



STATE OF MARYLAND REAL ESTATE COMMISSION
Understanding Whom Real Estate Agents Represent

THIS NOTICE IS NOT A CONTRACT

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. A seller's agent may assist the buyer in purchasing the property, but his or her duty of loyalty is only to the seller.

Subagent: A Subagent means a licensed real estate broker, licensed associate real estate broker, or licensed real estate salesperson who is not affiliated with or acting as the listing real estate broker for a property, is not a buyer's agent, has a brokerage relationship with the seller, and assists a prospective buyer in the acquisition of real estate for sale in a non-brokerage relationship capacity. The subagent works for a real estate company different from the company for which the seller's agent works. The subagent can assist a buyer in purchasing a property, but his or her duty of loyalty is only to the seller.

If you are viewing a property and you have not signed a Brokerage Agreement, that agent represents the seller

Agents Who Represent the Buyer

Buyer's Agent: A buyer may enter into a written contract with a real estate broker which provides that the broker will represent the buyer in locating a property to buy. The agent from that broker's company is then known as the buyer's agent. The buyer's agent assists the buyer in evaluating properties and preparing offers and developing negotiation strategies and works in the best interest of the buyer. The agent's fee is paid according to the written agreement between the broker and the buyer. If you as a buyer wish to have an agent represent you, you must enter into a written brokerage 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 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, the "dual agent" (the broker or the broker's designee) shall 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 are required to provide the same services to their clients that agents provide in transactions not involving dual agency, including advising their clients as to price and negotiation strategies.

>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.

>All agreements with real estate brokers and agents must be in writing and explain the duties and obligations of both the broker and the agent. The agreement must explain how the broker and agent will be paid and any fee-sharing agreements with other brokers.

>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 licensee 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 licensee may be filed with the Real Estate Commission at 500 North Calvert Street, Baltimore, MD 21202. (410) 230-6230.

and Kelsey Mahon (salesperson) are working as:

☒ seller/landlord's agent
☐ subagent of the Seller
☐ buyer's /tenant's agent

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.

Name of Individual to whom disclosure made

Agent's Signature (Date)



STATE OF MARYLAND
REAL ESTATE COMMISSION

Consent for Dual Agency

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

When Dual Agency May Occur

The possibility of Dual Agency arises when:

- 1) The buyer is interested in a property listed by a real estate broker; and
- 2) 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 or the broker's designee, 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 buyer has previously signed this 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 seller 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") shall 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 are required to provide the same services to their clients that agents provide in transactions not involving dual agency, 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 terminates the brokerage agreement, the seller must then either represent him or herself or arrange to be represented by another real estate company. If the buyer terminates the brokerage agreement the buyer may choose not to be represented but simply receive assistance from the seller's agent, from another agent in that company, or from a subagent from another company. Alternatively, the buyer may choose to enter into a written brokerage agreement with a different company.

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; *
- 2) That the seller would accept a lower price or other terms;
- 3) 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
- 5) 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

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.

Consent for Dual Agency

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

Corner House Realty _____ act as a Dual Agent for me as the
(Firm Name)

☒ **Seller** in the sale of the property at:

10411 Old Indian Head Road, Upper Marlboro, MD 20772

☐ **Buyer** in the purchase of a property listed for sale with the above-referenced broker.

 Signature	dotloop verified 10/27/25 12:23 PM EDT PZXK-U5S4-TB6Q-A0UG Date	 Signature	 Date
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AFFIRMATION OF PRIOR CONSENT TO DUAL AGENCY

- The undersigned **Buyer(s)** hereby affirm(s) consent to dual agency for the following property:

10411 Old Indian Head Road, Upper Marlboro, MD 20772

Property Address

 Signature	 Date	 Signature	 Date
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- The undersigned **Seller(s)** hereby affirm(s) consent to dual agency for the Buyer(s) identified below:

Name(s) of Buyer(s)

 Signature	 Date	 Signature	 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 **Fernando Arceo**
 for Property known as **10411 Old Indian Head Road, Upper Marlboro, MD 20772**

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**

Buyer's Signature **Date**

Agent's Signature **Date**

Fernando Arceo dotloop verified
10/27/25 12:23 PM EDT
WUA2-BC3J-0DPL-BZEG
Seller's Signature **Date**

Seller's Signature **Date**

Agent's Signature **Date**

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 10411 Old Indian Head Road, Upper Marlboro, MD 20772

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
Air Conditioning	☐ Oil	☐ Natural Gas	☐ Electric
Hot Water	☐ Oil	☐ Natural Gas	☐ Electric Capacity _____ Age _____ ☐ 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: _____

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 _____

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:

Rental property - seller has never lived in the home.

