved pamphlet on lead poisoning prevention. It is recommended that a **buyer** conduct a risk assessment or inspection for possible lead-based paint hazards prior to purchase.

Seller's/Landlord's Disclosure

- (a) Presence of lead-based paint and/or lead-based paint hazards (initial (i) or (ii) below):
- (i) _____ / _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
- _____
- (ii) JA / _____ Seller/Landlord 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 (i) or (ii) below):
- (i) JA / _____ Seller/Landlord has provided the purchaser/tenant with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).
- _____ MDE Certs _____
- (ii) _____ / _____ Seller/Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's/Tenant's Acknowledgment (initial)

- (c) _____ / _____ Buyer/Tenant has received copies of all information listed in section (b)(i) above, if any.
- (d) _____ / _____ Buyer/Tenant has received the pamphlet Protect Your Family from Lead In Your Home.

(e) Buyer has (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; or
- (ii) _____ / _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

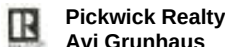
- (f) AG Agent has informed the Seller/Landlord of the Seller's/Landlord's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

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

Seller/Landlord	2118 Saint Paul LLC	Date
<u>Isaiah Abramson</u>		06/28/26
Seller/Landlord		Date
<u>Avraham Grunhaus</u>		06/24/26
Seller's/Landlord's Agent		Date

Buyer/Tenant	Date
Buyer/Tenant	Date
Buyer's/Tenant's Agent	Date





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

UPON EXECUTION BY BUYER AND SELLER, THIS DOCUMENT WILL BECOME AN ADDENDUM TO THE CONTRACT OF SALE
SELLER'S DISCLOSURE made on 06/24/2026 . ▪ ADDENDUM to Contract of Sale dated _____
between Buyer _____
and Seller 2118 Saint Paul LLC
for Property known as 2118 Saint Paul Steet, Baltimore, MD 21218.

1. INCLUSIONS/EXCLUSIONS. Included in the purchase price are all permanently attached fixtures, including all smoke detectors (and, carbon monoxide detectors, as applicable). Certain other **now existing items** which may be considered personal property, whether installed or stored upon the property, **are included if box below is checked**.

- | | | | |
|---|---|--|---|
| ☐ Alarm System | ☐ Exist. W/W Carpet | ☐ Playground Equipment | ☐ TV Antenna |
| ☐ Ceiling Fan(s) # _____ | ☐ Fireplace Screens/Doors | ☐ Pool, Equipment & Cover | ☐ Trash Compactor |
| ☐ Central Vacuum | ☐ Fireplace Equipment | ☐ Refrigerator(s) # _____ | ☐ Wall Mount TV Brackets |
| ☐ Clothes Dryer | ☐ Freezer | ☐ w/ Ice Maker(s) # _____ | ☐ Wall Oven(s) # _____ |
| ☐ Clothes Washer | ☐ Furnace Humidifier | ☐ Satellite Dish | ☐ Water Filter |
| ☐ Cooktop | ☐ Garage Opener(s) # _____ | ☐ Screens | ☐ Water Softener |
| ☐ Dishwasher | ☐ Garage remote(s) # _____ | ☐ Shades/Blinds | ☐ Window A/C Unit(s) # _____ |
| ☐ Drapery/Curtain Rods | ☐ Garbage Disposal | ☐ Storage Shed(s) # _____ | ☐ Window Fan(s) # _____ |
| ☐ Draperies/Curtains | ☐ Hot Tub, Equipment & Cover | ☐ Storm Doors | ☐ Wood Stove |
| ☐ Electronic Air Filter | ☐ Intercom | ☐ Storm Windows | |
| ☐ Exhaust Fan(s) # _____ | ☐ Microwave | ☐ Stove or Range | |

ADDITIONAL INCLUSIONS (SPECIFY): Appliances and fixtures that belong to Owner

ADDITIONAL EXCLUSIONS (SPECIFY): Tenants' personal property

2. LEASED ITEM(S) INCLUDED:

- | | |
|---|--------------------------------------|
| ☐ Fuel Tank(s) | ☐ Other _____ |
| ☐ Solar Panels | ☐ Other _____ |
| ☐ Alarm System | ☐ Other _____ |
| ☐ Water Treatment System | ☐ Other _____ |

