

## STATE OF MARYLAND REAL ESTATE COMMISSION

# Understanding Whom Real Estate Agents Represent

At the Time of the First Scheduled Face to Face Contact with You, the Real Estate Licensee Who is Assisting You is Required by Law to Provide this Notice to You. This Notice is Not a Contract or Agreement and Creates No Obligation on Your Part.

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

In this form "seller" includes "landlord"; "buyer" includes "tenant"; and "purchase" or "sale" includes "lease"

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 and exclusively represents the sellers. That means that the Seller's agent may assist the buyer in purchasing the property, but his or her duty of loyalty is only to the sellers.

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 in purchasing a property, but his or her duty of loyalty is only to the sellers.

If you are viewing a property listed by the company with whom the agent accompanying you is affiliated, and you have not signed a "Consent for Dual Agency" form, that agent is representing the seller.

## 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 purchase, 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 may enter into a written contract with a real estate agent which provides that the agent will represent the buyer in locating a property to buy. 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. The agent's fee is paid according to the written agreement between the agent and the buyer. If you as a buyer wish to have an agent represent you, you must enter into a written buyer agency agreement before a contract offer can be prepared.

#### **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 broker or the broker's designee, is called the "dual agent." Dual agents do not act exclusively in the interests of either the seller or buyer, 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 agree to dual agency by signing a Consent For Dual Agency form, then the "dual agent" (the broker or the broker's designee) will assign one agent to represent the seller (the seller's "intra-company agent") and another agent to represent the buyer (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.

Robert P Jamison Inc. PO Box 621 Poolesville, MD 20837

If either party does not agree to dual agency, the real estate company must 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 may choose to enter into a written buyer agency agreement with an agent from a different company. Alternatively, the buyer 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 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 brokers and agents should be in writing and should explain the duties and obligations of both the broker and the agent. The agreement should explain how the broker and agent will be paid and any fee-sharing agreements with other brokers and 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) 230-6206.

that	Charles H. Jamison LLC	(firm name)
and	Charles D. Jamison	(salesperson) are working as:
(You ma	ay check more than one box but not more than two	)
x selle	r/landlord's agent	
	perating agent (representing seller/landlord)	
	r's/tenant's agent	ONSENT FOR DUAL AGENCY FORM HAS BEEN SIGNED)
	8/24/16	Lena Pelju 8-2216
Signature John Pelg	Date	Signature Date Sandra Pelger
I certify that of	* * * * * * * * * * * * * *	* * * * * * * * * * * * * * * * * * *
Name of Indi	vidual to whom disclosure made	Name of Individual to whom disclosure made
Agent's Signa	iture	(Date)

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Rev 1/2011



# **Consent For Dual Agency**

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

## When Dual Agency May Occur

The possibility of Dual Agency arises when:

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

## Important Considerations Before Making a Decision About Dual Agency

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

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

# Your Choices Concerning Dual Agency

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

- 1. Consent in writing to dual agency. If all parties consent in writing, the real estate broker or the broker's designee (the "dual agent") will assign one real estate agent affiliated with the broker to represent the seller (the seller's "intra-company agent") and another agent affiliated with the broker to represent the buyer (the buyer's "intra-company agent"). Intra-company agents 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. Refuse to consent to dual agency. If either party refuses to consent in writing to dual agency, the real estate broker must terminate the brokerage relationship for that particular property with the buyer, the seller, or both. If the seller's agreement is terminated, the seller must then either represent him or herself or arrange to be represented by another real estate company. If the buyer's agreement is terminated, the buyer 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. Alternatively, the buyer may choose to enter into a written buyer agency agreement with a different company.

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**Duties of a Dual Agent and Intra-Company Agent** 

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

- 1) Anything the client asks to be kept confidential; \*
- That the seller would accept a lower price or other terms;
- That the buyer would accept a higher price or other terms;
- 4) The reasons why a party wants to sell or buy, or that a party needs to sell or buy quickly; or
- Anything that relates to the negotiating strategy of a party.
- \* Dual agents and intra-company agents must disclose material facts about a property to all parties.