Seller Fernando Arceo dotloop verified
10/27/25 8:09 PM EDT
NORS-2QNN-1KZA-TKPY Date _____

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 _____



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 _____ . ▪ ADDENDUM to Contract of Sale dated _____
between Buyer _____
and Seller Fernando Arceo
for Property known as 10411 Old Indian Head Road, Upper Marlboro, MD 20772.

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

ADDITIONAL INCLUSIONS (SPECIFY): _____

ADDITIONAL EXCLUSIONS (SPECIFY): _____

2. LEASED ITEM(S) INCLUDED:

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

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

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

- | | | | | |
|---|--|--|---|--|
| Water Supply
Sewage Disposal
Heating
Hot Water
Air Conditioning | ☒ Public
☒ Public
☐ Gas
☐ Gas
☐ Gas | ☐ Well
☐ Septic
☒ Electric
☒ Electric
☒ Electric | ☐ Other _____
☒ Oil
☐ Oil | ☐ Heat Pump
☒ Other top unit is electric, lower units are oil
☒ Other there are two hot water heaters
☐ Other _____ |
|---|--|--|---|--|

Utility Service Providers: The top unit is electric HVAC, the lower 3 units are oil baseboard radiators

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

Buyer Signature Date

Buyer Signature Date

Fernando Arceo
Seller Signature Date

Seller Signature Date





Prince George's County Association of REALTORS®, Inc.
Prince George's County Disclosure and Notice Addendum (DNA)

(For use with all Residential Sales Contracts in Prince George's County)

FORM CONTAINS NOTICES AND DISCLOSURES REQUIRED BY COUNTY LAW. TO BE COMPLETED BY SELLER AT TIME OF LISTING & MADE AVAILABLE TO BUYER ALONG WITH ALL OTHER REQUIRED DISCLOSURES FOR INCLUSION IN ANY CONTRACT OFFER

ADDENDUM dated _____ to the Contract of Sale dated _____, between Buyer _____ and Seller _____
Fernando Arceo _____ for Property known as _____
10411 Old Indian Head Road, Upper Marlboro, MD 20772 _____.

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

REQUIRED IN PRINCE GEORGE'S COUNTY BY SEPARATE ATTACHMENT

1. REQUIRED ADDENDA UNDER PRINCE GEORGE'S COUNTY CODE. Seller and Buyer acknowledge that the Prince George's County Code **REQUIRES** that, if applicable, the following Notice(s) be provided to buyers as a SEPARATE ATTACHMENT OR SHEET at the time the Contract of Sale is signed. **Seller certifies by checking the appropriate box below whether any, some or all are applicable. Search for specific information RE: Tree Conservation Plans, Special Tax Districts and more at <https://www.PGAtlas.com>.**

- A. Tree Conservation Plan Notice.

☐ YES ☒ NO

(If there is a Tree Conservation Plan filed for any part of the Property, PGCAR Form 1329 MUST be attached.)
- B. Record Title Holder Notice. Is Seller/Owner the Record Title Holder?

☒ YES ☐ NO

(If the Seller/Owner does not presently hold title to the Property, PGCAR Form 1328 MUST be attached.)
- C. Special Taxing District Notice

☐ YES ☒ NO

(If Property is located within a Special Tax District as defined in Section 10-269 of the County Code and subject to a Special Tax District Assessment; PGCAR Form 1333 MUST be attached.)
- D. General Aviation Airport Environment Disclosure Notice.

☐ YES ☒ NO

(If Property is located within one (1) mile of a public use/commercial use general aviation airport, PGCAR Form 1312 MUST be attached.)

SELLER AND BUYER ACKNOWLEDGE THAT THE FAILURE OF THE SELLER TO PROVIDE THE REQUIRED NOTICE(S), IF APPLICABLE, UNDER A., B., AND C. ABOVE IDENTIFIED AND THE FAILURE OF THE SELLER AND BUYER TO SIGN AND DATE SUCH DISCLOSURES IS A CRIMINAL MISDEMEANOR AND THE FAILURE OF SELLER TO PROVIDE NOTICES AS IDENTIFIED IN B. AND D. ABOVE, IF APPLICABLE, SHALL ENTITLE THE BUYER TO RESCIND THE CONTRACT AT ANY TIME PRIOR TO SETTLEMENT. FAILURE OF SELLER TO PROVIDE NOTICES AS IDENTIFIED IN A. AND C. ABOVE, IF APPLICABLE, SHALL ENTITLE THE BUYER TO RESCIND THE CONTRACT WITHIN FIVE (5) DAYS FOLLOWING RECEIPT OF THE NOTICE.