ADDITIONAL TERMS AND/OR INFORMATION REGARDING LEASED ITEM(S): _____

3. UTILITIES. WATER, SEWAGE, HEATING, AND AIR CONDITIONING (check all that apply):

- | | | | | | |
|------------------|--|--|--------------------------------------|------------------------------------|--------------------------------------|
| Water Supply | ☒ Public | ☐ Well | | | |
| Sewage Disposal | ☒ Public | ☐ Septic | ☐ Other _____ | | |
| Heating | ☐ Gas | ☒ Electric | ☐ Oil | ☐ Heat Pump | ☐ Other _____ |
| Hot Water | ☐ Gas | ☒ Electric | ☐ Oil | | ☐ Other _____ |
| Air Conditioning | ☐ Gas | ☒ Electric | | | ☐ Other _____ |

Utility Service Providers: BGE and Baltimore City

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

Buyer Signature _____ Date _____

Authentisign

Seller Signature _____ 2118 Saint Paul LLC Date 06/28/26

Buyer Signature _____ Date _____

Seller Signature _____ Date _____



BALTIMORE CITY NOTICES AND DISCLOSURES ADDENDUM

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

BUYER: _____

SELLER: 2118 Saint Paul LLC

PROPERTY: 2118 Saint Paul Street, Baltimore, MD 21218

1. **MASTER PLAN:** Buyer is hereby advised that the Property, or the area in which the Property is located, may be affected by provisions of the current Baltimore City Master Plan. You may wish to review the Master Plan. To become fully informed of current and future land use plans, facilities plans, public works plans or school plans, you should consult the appropriate Baltimore City agency for information regarding such plans. For further information, contact Baltimore City Department of Planning at 410-396-7526 (PLAN), 417 E. Fayette Street, 8th Floor, Baltimore, MD 21202. <https://planning.baltimorecity.gov/master-plans>

Buyer acknowledges that Seller has informed Buyer that (a) the Property may be affected by provisions of the Master Plan and that Buyer may wish to review the Master Plan, and (b) in order to become fully informed of current and future land use plans, facilities plans, public works plans, school plans, or other plans affecting the Property or locality, Buyer should consult the appropriate state, Baltimore City or other authorities for information regarding such plans.

Buyer's Signature: _____ Buyer's Signature: _____

2. **PROPERTY LOCATED IN BALTIMORE CITY: Transfer Certificate:** The zoning ordinance of Baltimore City, Subtitle 5 of the Baltimore City Code, 2005 Edition, regulates that every person who sells property in Baltimore City (other than a 1 or 2 family dwelling) shall attach to the Contract or instrument of conveyance, a Transfer Certificate issued by the Baltimore Zoning Administration.

3. **DISCLOSURE OF HEAVY-INDUSTRIAL AND RAILROAD OPERATIONS:** Buyer is advised that the property may be located near heavy-industrial operation (that is, land uses limited to an M-3 industrial zoning district under Zoning Code Title 7, Subtitle 4) or near railroad operations.

These operations may involve the use of machinery, trucks, or trains, 24 hours a day, 7 days a week, and may create or cause noises, odors, fumes, bright lights, vibrations, and safety hazards. Detailed information on the location of heavy-industrial (M-3) zones and on the location of railroad tracks can be found on the "BaltimoreCityView" website, at <http://CityView.BaltimoreCity.gov>.

4. **VACANT BUILDING NOTICE VIOLATION:** For someone to legally inhabit a property in Baltimore City, the property must not have a Vacant Building Notice issued by the Baltimore City Department of Housing and Community Development. Sellers can check and verify by reviewing the Baltimore City Code Map at this link <https://cels.baltimorehousing.org/codemapv2ext/>, or by calling Baltimore City Department of Housing and Community Development at 410-396-3470.

This property (Seller(s) to initial) has _____ / _____ **OR** does not have _____ /  a current Vacant Building Notice

If the property does have a Vacant Building Notice, (Seller(s) to initial) the notice has _____ / _____ **OR** _____ / _____ has not been abated.

The seller has obtained a valid and current Occupancy Permit for the premises from the Department of Housing and Community Development

 / _____ Seller's Initials.