How Dual Agents Are Paid

Consent for Dual Agency

Name(s) of Buyer(s)

Signature

John Pelger

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

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

I have read the above information, and I understand the terms of the dual agency. I understand that I do not have to consent to a dual agency and that if I refuse to consent, there will not be a dual agency; and that I may withdraw the consent at any time upon notice to the dual agent. I hereby consent to have act as a Dual Agent for me as the Charles H. Jamison LLC (Firm Name) X Seller in the sale of the property at: 746 Chick Road, Tuscarora, MD 21790 Buyer in the purchase of a property listed for sale with the above-referenced broker. 8-22-16 Date Date Signature Signature Sandra Pelger John Pelger AFFIRMATION OF PRIOR CONSENT TO DUAL AGENCY The undersigned Buyer(s) hereby affirm(s) consent to dual agency for the following property: 746 Chick Road, Tuscarora, MD 21790 Property Date Date Signature Signature The undersigned Seller(s) hereby affirm(s) consent to dual agency for the Buyer(s) identified below:

Date

2 of 2

Signature

Sandra Pelger

Date



#### Real Estate Transfer Disclosure Statement

THIS DISCLOSURE STATEMENT CONCERNS THE REAL PROPERTY LOCATED IN THE COUNTY OF FREDERICK, STATE OF MARYLAND, DESCRIBED AS 746 Chick Road, Tuscarora, MD 21790

THIS STATEMENT IS A DISCLOSURE OF THE EXISTENCE OF THE FREDERICK COUNTY RIGHT TO FARM ORDINANCE IN COMPLIANCE WITH FREDERICK COUNTY ORDINANCE NO. 96-23-175 (THE FREDERICK COUNTY RIGHT TO FARM ORDINANCE).

## SELLER'S INFORMATION

THE FOLLOWING ARE REPRESENTATIONS MADE BY THE SELLER AND ARE NOT THE REPRESENTATIONS OF THE AGENT(S), IF ANY. THIS INFORMATION IS A DISCLOSURE AND IS NOT INTENDED TO BE PART OF ANY CONTRACT BETWEEN THE BUYER AND SELLER.

FREDERICK COUNTY ALLOWS AGRICULTURAL OPERATIONS (as defined in the Frederick County Right to Farm Ordinance) WITHIN THE COUNTY. You may be subject to inconveniences or discomforts arising from such operations, including but not limited to noise, odors, fumes, dust, flies, the operation of machinery of any kind during any 24-hour period (including aircraft), vibration, the storage and disposal of manure, and the application by spraying or otherwise of chemical fertilizers, soil amendments, and pesticides. Frederick County has determined that inconveniences or discomforts associated with such agricultural operations shall not be considered to be an interference with reasonable use and enjoyment of land, if such operations are conducted in accordance with generally accepted agricultural management practices. Frederick County has established a reconciliation committee to assist in the resolution of disputes which might arise between persons in this County regarding whether agricultural operations conducted on agricultural lands are causing an interference with the reasonable use and enjoyment of land or personal well being and whether those operations are being conducted in accordance with generally accepted agricultural practices. If you have any question concerning this policy or the reconciliation committee, please contact the Frederick County Planning Department for additional information.

Seller	8/21/16	Date
John Pelger Seller Sandra Pelger	8-22-16	Date 8-22-16
I/WE ACKNOWLEDGE RECE	EIPT OF A COPY OF THIS STA	TEMENT:
Buyer	_	Date
Buyer		Date

IF YOU DESIRE LEGAL ADVICE, CONSULT YOUR ATTORNEY.







## FREDERICK COUNTY GENERAL DISCLOSURES & RIGHT TO FARM ORDINANCE

This disclosure statement concerns the real property located in the County of Frederick, State of Maryland, described as 746 Chick Road, Tuscarora, MD 21790
MASTER PLANS AND ZONING ORDINANCES. Buyers have the right to review any applicable master plans, zoning ordinances, or other maps and information relating to planned land uses, roads, highways and the location of parks and other public facilities affecting the property. In addition, the Buyer should check historic district guidelines and disclosures, if applicable. This information may be found at most local, county or state offices such as Parks and Recreations, Planning and Zoning, etc.    Solar - Please be advised that if there are solar panels on the property, it is the buyers and sellers responsibility to decide the terms under which these panels have been installed and how to transfer that ownership or lease and any costs associated with that transfer.    Septic System - If the property uses a private septic system, be advised that if the systems needs a major repair or replacement, it may need to be updated with a "Best Available Technology" (BAT) system. If the property has a BAT system installed, there may be an easement recorded on the property. Please check with the Frederick County Health Department.    HOA/Condo - There may be additional fees due at settlement. It is the responsibility of the buyer and seller to verify.
COMMUNITY DEVELOPMENT AUTHORITY DISTRICTS. In Frederick County, the vendor of a property that is subject to a tax or fee of a Special Taxing District as authorized in Article 23A, § 44A(b) of the Code or by a Community Development Authority as authorized in § 2-7-125(b) of the Public Local Laws of Frederick County may not enforce a contract for the sale of the property unless, within 20 calendar days after entering into the contract, the Purchaser of the property is provided the following information in writing:
This sale is subject to a tax or fee of a Special Taxing District or Community Development Authority. State law requires that the Seller disclose to you at or before the time the contract is entered into, or within 20 calendar days after entering into the contract, certain information concerning the property you are purchasing. The content of the information to be disclosed is set forth in § 10-704 of the Real Property Article of the Maryland Annotated Code and includes the amount of the current annual tax or fee of the Special Taxing District or Community Development Authority, and a statement of whether any tax or fee of the Special Taxing District or Community Development Authority against the property is delinquent.
<ul> <li>□ The amount of the current annual tax or fee of the Special Taxing District or Community Development Authority on the property is \$</li> <li>□ The number of years remaining for the tax or fee of the Special Taxing District or Community Development Authority on the property is</li> <li>□ Whether any tax or fee of the Special Taxing District or Community Development Authority against the property is delinquent: Tax or fee is delinquent is not delinquent.</li> </ul>
There are currently four Special Taxing Districts or Community Development Authorities in Frederick County: Aspen North CDA, Lake Linganore CDA, Urbana CDA, and Brunswick Crossing Special Taxing District. This list is subject to change, however. For the most accurate and up-to-date information regarding Special Taxing Districts or