INITIALS: BUYER BUYER SELLER  SELLER

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2. HISTORIC SITE/RESOURCE/DISTRICT:

☐ YES ☒ NO

If checked Yes by Seller, Pursuant to Prince George's County Code, Subtitle 29--Preservation of Historic Resources, Seller hereby notifies Buyer that the Property being transferred has been designated an historic site, historic resource or is located within an historic district. Buyer acknowledges that, as such, the property is subject to guidelines and regulations which may limit the extent to which the exterior features of the property may be modified or altered, as approved by the Historic Preservation Commission.

3. UNIMPROVED ROAD:

☐ YES ☒ NO

If checked Yes by Seller, Seller acknowledges that the road abutting the property is unfinished or does not meet County roadway Standards and that there is a recorded covenant deferring future cost for street improvements which has been deferred by the Prince George's County Department of Public Works and Transportation, for which a Buyer may be liable.

4. COMMON DRIVEWAY:

☐ YES ☒ NO

Buyer is advised that this property shares a driveway in common with

(Name of individual or company) _____

at the address _____

and contact/phone number _____

5. LAND USE, ZONING, ROADS, HIGHWAYS, PARK, TRANSPORTATION, ETC.: Seller certifies that Seller has no knowledge of any published preliminary or adopted land use plan (or adopted Zoning Map Amendment) which may result in condemnation or taking of any part of Seller's property. Buyer acknowledges that Buyer is aware that information relative to (1) government plans for land use, roads, highways, parks, transportation, etc., and (2) rezoning is available for inspection at the County Administration Building, Upper Marlboro, Maryland, at <https://www.pgatlas.com>, and <https://www.pgplanning.org/development-process/need-help-planning-information-services>. Buyer(s) further acknowledges, and is strongly encouraged to take advantage of his/her opportunity to examine the above referenced information and any other information pertaining to the Property that is relevant to Buyer prior to signing and entering into the contract of sale.

6. PROXIMITY OF RECREATION FACILITIES: Buyer(s) acknowledge that if property is adjacent to an existing or planned golf course or other recreational facility the property may be subject to minor damage as a result of the operation of such facility and that insurance against such damage is the responsibility of the Buyer.

7. MILITARY INSTALLATIONS/MILITARY OPERATIONS: This Section does not apply in Allegany, Carroll, Frederick, Garrett, Howard, Montgomery, and Washington Counties. Buyer is advised that the Property may be located near a military installation that conducts flight operations, munitions testing, or military operations that may result in high noise levels. The Property may be located near Joint Base Andrews Naval Air Facility Washington ("Andrews Air Force Base") or locations where military flight operations occur. Properties located near military aircraft operation centers may be impacted by varying degrees of noise, potential aircraft accidents consistent with other airfields or military operations. Andrews Air Force Base may conduct flight operations at any time, seven days per week, twenty-four hours a day. The effects of military operations may extend beyond the boundaries of the military facilities. Buyer is advised that modifications and/or renovation to existing structures within designated areas may be subject to design standards which may include noise mitigation and height limits. Buyer is encouraged to contact Andrews Air Force Base (Public Affairs Office) or seek additional information from the Maryland National Capital Park and Planning Commission (MNCPPC) regarding the impact of military operations in the area considered for purchase. Additional information may be available at <https://www.PGAtlas.com>, and from the Air Installation Compatible Use Zone (AICUZ) Study prepared by Andrews Air Force Base which is available at <https://www.jba.af.mil>.

8. UNCOMPLETED COMMUNITY AMENITIES: Maryland Law, Real Property Article Sec. 10-710, requires that a contract of sale for residential real property located in a community in Prince George's County, MD in which a **home builder** has agreed to provide a community amenity including a country club, golf course, health club, park, swimming pool, tennis court, or walking trail, to specifically identify the amenity to be provided and the date of completion. Is the Property located in a community where a home builder has agreed to provide a community amenity as described above which has not been completed? ☐ YES ☐ NO
(If yes, PGCAR Form #1339 MUST be attached to contract.)

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9. UTILITY USAGE:

Prince George's County Code, Section 13.1107 requires certain sellers of single family residential real property, defined as residential real property improved by four or fewer single family units, to provide, on written request, copies of electric, gas, and home heating oil bills, or a document detailing the monthly electric, gas, and home heating oil usage of the residential property, for the 12-month period before the property was first marketed for sale. If the seller did not occupy the single-family home for the entire prior 12 months, the seller must provide the buyer, on written request, with the required information for that part of the prior 12 months, if any, that the seller occupied the single-family home.

The information required shall be provided if the request is made by a prospective buyer who has signed and submitted an offer to purchase and the seller has access to the information. (See PGCAR Form #1336.)

