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 sellers.

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 an agency relationship with the seller, and assists a prospective buyer in the acquisition of real estate for sale in a non-agency 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.

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

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 buyer agency agreement.

Dual Agents

The possibility of **dual agency** arises when the buyer's agent and the seller's agent both work for the same real estate company, and the buyer is interested in property listed by that company. The real estate 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.

If either party does not agree to dual agency, the real estate company must withdraw the brokerage 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 broker/company. If the brokerage agreement is terminated, the buyer may choose to enter into a written buyer brokerage agreement with a different broker/company. Alternatively, the buyer may choose not to be represented but simply to receive assistance from the seller's agent, from another agent in that company, or from a subagent 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 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) 230-6205

We, the ☒ Sellers/Landlord ☐ Buyers/Tenants acknowledge receipt of a copy of this disclosure and that **EXP REALTY, LLC.** (firm name)
and **PAMELA TERRY** (salesperson) are working as:

(You may check more than one box but not more than two)

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

BB & BZ PROPERTIES LLC / BEHZAD GOLESTANIPOUR / MEMB   dotloop verified 10/13/25 1:58 PM EDT PBLN-T19P-HJBT-NZ1J

Signature (Date)   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   Name of Individual to whom disclosure made

Agent's Signature   (Date)

Rev. 10/1/2019

 BB & BZ

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 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 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 to 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 buyer agency agreement with a different broker/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

EXP REALTY, LLC. act as a Dual Agent for me as the
(Firm Name)

_X_ **Seller** in the sale of the property at: **14308 -L GREENFIIELD CRES SW CRESAPTOWN, MD 21502**

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

BB & BZ PROPERTIES LLC / BEHZAD GOLESTANIPOUR / MEMB — dotloop verified 10/13/25 1:58 PM EDT JNXI-HMXC-3HRY-SFHK

Signature Date   Signature Date

AFFIRMATION OF PRIOR CONSENT TO DUAL AGENCY

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

14308 -L GREENFIIELD CRES SW, CRESAPTOWN, MD 21502
Property Address

Signature Date   Signature Date

\# 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

Maryland REALTORS®

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

Property Address: 14308 -L GREENFIIELD CRES SW CRESAPTOWN, MD 21502

SELLER/LANDLORD REPRESENTS AND WARRANTS, INTENDING THAT S[BEB 10/13/25 1:58 PM EDT dotloop verified] RELIED UPON REGARDING THE ABOVE PROPERTY, THAT **(SELLER/LANDLORD TO INITIAL APPLICABLE LINE)**: ________ / ________ housing was constructed prior to 1978 **OR** ________ / ________ date of construction is uncertain.

FEDERAL LEAD WARNING STATEMENT: A buyer/tenant of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may contain lead-based paint and that exposure to lead from lead-based paint, paint chips or lead paint dust may place young children at risk of developing lead poisoning if not managed properly Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller/landlord of any interest in residential real property is required to disclose to the buyer/tenant the presence of known lead-based paint hazards and to provide the buyer/tenant with any information on lead-based paint hazards from risk assessments or inspections in the seller's/landlord's possession. A **tenant** must receive a federally approved pamphlet on lead poisoning prevention. It is recommended that a **buyer** conduct a risk assessment or inspection for possible lead-based paint hazards prior to purchase.

Seller's/Landlord's Disclosure

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

(i) __________ / __________ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

____

____

(ii) BEB 10/13/25 1:58 PM EDT dotloop verified / __________ Seller/Landlord has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (initial (i) or (ii) below):

(i) __________ / __________ Seller/Landlord has provided the purchaser/tenant with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

____

____

(ii) BEB 10/13/25 1:58 PM EDT dotloop verified / __________ Seller/Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's/Tenant's Acknowledgment (initial)

(c) __________ / __________ Buyer/Tenant has received copies of all information listed in section (b)(i) above, if any.

(d) __________ / __________ Buyer/Tenant has received the pamphlet Protect Your Family from Lead In Your Home.

(e) Buyer has (initial (i) or (ii) below):

(i) __________ / __________ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

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

Agent's Acknowledgment (initial)

(f) PT 10/12/25 8:24 PM EDT dotloop verified Agent has informed the Seller/Landlord of the Seller's/Landlord's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

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

BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/MEMB — dotloop verified 10/13/25 1:58 PM EDT EQVY-DCK6-FRKY-UDAD

Seller/Landlord	**Date**	**Buyer/Tenant**	**Date**
BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER-			
Seller/Landlord	**Date**	**Buyer/Tenant**	**Date**
PAM TERRY — dotloop verified 10/12/25 8:24 PM EDT 49SN-EEEG-O0TY-CXJW			
Seller's/Landlord's Agent	**Date**	**Buyer's/Tenant's Agent**	**Date**

Maryland REALTORS®

MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE

Property Address: 14308 -L GREENFIIELD CRES SW CRESAPTOWN, MD 21502

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

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

AND

The Property ________ / ________ **is** or B&B 10/13/25 1:58 PM EDT dotloop verified / ________ **is not** registered in the Maryland Program (***Seller to initial applicable line***).