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

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Seller

Community Development Authorities in Frederick County, please contact MuniCap, Inc. at (443) 539-4101.







# Inclusions/Exclusions Disclosure and Addendum (Required for use with GCAAR Sales Contract)

Property Address: 746 Chick Road, Tuscarora, MD 21790

PART I. INCLUSIONS/E.	CLUSIONS	DISCLOSURE
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Personal Property and Fixtures: The Proposentral air conditioning equipment, plumbin screens, installed wall-to-wall carpeting, vomponents, smoke and heat detectors, TV items is noted. Unless otherwise agreed to items marked YES below convey.  Yes No # Items  Alarm System Built-in Microwave Ceiling Fan Central Vacuum Clothes Dryer Clothes Washer Cooktop Dishwasher Disposer Electronic Air Filter Fireplace Screen/Door  OTHER  LEASED ITEMS Any leased items, systems or service cont security system monitoring, and satellite confollowing is a list of the leased items within	racts (includint racts) DON	ng fixtures, sump pump, at es, blinds, window treatmes, blinds, and shrubs. If reace or wall mounted electricated in the street of the stree	tic and exhaust fans, ment hardware, mount more than one of an atronic components/de	storm windows, storm doors, ting brackets for electronics item conveys, the number of wices DO NOT convey. The Items Satellite Dish Storage Shed Stove or Range Trash Compactor Wall Oven Water Treatment System Window A/C Unit Window Fan Window Treatments Wood Stove
Seller certifies that Seller has completed th	is checklist d	lisclosing what conveys wi	ith the Property and	(ives permission to make this
information available to prospective buyers.	io o lookii o			
8/22	116		- Al-	8-22-10
Seler John Pelger	Da	te Seller	Sandra Pelger	Date
PART II. INCLUSIONS/EXCLUSIONS	ADDENDUN	И		
The Contract of Sale dated		between Seller John P	elger, Sandra P	elger
and Bu	ıyer			
is hereby amen	ded by the inc	corporation of Parts I and II	nerein.	
Seller	Da	te Buyer		Date
Seller	Da	te Buyer		Date

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MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT
Property Address: 746 Chick Road, Tuscarora, MD 21790
Legal Description:
NOTICE TO SELLER AND PURCHASER
Section 10-702 of the Real Property Article, Annotated Code of Maryland, requires the owner of certain residential real property of 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 resproperty, except as otherwise provided in the contract of sale, or in a listing of latent defects; or (b) a RESIDENTIAL PROPERT 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).
<ol> <li>10-702. EXEMPTIONS. The following are specifically excluded from the provisions of §10-702:</li> <li>The initial sale of single family residential real property:</li> </ol>
<ul> <li>A. that has never been occupied; or</li> <li>B. for which a certificate of occupancy has been issued within 1 year before the seller and buyer enter into a contract of sale;</li> </ul>
<ol> <li>A transfer that is exempt from the transfer tax under §13-207 of the Tax-Property Article, except land installment contract 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;</li> </ol>
<ol> <li>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;</li> </ol>
4. A sheriff's sale, tax sale, or sale by foreclosure, partition, or by court appointed trustee;
<ul> <li>A transfer by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;</li> <li>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</li> </ul>
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:
<ol> <li>A purchaser would not reasonably be expected to ascertain or observe by a careful visual inspection of the real property; and</li> <li>Would pose a direct threat to the health or safety of:         <ul> <li>the purchaser; or</li> </ul> </li> </ol>
(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 an independent investigation or inspection of the property in order to make the disclosure set forth below. The disclosure is based on you 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? 2/5/1997
Property System: Water, Sewage, Heating & Air Conditioning (Answer all that apply)
Water Supply
Hot Water Oil Natural Gas Electric Capacity Social Age Other Inham of Sand Sand Sand Sand Sand Sand Sand Sand