10. CARBON MONOXIDE DETECTORS:

Prince George's County Code, Section 11.295 requires the seller or transferor to install carbon monoxide detectors before or at the time of the transfer of ownership of the following residences:

One-and two-family residential dwellings. The requirements for installation and maintenance of a carbon monoxide detector in an existing one- and two-family residential dwelling shall be at least one (1) battery-powered carbon monoxide detector installed on each level of the dwelling in close proximity to sleeping quarters in a residence with a gas heating system, fuel burning appliances, and/or an attached garage. Each carbon monoxide detector must comply with all applicable Federal and State regulations and must bear the label of a nationally recognized standard testing laboratory. Each detector must be an Underwriters Laboratory (U.L.) 2034 listed product or its equivalent. The subsequent owner/occupant of each dwelling unit shall be responsible for inspecting and maintaining the carbon monoxide detectors in accordance with the manufacturer's specifications.

11. PROXIMITY TO AGRICULTURAL AND/OR FORESTRY OPERATIONS:

Prince George's County Law, Sec. 30-103.03 requires sellers of real property in the R-O-S, O-S, R-A, R.E., R.R. Zones to provide a statement advising the buyer as follows: Buyer(s) acknowledge that the property offered for sale is in the vicinity of property that is, or may be used, for agricultural or forestry operations. As such, the Property may be subject to activity including, but not limited to, noise, odor, fumes, insects, dust, chemical application and the operation of machinery at various times. Prince George's County has adopted a right to farm ordinance stipulating that inconveniences or discomforts associated with the agricultural/forestry operation shall not be considered an interference with reasonable use and enjoyment of other properties in the vicinity, if such operations are conducted in accordance with generally accepted agricultural and forestry management practices, as referenced in Prince George's County Code, Section 30-102. The County has established an Agricultural Reconciliation Committee to assist in the resolution of disputes that may arise with regard to agricultural or forestry operations when such operations are not conducted in accordance with generally accepted agricultural or forestry management practices. For further information refer to Prince George's County Code, Subtitle 30, Division 1, and/or contact the Director, Department of Environmental Resources.

12. DEFERRED WATER AND SEWER ASSESSMENTS/FRONT FOOT BENEFIT CHARGES: Certain communities are subject to charges or assessments intended to defray the cost of installing water and sewer facilities. These charges are liens against the Property that usually run with the Property for between 20 and 40 years, but are often not paid in the property tax bill. These charges or assessments are separate from bills for water and sewer usage and from homeowners' association dues. If not included in the property tax bill, they are often paid annually and are not usually included within an escrow payment paid to a mortgage holder. Pursuant to the Maryland Annotated Code, Real Property Article, Sec. 14-117 and Prince George's County Code, Sec 2.162.01, any contract for the sale of real property located in Prince George's County for which there are deferred water and sewer assessments recorded by covenant or declaration for which the purchaser is liable shall contain disclosure, as detailed below, by seller (owner) prior to the time the contract is signed. Failure to comply shall enable an aggrieved party to the sales contract to rescind the contract at any time prior to settlement and any other right or cause of action available to a party to the sales contract shall remain.

(Per Maryland Annotated Code, Real Property Article, Sec. 14-117, **Seller to check appropriate line below**):

- ☒ There are currently NO deferred water and sewer assessments or front foot benefit charges assessed against the Property.
- ☐ Currently, front foot benefit charges are paid in the property tax bill for the Property.
- ☐ Deferred water and sewer assessments ARE assessed against the Property in the amount of \$ _____ per year.

The approximate number of payments remaining on the assessment are _____. The estimated amount remaining (payoff amount) of assessment including interest is \$ _____. The interest rate on the assessment is _____ % (if applicable). Assessments

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are paid to _____ (name of company) address of _____ & phone number of _____.

Per Maryland Annotated Code, Real Property Article, Sec. 14-117, payoff of the assessment is allowed without prepayment penalty.

A person or entity establishing water and sewer costs for the intitial sale of residential real property may not amortize costs that are passed on to a purchaser by imposing a deferred water and sewer charge for a period longer than 20 years after the date of intial sale.

13. PRIVATE WATER AND/OR SEWER SUPPLY: (To be completed by Seller ONLY if Property is served by a private water and/or Sewer company only) Water is supplied to the Property by _____ whose phone number is _____. Sewer service is supplied to the Property by _____ whose phone number is _____.

14. AVAILABILITY OF WATER AND SEWER SERVICE: (Seller to check appropriate boxes)

- A. Water: Is the Property connected to public water?

☒ YES ☐ NO
- If no, has it been approved for connection to public water?

☐ YES ☐ NO
- If not connected, the source of potable water, if any, for the Property is:
- B. Sewer: Is the Property connected to public sewer system?