5. **YIELD EXCISE TAX:** Baltimore City passed an ordinance, 19-233, that requires for transactions greater than \$1,000,000, a Yield Tax of 40% of the Baltimore City transfer tax (as noted in Baltimore City Code article 28, Division 3, Subtitle 17-2) to be imposed and a Yield Tax of 15% of the Baltimore City recordation tax (as noted in Baltimore City Code article 28, Division 3, Subtitle 16) to be imposed.

This transaction is _____ **OR** is not  greater than \$1,000,000: Seller's Initials  / _____ Buyer's Initials _____ / _____

The seller is responsible for these taxes _____ / _____ Seller's Initials _____ / _____ Buyer's Initials

The buyer is responsible for these taxes _____ / _____ Seller's Initials _____ / _____ Buyer's Initials

The seller and buyer agree to split the costs _____ / _____ Seller's Initials _____ / _____ Buyer's Initials as follows:

Buyer(s) to pay: _____ Seller(s) to pay: _____

6. **HISTORIC DISTRICTS:** Many properties in Baltimore City are in Baltimore City Historic Districts and/or part of the National Registry. A property can be part of either or both. Properties with these designations may have restrictions on updates, renovations and/or use.

Additionally, homes in Baltimore City historic districts may be eligible for CHAP Credits. The buyer is aware that to receive or maintain the credit, certain guidelines must be followed.

Buyers are encouraged to research if homes are part of the Baltimore City Historic Districts and/or part of the National Registry to determine if there are any restrictions to renovations or limitations to their planned use for said property. Additional information about local, state and national designations as well as the CHAP program can be found at chap.baltimorecity.gov/about.chap.

BUYER

DATE

BUYER

DATE

 *Isaiah Abramson*

06/28/26

SELLER

DATE

SELLER

DATE

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



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Pickwick Realty
Avi Grunhaus

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GENERAL ADDENDUM TO CONTRACT OF SALE
(For use with Maryland REALTORS® Residential Contract of Sale)

Buyer(s): _____
 Seller(s): **2118 Saint Paul LLC** _____
 Property: **2118 Saint Paul Street, Baltimore, MD 21218** _____

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

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

3. COVENANTS AND RESTRICTIONS: A majority of homes, whether new or re-sale, located in a subdivision are subject to certain restrictions applicable to the use of the Property as well as the construction of certain improvements to the Property referred to as covenants. In the case of Property subject to a Homeowners Association or Condominium Association, the covenants are contained in a Declaration of Covenants and Restrictions as well as the Bylaws of the Association. However, other properties may be subject to covenants as part of a **voluntary** Community Association or even with no association. **Seller Acknowledges:**

The property _____ / _____ IS, or ☒ / _____ IS NOT, part of a recorded subdivision with restrictive covenants.
AND
 The property ☒ / _____ IS, or _____ / _____ IS NOT, part of a **voluntary** Community Association.

Current voluntary fees or assessments for the community association are \$ _____ Annually/Quarterly/Monthly (circle one)
 Name of Association Charles Village / Barclay
 Address Unknown
 Contact unknown Phone unknown - _____ Email unknown

OR

The Seller is unaware of the property as being part of any restrictive covenants or **voluntary** community associations.
 _____ / _____ Seller Initials

4. PRIVATE AGREEMENTS: Some Property may be subject to agreements, covenants or restrictions relating to the cost of certain maintenance items, restricting the use of properties or dealing with other matters. For example, properties sharing a driveway are often subject to such agreements. These private agreements do not fall within the required disclosures of HOA or condominium laws and may or may not be recorded. Buyer should make inquiries of Seller prior to or at the time of contract.

5. EQUAL HOUSING OPPORTUNITY: A REALTOR is required by federal, state and local law, and the Code of Ethics of the National Association of REALTORS to treat all parties in a non-discriminatory manner without regard to race, color, religion, sex, familial status, national origin, marital status, sexual orientation, gender identity, disability, source of income, or other protected classifications under Fair Housing Laws.

6. SETTLEMENT: All persons to be in title and/or responsible where a mortgage is to be created should be present at the time of settlement and may be required to provide proper identification. Buyer should establish gas, electric and water service in Buyer's name commencing the day of settlement. Buyer should be prepared at the time of settlement to pay the settlement costs and the balance due under the Contract. Buyer must provide for amounts to be paid at settlement in acceptable form (cash, wired

funds, bank check or certified check) to meet title company guidelines. In some cases, Seller may be required to provide funds in excess of any sales proceeds in order for settlement to occur, in which event, Seller also should be prepared to make payment in an approved form. Any party uncertain of the amount required at settlement, or approved methods to pay, should make inquiry of the title company or settlement attorney prior to settlement.