#### Please indicate your actual knowledge with respect to the following: □ Unknown No No Comments: No. No □ Unknown □ Does Not Apply ☐ Yes Basement: Any leaks or evidence of moisture? Comments: □ Unknown ☐ Yes No No 3. Roof: Any leaks or evidence of moisture? Type of Roof: \_ Age Comments: Mr Unknown ☐ No Is there any existing fire retardant treated plywood? Comments: Other Structural Systems, including exterior walls and floors: No No ☐ Unknown Any defects (structural or otherwise)? ☐ Yes Unknown X Yes ☐ No 5. Plumbing System: Is the system in operating condition? Comments: ☐ Unknown 6. Heating Systems: Is heat supplied to all finished rooms? Yes Yes ☐ No Comments: Is the system in operating condition? ☐ Unknown ☐ No Yes Yes Comments: Yes Yes O No □ Unknown Does Not Apply 7. Air Conditioning System: Is cooling supplied to all finished rooms? Comments: ☐ Unknown Does Not Apply Is the system in operating condition? ☐ No Comments: 8. Electric Systems: Are there any problems with electrical fuses, circuit breakers, outlets or wiring? ☐ Unknown No. ☐ Yes Comments: 8A. Will the smoke alarms provide an alarm in the event of a power outage? XYes Q No NO 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? X No Comments: Hardwired + Rettern 9. Septic Systems: Is the septic system functioning properly? X Yes ☐ No ☐ Unknown □ Does Not Apply When was the system last pumped? Date\_ ☐ Unknown Comments: . M No ☐ Unknown ☐ Yes 10. Water Supply: Any problem with water supply? Comments: M No ☐ Unknown ☐ Yes Home water treatment system: Comments: Does Not Apply ☐ Unknown Fire sprinkler system: Yes Yes ☐ No Comments: ☐ No ☐ Unknown M Yes Are the systems in operating condition? Comments: 11. Insulation: ☐ No Unknown Yes In exterior walls? ☐ Yes ☐ No Unknown In ceiling/attic? □ No Where? In any other areas? ☐ Yes Comments: . 12. Exterior Drainage: Does water stand on the property for more than 24 hours after a heavy rain? Yes ☐ Unknown Comments:

Yes Yes

☐ No

☐ Unknown

Are gutters and downspouts in good repair?

Comments:

	troying insects: Any inf	estation and/or	prior damage?	☐ Yes	Ø No	☐ Unknown
Any	treatments or repairs? warranties?	Yes Yes	⊠ No ☑ No	Unknown Unknown		
14. Are there	any hazardous or regula storage tanks, or other co below	ted materials (i ontamination) o	ncluding, but not on the property?	limited to, license	d landfills, as 1 No □ U	bestos, radon gas, lead-based paint Jnknown
monoxide ala	rm installed in the propo Yes	abustion of a fe erty? Unknown	ossil fuel for hea	t, ventilation, hot	water, or clo	othes dryer operation, is a carbon
16. Are there	any zoning violations, a sement, except for utility below	nonconforming ties, on or affec	uses, violation o ting the property	f building restricti	ons or setbac	k requirements or any recorded or Unknown
	ing office? 🔼 Yes		ments to the pr Does Not Apply		required per	mits pulled from the county or
District?	perty located in a floo	d zone, conse	rvation area, wet If yes, specify	land area, Chesa below	peake Bay cri	itical area or Designated Historic
18. Is the prop	perty subject to any restr	iction imposed	by a Home Own	ers Association or below	any other typ	e of community association?
Comments: _			7 8 3			
	any other material defec ☐ Yes ☐ No	ets, including la	tent defects, affec	cting the physical	condition of th	ne property?
NOTE: O					ldings on	the property on a separate
is complete	(s) acknowledge have and accurate as of hts and obligations u	the date sign	ed. The owne	r(s) further ack	nowledge t	comments, and verify that it hat they have been informed
or their rigi	its and obligations of		z or mo marji			-1-111
Owner	-				Date	8/22/16
Joh	in Pelger	1				The state of the s
Owner	1				Date	8-72-16
Sar	dra Pelger					
The purcha	aser(s) acknowledge	receipt of a	copy of this o	lisclosure state	ment and fu	orther acknowledge that they
nave been	informed of their rig	nts and odlig	ations under 9	10-702 of the l	viai yiailu K	eal 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.

	e following latent defects:
Owner	Date
Owner	Date
The purchaser(s) acknowledge receipt of have been informed of their rights and old	f a copy of this disclaimer statement and further acknowledge that they oligations under §10-702 of the Maryland Real Property Article.
Purchaser	Date
Durahasar	Date

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