☒ YES ☐ NO
- If no, has it been approved for connection to public sewer?

☐ YES ☐ NO
- If not connected, has a septic system been installed?

☐ YES ☐ NO
- If not connected, has a septic system been approved?

☐ YES ☐ NO
- If not connected, has a septic system been disapproved?

☐ YES ☐ NO
- If yes, explain:

15. PRIVATE UTILITY COMPANY ASSESSMENT:

☐ YES ☒ NO

If checked Yes by Seller, Seller acknowledges that the Property is subject to a Private Utility Company Assessment in the amount \$_____ and the frequency of payment is _____ for _____ made to _____ (name of company). Buyer agrees to assume responsibility for this assessment as of the Date of Settlement.

16. HOA/CONDO/COOP - OWNERSHIP WITH ASSESSMENTS:

☐ YES ☒ NO

Ownership Association with mandatory fees ☐ (HOA) ☐ Condominium ☐ Cooperative.

Name of Project/Subdivision: _____

Management Company: _____ Telephone: _____.

Assessments/special tax \$_____ per _____. Special Assessments: \$_____. Are there any assessments approved but not yet assessed? ☐ YES ☐ NO If yes, amount \$_____ and explain reason for assessment:

17. OTHER ASSESSMENTS:

☐ YES ☒ NO

If checked Yes by Seller, Seller acknowledges that the Property is subject to an Assessment in the amount \$_____ and the frequency of payment is _____ and the Assessment is for _____ and payment is made to _____. Buyer agrees to assume responsibility for this Assessment as of the Date of Settlement.

18. GROUND RENT:

☐ YES ☒ NO

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

19. UNDERGROUND STORAGE TANK:

☐ YES ☒ NO

If checked Yes by Seller, Seller acknowledges that the tank is currently ☐ In Use ☐ Not In Use (check one). Seller further acknowledges that the tank is/was used for _____. If Seller has checked that the tank is not in use, please explain when, where and how the tank was abandoned: _____.

20. MOUNT VERNON HISTORIC VIEWSHED:

☐ YES ☒ NO

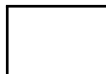
If checked Yes by Seller, Pursuant to Prince George's County Code, Subtitle 2. Administration, Section 2-162.01, Seller hereby notifies Buyer that the Property being transferred is located within the Mount Vernon Historic Viewshed. Buyer acknowledges that, as such, Buyer is aware that there is a recorded scenic easement from the National Park Service due to the location of the property in the Mount Vernon Historic Viewshed. Failure to comply with this provision shall enable a party to the contract who is aggrieved by such failure to rescind the contract at any time prior to settlement. The right of rescission is not an exclusive remedy, and any other right or cause of action available to a party to the sales contract shall remain.

21. SMOKE ALARM NOTICE: Seller is hereby notified of changes in Maryland law regarding smoke alarms and smoke detectors (Section 9-101 through 9-109 of the Public Safety Article of the Annotated Code of Maryland). The type of smoke alarm required in a dwelling depends upon the age of the property. As of January 1, 2018, among other changes, no alarm—battery powered or hard-wired—may be older than 10 years from the date of manufacture. There are penalties for non-compliance. Additionally, some jurisdictions have more stringent rules for new construction or for rentals. Seller is advised to verify compliance with the city or county in which the Property is located. Seller acknowledges that Seller has read and understands the provisions of this paragraph.

(Seller to initial): Initials: Seller



Seller

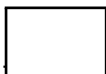


22. MUNICIPALITIES. If the Property is located within a Municipality, the name of the Municipality is _____.

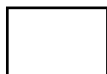
23. RENTAL LICENSE REQUIRED:

- a) In the event Buyer intends to lease the Property being purchased, or any part thereof, immediately following settlement, or in the future, Buyer acknowledges that Buyer is responsible to timely apply for, obtain and renew a rental facility license from the Prince George's County Department of Permitting, Inspections and Enforcement (DPIE) or any municipality requiring a rental license and to pay all fees relating to such application and/or renewal.
- b) Buyer further acknowledges, pursuant to Prince George's County Code Sections 13-186 and 13-189 that:
 - 1) A rental license is required in order to lease a single-family or multiple-family rental housing facility located in Prince George's County;
 - 2) A rental license is valid for a period of two (2) years;
 - 3) A rental license as issued by DPIE is non-transferable and terminates upon a change of ownership of the rental facility;
 - 4) In the event Buyer intends to lease the Property, immediately following settlement, Buyer is required to apply for a new or initial rental license with DPIE, and to pay all fees in connection with such application, within thirty (30) days following settlement;
 - 5) Buyer shall be subject to a penalty in the amount of One Thousand Dollars (\$1,000.00) per month, or any portion thereof, during which the rental facility was operated and/or tenant occupied without a valid rental license as issued by DPIE; and
 - 6) Rental licenses are different from short-term rental licenses and cannot be used interchangeably.