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

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

____

____

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

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

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

BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMB — dotloop verified 10/13/25 1:58 PM EDT Y5LO-APIE-NC7S-GMJD

Seller	**Date**	**Buyer**	**Date**
BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY			
Seller	**Date**	**Buyer**	**Date**

PAM TERRY — dotloop verified 10/12/25 8:24 PM EDT DD9W-FAQA-4XEY-WP73

Seller's Agent	**Date**	**Buyer's Agent**	**Date**

Maryland REALTORS®

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 **October 12, 2025** to the Contract of Sale between Buyer ______________________ and Seller **BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY DELOZIER, POA** for Property known as **14308 -L GREENFIIELD CRES SW, CRESAPTOWN, MD 21502** .

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.

	BB & BZ PROPERTIES LLC / BEHZAD GOLESTANIPOUR / MEMB — dotloop verified 10/13/25 1:58 PM EDT CQ78-8PPM-J936-OBSQ
Buyer's Signature Date	Seller's Signature Date **BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY**
Buyer's Signature Date	Seller's Signature Date
	PAM TERRY — dotloop verified 10/12/25 8:24 PM EDT IUOE-KK4I-I9AP-OSR2
Agent's Signature Date	Agent's Signature Date

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: **14308 -L GREENFIIELD CRES SW, CRESAPTOWN, MD 21502**

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 ______ (# of bedrooms) **Other Type** ______________

Garbage Disposal [__] Yes [__] No

Dishwasher [__] Yes [__] No

Heating [__] Oil [__] Natural Gas [__] Electric [__] Heat Pump Age _____ [__] Other __________

Air Conditioning [__] Oil [__] Natural Gas [__] Electric [__] Heat Pump Age _____ [__] Other __________

Hot Water [__] Oil [__] Natural Gas [__] Electric Capacity _________ Age _____ [__] Other __________

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 ______
BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY

Seller(s) ______ Date ______

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

Purchaser ______ Date ______

Purchaser ______ Date ______

MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

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

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

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

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

Does the seller(s) have actual knowledge of any latent defects? [__] Yes [☑] No If yes, specify:

Seller BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/MEMB dotloop verified 10/13/25 1:58 PM EDT TGVK-HFYX-L7ZC-ZA0I Date ____________

BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY

Seller ____________________ Date ____________

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

Purchaser ____________________ Date ____________

Purchaser ____________________ Date ____________

Maryland REALTORS®   MLTA Maryland Land Title Association

ESCROW AGREEMENT BETWEEN BUYER, SELLER, AND ESCROW AGENT
(THIS ESCROW AGREEMENT IS NOT PART OF THE CONTRACT OF SALE)

Contract of Sale between Buyer ______________________________
and Seller **BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY DELOZIER, POA**
for Property known as **14308 -L GREENFIIELD CRES SW, CRESAPTOWN, MD 21502**.

1. **BUYER'S SELECTION OF ESCROW AGENT:** Buyer selects ______________________ ("Escrow Agent") for the transaction. Escrow Agent is not a party to the Contract of Sale. Buyer and Seller agree that Escrow Agent assumes no duty or liability for the performance, non-performance or otherwise of Buyer's or Seller's obligations under the Contract of Sale.

2. **DEPOSIT DEFINED:** "Deposit" as used herein means a deposit made by a Buyer that the Buyer delivers to an Escrow Agent to hold for: the benefit of the Buyer or Seller; and a purpose that relates to the purchase or sale of residential real estate in the State of Maryland.

3. **RECEIPT OF DEPOSIT:** Escrow Agent acknowledges receipt of the Deposit in the amount of ______________________ Dollars ($ ______________) on Date of Deposit Receipt as stated below. Escrow Agent acknowledges receipt of Additional Deposit (if applicable) in the amount of ______________________ Dollars ($ ______________) on the Date of Deposit Receipt for Additional Deposit as stated below.