7. MORTGAGE REQUIREMENTS: Buyer acknowledges that, as a condition of obtaining a mortgage loan, lenders may require proof of hazard insurance coverage and may also require flood insurance coverage. Depending upon the type of mortgage applied for by Buyer, lenders may require certain certifications that relate to a Property or require inspections/appraisals that certify that a Property is free of specific hazards or conditions.

8. BWI AIRPORT NOTICE: Some properties may be located in the Baltimore/Washington International Airport Noise Zone. A Buyer desiring to obtain a copy of Noise Zone Maps may do so by calling the Office of Noise, Real Estate and Land Use Compatibility at 410-859-7375 or visit <https://marylandaviation.com/environmental/bwi-marshall-noise-zone/> for more information. Information regarding the location of other airports and their operations may be obtained by calling the local zoning office for the area in which the Property is located.

9. ENVIRONMENTAL CONSIDERATIONS; HAZARDOUS MATERIALS: There are many hazardous materials that could affect a Property. The Brokers and their agents will generally have no knowledge of these hazardous materials and do not have the technical expertise to ascertain or advise you of the presence or significance of these hazardous materials. Buyer has the right to request, as a condition of an offer and, subject to acceptance by the Seller, the employment of a specialist of Buyer's choice to provide an analysis of hazardous materials which may be present.

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

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

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

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

Buyer _____ Date _____

Buyer _____ Date _____

Seller  *Isaiah Abramson* _____ Date 06/28/26

Seller _____ Date _____

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

ADDENDUM dated _____ to the Contract of Sale
between Buyer _____
and Seller **2118 Saint Paul LLC**
for Property known as **2118 Saint Paul Street, Baltimore, MD 21218**.

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 required permits were obtained for any improvements made to the property;
 - (x) Whether the smoke alarms:
 - 1. will provide an alarm in the event of a power outage;
 - 2. are over 10 years old; and
 - 3. if battery operated, are sealed, tamper resistant units incorporating a silence/hush button and use long-life batteries as required in all Maryland homes by 2018; and
 - (xi) If the property relies on the combustion of a fossil fuel for heat, ventilation, hot water, or clothes dryer operation, whether a carbon monoxide alarm is installed on the property.

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

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

OR

- (B) A written disclaimer statement providing that:
- (i) Except for latent defects of which the seller has actual knowledge, the seller makes no representations or warranties as to the condition of the real property or any improvements on the real property; and

- (ii) The buyer will be receiving the real property "as is," with all defects, including latent defects, that may exist, except as otherwise provided in the contract of sale of the property.

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.

Buyer's Signature Date	  06/28/26 Seller's Signature Date
Buyer's Signature Date	  06/24/26 Seller's Signature Date
Agent's Signature Date	Agent's Signature Date



DISCLOSURE OF LICENSEE STATUS

Buyer(s)/Tenant(s): _____

Seller(s)/Landlord(s): 2118 Saint Paul LLC

Property Address: 2118 Saint Paul Street, Baltimore, MD 21218

This is to give notice that Avi Grunhaus (INSERT NAME) hereby

discloses that he/she is a Maryland real estate licensee **AND (CHECK THE APPROPRIATE BOX):**

☐ is the Buyer/Tenant of the Property or, if the Buyer/Tenant of the Property being purchased or leased is a business entity, has an ownership interest in such business entity;

☒ is the Seller/Landlord of the Property or, if the Seller/Landlord of the Property being sold or leased is a business entity, has an ownership interest in such business entity;

☐ is acting on behalf of or representing the Buyer/Tenant who is a member of the real estate licensee's immediate family*;

☐ is acting on behalf of or representing the Buyer/Tenant who is an employee of the real estate brokerage with which the real estate licensee is affiliated;

☐ is acting on behalf of or representing the Buyer/Tenant who is an employee of a team or group of which the real estate licensee is a member;

☐ is acting on behalf of or representing the Buyer/Tenant who is an employee of the real estate licensee;

☐ is acting on behalf of or representing the Seller/Landlord who is a member of the real estate licensee's immediate family*;

☐ is acting on behalf of or representing the Seller/Landlord who is an employee of the real estate brokerage with which the real estate licensee is affiliated;

☐ is acting on behalf of or representing the Seller/Landlord who is an employee of a team or group of which the real estate licensee is a member; or

☐ is acting on behalf of or representing the Seller/Landlord who is an employee of the real estate licensee.