Initials: Buyer



Buyer



24. SHORT-TERM RENTAL LICENSE REQUIRED:

- a) In the event Buyer intends to lease the Property being purchased as a short-term rental, or any part thereof, immediately following settlement, or in the future, through a hosting platform (i.e. AIRBNB, VRBO, etc..) or by other means, Buyer acknowledges that Buyer is responsible to timely apply for, obtain and renew a short-term rental license from the Prince George's County Department of Permitting, Inspections and Enforcement (DPIE).
- b) Buyer further acknowledges, pursuant to Prince George's County Code Subtitle 5, Division 8 that:
 - 1. Sec. 5-174, (k) defines a short-term rental as a residential dwelling unit occupied by a short-term rental guest, other than a permanent occupant, for fewer than 31 consecutive days and no more than 90 days per calendar

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year, where a host receives monetary compensation for such occupancy, if the owner is not present during the rental. A short-term rental may be occupied by a short-term rental guest for no more than 180 days per calendar year, if the host is present during the short-term rental. A short-term rental provider shall not combine time limits for short-term rentals. The maximum allowable days for a short-term rental are 180 calendar days, provided all requirements are met for that time frame. A short-term rental is a tourist home that is an accessory use to a dwelling, but does not include a hotel, motel, inn, boarding house, group residential facility, and fraternity or sorority house.

- 2. A short-term rental license is required in order to rent/lease a single-family or multiple-family housing, or any part thereof, located in Prince George’s County;
- 3. A short-term rental license is valid for a period of one (1) year from date of issuance;
- 4. In the event Buyer intends to rent/lease the Property, or any part thereof, as a short-term rental, immediately following settlement or anytime thereafter, Buyer is required to apply for a short-term rental license with DPIE, and to pay all fees in connection with such application;
- 5. Buyer acknowledges that, in addition to and including items 1-4 above, certain other provisions, mandates, restrictions, requirements, and notices apply to short-term rentals as detailed in Prince George’s County Code, Subtitle 5. Businesses and Licenses, Division 8 – Short-Term Rentals, to which Buyer will be bound and obligated;
- 6. Rental licenses are different from short-term rental licenses and cannot be used interchangeably.

Initials: Buyer Buyer

25. NOTICE - TRANSFER TAX EXEMPTIONS: If Buyer is employed as a;

- 1. Prince George’s County Public School System Classroom Teacher
- 2. Prince George’s County Police Officer, Municipal Police Officer, Deputy Sheriff

Certain County transfer tax exemptions may apply. See PGCAR Form #1327 (Teacher) or Form #1330 (Law Enforcement) to determine if exemption applies.

26. NOTICE: The failure to comply with certain provisions of this addendum (including but not limited to 3., 4., 11., 19.) shall enable a party to the contract who is aggrieved by such failure to rescind the contract at any time prior to settlement. The right of rescission is not an exclusive remedy, and any other right or cause of action available to a party to the sales contract shall remain.

27. HEADINGS: The Paragraph headings of this Agreement are for convenience and reference only, and in no way define or limit the intent, rights or obligations of the parties.

		<i>Fernando Arceo</i>	dotloop verified 10/27/25 12:07 PM EDT M0XM-RHDL-DU9Z-RYFD
BUYER	DATE	SELLER	DATE
BUYER	DATE	SELLER	DATE



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: **Fernando Arceo**

Property: 10411 Old Indian Head Road, Upper
Marlboro, MD 20772

(insert subject property address above)

(insert all buyers and sellers names above)

From: **Corner House Realty, LLC**

Date: _____ *(insert disclosure date)*

This is to give you notice that certain brokers, agents, officers, directors and owners of Corner House Realty, LLC ("Corner House Realty"), have a business relationship with the Junction Title Company, LLC ("Junction Title"). More specifically, certain brokers, agents, officers, directors and owners of Corner House Realty have indirect ownership interests ranging from an estimated one (1) to fifty (50) percent in Junction Title. In addition, certain of the services to be provided below may be provided by one or more third parties, including additional title service providers* that are affiliated with Junction Title through indirect ownership (certain owners Junction Title also have indirect ownership interests in such third party title service providers). Because of this relationship, a referral of business from Corner House Realty to Junction Title may provide Corner House Realty and/or its agents, officers, directors or owners a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for settlement of your loan on, or purchase, sale, or refinancing of, the real property described above. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Buyer/Borrower Paid Title Charges

Provider	Settlement Service	Charge or Range of Charges
Junction Title Company, LLC –	Title Services - excluding title insurance premium	\$1,000.00 - \$1,300.00
Junction Title Company, LLC – authorized agent of First American Title Insurance Company and Fidelity National Title Insurance Company	Title Insurance premium	Cost varies with sales price, loan amount and selected insurance product. Estimated title insurance premiums are shown in the chart below.
First American Title Insurance Company or Fidelity National Title Insurance Company	Closing Protection Letter	\$45.00 - \$50.00
Survey Vendor	Location Survey	At cost

Estimated Title Insurance Premiums

Estimated title insurance premiums (Per \$1,000 of the sales price or loan amount) are provided below. Please contact Junction Title Company, LLC for further information about the various products available.