4. **HANDLING OF DEPOSIT:** Escrow Agent shall, within seven (7) business days of Date of Deposit Receipt, place the Deposit in Escrow Agent's Trust Account. Escrow Agent may not use the Deposit for any purpose other than that for which it is delivered to Escrow Agent. Neither Buyer nor Seller shall receive interest on the Deposit. Escrow Agent may pool and commingle other trust funds with the Deposit as allowed by law.

5. **NOTIFICATION OF INSUFFICIENT FUNDS:** If the Deposit check is returned for insufficient funds or wire is dishonored, Escrow Agent shall notify Buyer and Seller, and their agents, in writing within five (5) business days from receipt of notice from the financial institution where the Deposit was placed.

6. **MAINTENANCE AND DISPOSITION OF DEPOSIT:** Escrow Agent agrees to maintain the Deposit in Escrow Agent's Trust Account until:
   A. **SETTLEMENT:** The real estate transaction settles in which case the Deposit shall be applied to the Purchase Price at settlement. If Escrow Agent is not conducting settlement, Escrow Agent shall timely deliver Deposit to settlement agent;
   B. **RELEASE OF DEPOSIT AGREEMENT:** Escrow Agent receives proper written instructions executed by both Buyer and Seller directing withdrawal or other disposition of the Deposit; **OR**
   C. **INTERPLEADER:** Escrow Agent files an action for interpleader and delivers the Deposit to a court of competent jurisdiction in the State of Maryland.

7. **DISPUTES:**
   A. **MEDIATION:** Buyer and Seller acknowledge that if the Contract of Sale obligates the parties to mediate deposit disputes, Buyer and Seller agree to abide by the terms of the mediation provision in the Contract of Sale. If during mediation, Buyer and Seller execute a written agreement concerning the Deposit, Escrow Agent agrees to accept and abide by its terms. If Buyer and Seller execute Maryland REALTORS® Release of Deposit Agreement, Escrow Agent agrees to accept and abide by its terms.
   B. **HOLDING DISPUTED FUNDS:** Escrow Agent may, at its option, hold disputed funds until a Release of Deposit Agreement is executed by Buyer and Seller.
   C. **ACTION FOR INTERPLEADER:** In the event of any litigation or dispute between Buyer and Seller concerning the release of the Deposit, Escrow Agent's sole responsibility may be met, at Escrow Agent's option, by paying the Deposit into the court in which such litigation is pending, or by paying the Deposit into a court of proper jurisdiction by an action for interpleader. Buyer and Seller agree that, upon Escrow Agent's payment of the Deposit into the court, neither Buyer nor Seller shall have any further right, claim, demand or action against Escrow Agent regarding the release of the Deposit; and Buyer and Seller, jointly and severally, shall indemnify and hold Escrow Agent harmless from any and all such rights, claims, demands or actions. In the event of such dispute and election by Escrow Agent to file an action for interpleader as herein provided, Buyer and Seller further agree and hereby expressly and irrevocably authorize Escrow Agent to deduct from the Deposit all costs incurred by Escrow Agent in the filing and maintenance of such action, including but not limited to, filing fees, court costs, service of process fees and attorneys' fees, provided that the amount deducted shall not exceed the lesser of $1,000 (one thousand

dollars) or the amount of the Deposit held by Escrow Agent. All such fees and costs authorized herein to be deducted may be deducted by Escrow Agent from the Deposit prior to paying the balance of the Deposit to the court. Buyer and Seller further agree and expressly declare that all such fees and costs so deducted shall be the exclusive property of Escrow Agent. If the amount deducted by Escrow Agent is less than the total of all of the costs incurred by Escrow Agent in filing and maintaining the interpleader, then Buyer and Seller jointly, and severally, agree to reimburse Escrow Agent for all such excess costs upon the conclusion of the action.

D. DISTRIBUTION OF DEPOSIT: In the event Buyer or Seller fails to complete the real estate transaction in accordance with the terms and conditions of the Contract of Sale, and either Buyer or Seller is unable or unwilling to execute a Release of Deposit Agreement, Buyer and Seller hereby acknowledge and agree that Escrow Agent may distribute the Deposit in accordance with the following procedures:

IF BUYER IS <u>NOT</u> TERMINATING PURSUANT TO A CONTINGENCY OR IF SELLER TERMINATES:

Prior to distributing the Deposit under this section, Escrow Agent shall notify both Buyer and Seller that Escrow Agent intends to distribute the Deposit to the person who, in the good faith opinion of Escrow Agent, is entitled to receive the Deposit in accordance with the terms of the Contract of Sale.