***Immediate family includes a spouse or domestic partner, child, stepchild, child's spouse, stepchild's spouse, parent, sibling, grandparent, or grandchild.**

Buyer/Tenant Signature Date	 Seller/Landlord Signature Date
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Buyer/Tenant Signature Date	Seller/Landlord Signature Date
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TENANT OCCUPIED ADDENDUM

ADDENDUM dated _____ to Contract of Sale
between Buyer _____
and Seller **2118 Saint Paul LLC**
for Property known as **2118 Saint Paul Street, Baltimore, MD 21218**

The following provisions are included in and supersede any conflicting language in the Contract.

1. **BUYER TAKES PROPERTY SUBJECT TO EXISTING LEASE:** Buyer agrees to take title to Property subject to the existing lease(s).
2. **RECEIPT OF COPY OF LEASE:** Buyer acknowledges receipt of a copy of the lease(s) and has read and understands the provisions.
3. **TRANSFER OF SECURITY DEPOSIT:** Pursuant to Section 8-203 (d)(4) of the Real Property Article of the Annotated Code of Maryland, Seller agrees to transfer to Buyer the security deposit(s) in the amount of _____ Dollars (\$ 3,750), together with statutory interest which has accrued from the date of receipt to the Date of Settlement.
4. **ADJUSTMENT OF RENT:** Seller agrees to adjust and apportion collected rents as of the Date of Settlement and transfer same to Buyer at Settlement.
5. **NOTICE TO TENANT:** At Settlement, Seller shall deliver to Buyer a letter to tenant(s), signed by Seller advising tenant(s) of the following:
 - a. The Property has been sold;
 - b. The name and address of Buyer;
 - c. That the security deposit(s), plus accrued interest, has been transferred to Buyer; and
 - d. Directions to tenant(s) to make all future payments of rent to Buyer at the address as set forth in the Notice to Tenant(s).
6. **SELLER DISCLOSURE OF BREACH OF LEASE AND/OR LEGAL/ADMINISTRATIVE ACTION:** Seller discloses the following information if any regarding tenant's default under the lease(s), court actions related to lease(s), administrative claims related to lease(s), violations of any federal, state, or local law or regulation related to lease(s) **(if none, state none):** none
7. **RENTAL LICENSE/REGISTRATION DISCLOSURE:** A rental license and/or registration is *(Seller to Initial one)* initial one / OR / is not required to rent the Property. Buyer is advised that Seller's rental license may not be transferrable to Buyer and that Buyer may need to secure a new rental license.
8. **MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE:** Under the Maryland Lead Poisoning Prevention Program (the "Maryland Program"), any residential dwelling constructed prior to 1978 that is leased for residential purposes is required to be registered with the Maryland Department of the Environment (MDE). If the Property was built prior to 1978, a separate Maryland Lead Poisoning Prevention Program Disclosure form is attached. Detailed information regarding compliance requirements may be obtained at: <http://www.mde.state.md.us/programs/Land/LeadPoisoningPrevention/Pages/index.aspx>.
NOTE: MDE Lead Registration is not transferrable.
9. **NOTICE REGARDING PROTECTIONS FOR TENANTS LIVING IN FORECLOSED PROPERTIES:** The Protecting Tenants at Foreclosure Act, a federal law, affords protections for bona fide tenants living in foreclosed properties. Protections under this law include the possibility that under certain circumstances a tenant may be able to reside in the Property for at least 90 days. Under Maryland law, bona fide tenants are afforded similar rights. Additional information regarding these requirements may be obtained by contacting the Consumer Protection Division, Maryland Office of the Attorney General at: <http://www.marylandattorneygeneral.gov/Pages/CPD/default.aspx>.

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

Buyer Signature **Date**

Isaiah Abramson 06/28/26

Seller Signature **Date**

Buyer Signature **Date**

Seller Signature **Date**



Pickwick Realty
Avi Grunhaus

10/18