Product	Estimated Charges Per \$1,000 of Sales Price or Loan Amount	
Enhanced Owner's Title Insurance	First \$250,000	\$6.46 - \$6.49
	\$250,001-\$500,000	\$5.51 - \$5.54
	\$500,001-\$1,000,000	\$4.72 - \$4.73
	Minimum Premium	\$275.00 - \$300.00
	Simultaneous Issue Charge for Lenders Policy	\$200.00
Standard Owner's Title Insurance	First \$250,000	\$5.04 - \$5.41
	\$250,001-\$500,000	\$4.31 - \$4.62
	\$500,001-\$1,000,000	\$3.68 - \$3.94
	Minimum Premium	\$275.00 - \$300.00
	Simultaneous Issue Charge for Lenders Policy	\$200.00
Refinance Lender's Title Insurance	First \$250,000	\$2.00 - \$2.05
	\$250,001-\$500,000	\$1.84 - \$1.90
	\$500,001-\$1,000,000	\$1.63 - \$1.65
	Minimum Premium	\$275.00 - \$300.00

Seller Paid Title Charges

Provider	Settlement Service	Charge or Range of Charges
Junction Title Company, LLC	Settlement Fee	\$125.00 - \$250.00 applicable only to split closings.
Junction Title Company, LLC	Title Clearance/Curative Fee	Cost varies with complexity and nature of defect to be cleared/cured.
Junction Title Company, LLC	Wire Fee	\$25.00 per wire.

Junction Title Company, LLC	Power of Attorney Preparation Fee	\$175.00
Junction Title Company, LLC	Prepare, Procure and Release Mortgage Fee	\$250.00 for 1 mortgage; \$150 for each additional mortgage.

*Affiliated title service providers include Real Estate Services Acquisition Group, LLC and its subsidiary Lawyers Trust Title Company, LLC.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Corner House Realty is referring me/us to purchase the above-described settlement services and that Corner House Realty and/or its brokers, agents, officers, directors or owners may receive a financial or other benefit as the result of this referral.

Buyer

Buyer

Fernando Arceo
dotloop verified
10/27/25 12:17 PM EDT
LZYR-NAGR-GC1G-43BX

Seller

Seller



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: Fernando Arceo

Property:

10411 Old Indian Head Road,
Upper Marlboro, MD 20772

From: **Canopy Insurance Group, LLC**

Date: _____

This is to give you notice that certain agents, officers, directors, and owners of Corner House Realty, LLC (“Corner House Realty”), with which your agent is affiliated, have a business relationship with Canopy Insurance Group, LLC (“Canopy Insurance”). More specifically, certain agents, officers, directors, and owners of Corner House Realty have indirect ownership interests ranging from an estimated one (1) to twenty-five (25) percent in Canopy Insurance Group. Because of this relationship, a referral of business from Corner House Realty to Canopy Insurance Group may provide Corner House Realty and/or its agents, officers, directors, or owners a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for settlement of your loan on, or purchase, sale, or refinance of, the real property described above. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Service Provider (Insurance Broker)	Percentage Ownership of Real Estate Broker	Settlement Service	Estimated Charge or Range of Charges
Canopy Insurance Group, LLC	25.00%	Home & Auto Insurance	

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Corner House Realty is referring me/us to purchase the above-described settlement services and that Corner House Realty and/or its agents, officers, directors or owners may receive a financial or other benefit as the result of this referral.

	dotloop verified 10/27/25 12:17 PM EDT DOSB-VQSU-xjZV-M2RA	
Applicant		Applicant



ADDENDUM TO RESIDENTIAL CONTRACT OF SALE
(SELLER PAID TITLE LIMITS, SELECTION OF TITLE SERVICES, CLOSING LOCATION AND WATER PRORATION)

The Contract of Sale dated _____ (the "Contract Date") for the real property commonly known and designated as 10411 Old Indian Head Road, Upper Marlboro, MD 20772 the "Property") by and between Fernando Arceo (individually or collectively as the context may require the "Seller") and _____ (individually or collectively as the context may require the "Buyer") is hereby amended by this Addendum to Residential Contract of Sale (the "Addendum"). That for and in consideration of the execution of the Contract, the Buyer and Seller hereby agree as follows:

SELLER-PAID TITLE LIMITS

1. We recognize that it is an increasingly common practice amongst real estate settlement and title insurance providers to attempt to charge sellers certain unreasonable and exorbitant settlement charges, costs, and charges that are by the terms of the Contract payable by the Buyer. We acknowledge Paragraph 24 of the Contract entitled "Settlement Costs" provides that all settlement charges, costs, and charges (except those incident to clearing existing encumbrances or title defects and, if Buyer is a Veteran obtaining VA financing, certain fees prohibited to be paid by a Veteran obtaining VA Financing). We agree that any settlement charges, costs, and charges payable by the Seller are expressly limited to the following:

- a. Any charges, costs, or fees relating to the delivery of the seller proceeds by wire transfer shall be limited to \$25.00 per wire transfer.
- b. Any charges, costs, or fees related to seller mortgage release document preparation, seller mortgage release tracking, seller mortgage release procurement, and seller mortgage recording fee shall be limited to a maximum charge of \$225.00 per mortgage payoff.
- c. The Seller shall be not charged and shall not pay a closing or settlement fee unless the Seller has requested a separate closing or an advance closing, in which case such Seller closing fee or advance closing fee shall be limited to \$300.00.

Limits on seller-paid charges, costs, and fees as set forth in Paragraphs 1(a) through 1(c) are each a "Seller Maximum Charge". We agree that any title company charge, settlement charge, cost, or exceeding the Seller Maximum Charge shall be paid by the Buyer. Settlement charges, costs, or fees do not include recordation and transfer taxes, which are addressed elsewhere in the Contract.

2. To avoid discord and possible settlement delays and to provide for a smooth and pleasant settlement experience, Seller recommends but does not require, that you select Junction Title Company, LLC as the settlement service and title insurance provider.

SELECTION OF TITLE SERVICES

Buyer has the right to select Buyer's own title insurance company, title attorney, settlement company, escrow company, mortgage lender, or financial institution to provide services in this transaction.

If the Buyer elects to use Junction Title Company, LLC for this transaction, then Junction Title Company, LLC will discount the title services charge by \$300.00 and will adhere to the contract terms relative to seller-paid title charges. This discount is a courtesy credit for settlement fees only and not a discount to title insurance premiums or otherwise contingent upon or tied to the purchase of insurance.

_____/_____- Buyer elects to use Junction Title Company, LLC as the settlement and title insurance provider and receive a \$300.00 courtesy discount towards title services charge. Junction Title Company, LLC has agreed to adhere to the Seller Maximum Charges as set forth above. Certain brokers, agents, officers, directors, and owners of Corner House Realty, LLC have an ownership interest in Junction Title, LLC – you are referred to the Affiliated Business Disclosure Statement that is provided as part of the Contract for additional information. You may contact Won Hill for information or a price quote from Junction Title Company, LLC. Contact information for Junction Title Company, LLC is as follows:

Won Hill, Manager
 Junction Title Company, LLC
 1717 Edmondson Avenue
 Catonsville, MD 21228

won@junctiontitle.com
 410.888.3700 office
 443.975.9682 direct
 www.junctiontitle.com

OR

_____/_____- Buyer elects to use _____ as the settlement and title insurance provider. Buyer understands, acknowledges, and agrees that any title company charge, settlement charges, costs, or fees imposed by this settlement service and title insurance provider upon the Seller in excess of the Seller Maximum Charges shall be paid by the Buyer.

CLOSING LOCATION

Settlement on the Contract shall occur on the Settlement Date as set forth in the Contract at a place and time mutually agreeable to the Buyer, and Seller provided, however, that the settlement shall occur within 15 mile radius of the subject property.

WATER PRORATION

For counties where the water company will not give a final meter reading (i.e., Howard, Anne Arundel, Baltimore County) as of the settlement date, the buyer and seller hereby authorize the title company to prorate the water bill so no water escrow is held back from the seller by the buyer's title company. The water pro-ration will be calculated based on the seller's most recent water billing. This total per diem amount will be credited from the seller to the buyer. Therefore, the buyer will be responsible in full for the next water bill produced for the subject property.

In the event of any conflict between the Contract and this Addendum, the terms of this Addendum shall prevail.
 All other terms and conditions of the Contract shall remain in full force and effect.

<i>Fernando Arceo</i>	dotloop verified 10/27/25 12:22 PM EDT VVXG-C9YH-THHA-TCUW
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_____ Buyer	_____ Seller
_____ Buyer	_____ Seller