The notice required under this section shall:
(i) be in writing;
(ii) state whether the Deposit will be paid to Buyer or Seller; and
(iii) disclose to Buyer and Seller that:
1. either party may prevent distribution of the Deposit under this section by submitting a protest within 30 days from the date the notice was delivered or mailed by Escrow Agent; and
2. if neither party submits a protest within 30 days from the date the notice was delivered or mailed by Escrow Agent, the Deposit will be distributed in accordance with Escrow Agent's notice.

The notice required under this section shall be:
(i) hand delivered to both Buyer and Seller; or
(ii) sent by certified mail, return receipt requested, and regular mail to both Buyer and Seller.

Buyer or Seller may protest the distribution of the Deposit. Buyer or Seller shall submit the protest to Escrow Agent within 30 days from the date the notice required in this section was delivered or mailed by Escrow Agent.

A protest shall be in writing and either:
(i) hand delivered; or
(ii) sent by certified mail, return receipt requested, and regular mail.

If a written protest is received by Escrow Agent, Escrow Agent shall distribute the Deposit in accordance with Paragraph 7(A), 7(B), or 7(C) of this Escrow Agreement.

If no written protest is received by Escrow Agent, Escrow Agent shall distribute the Deposit in accordance with the terms of the notice as required in this section.

IF BUYER TERMINATES PURSUANT TO A CONTINGENCY:

If Buyer terminates the Contract of Sale pursuant to a contingency as defined by Section 10-803(a)(2) of the Real Property Article, Annotated Code of Maryland, Buyer may request the return of the Deposit by providing Escrow Agent and Seller with a written notice of the request (the “Request”).
Within ten (10) days after receiving the Request, Seller may provide Escrow Agent and Buyer with a notarized, written request for mediation relating to the distribution of the Deposit.

If Seller does not deliver a notarized, written request for mediation to Escrow Agent and Buyer within ten (10) days after receiving the Request, Escrow Agent, within thirty (30) days after receiving the Request, shall:
(i) Distribute the Deposit to Buyer; and
(ii) Notify Buyer and Seller of the distribution.

If Seller does deliver a notarized, written request for mediation to Escrow Agent and Buyer within ten (10) days after receiving the Request, Escrow Agent shall hold the Deposit until:
(i) A mediation agreement authorizes the distribution of the Deposit; or
(ii) Escrow Agent files an interpleader action in the District Court.

8. ATTORNEY'S FEES AND COSTS: In any action or proceeding between Buyer and Seller and/or between Buyer and Escrow Agent and/or Seller and Escrow Agent resulting in Escrow Agent being made a party to such action or proceeding, including, but not limited to, any litigation, arbitration, or complaint and claim before a Maryland regulatory board, whether as defendant, cross-defendant, third-party defendant or respondent, Buyer and Seller jointly and severally, agree to indemnify and hold

BB & BZ

Escrow Agent harmless from and against any and all liability, loss, cost, damages or expenses (including filing fees, court costs, service of process fees, transcript fees and attorneys' fees) incurred by Escrow Agent in such action or proceeding, provided that such action or proceeding does not result in a judgment against Escrow Agent. This Paragraph shall apply to any and all such action(s) or proceeding(s) against Escrow Agent including those action(s) or proceeding(s) based, in whole or in part, upon any alleged act(s) or omission(s) by Escrow Agent, including, but not limited to, any alleged act of misrepresentation, fraud, non-disclosure, negligence, violation of any statutory or common law duty, or breach of fiduciary duty by Escrow Agent. The provisions of this Paragraph shall survive settlement and shall not be deemed to have been extinguished by merger with the deed. The term Escrow Agent as used in this paragraph shall include any agent, subagent, salesperson, independent contractor and/or employees of Escrow Agent.

9. **ENTIRE AGREEMENT:** This Escrow Agreement constitutes the entire agreement among the parties, and neither they nor their agents shall be bound by any terms, conditions, statements, warranties or representations, oral or written, not herein contained. The parties to this Escrow Agreement mutually agree that it is binding upon them, their heirs, executors, administrators, personal representatives, and successors. Once signed, the terms of this Escrow Agreement can only be changed by a document executed by all parties. To the extent that the terms of this Escrow Agreement and the terms of the Contract of Sale are different, inconsistent or contradict each other, this Escrow Agreement shall control. This Escrow Agreement shall be interpreted and construed in accordance with the laws of the State of Maryland.

BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/MEMB

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VAKW-PUQT-EDSZ-9ECU

Buyer Signature	**Date**	**Seller Signature**	**Date**
		BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER-	
Buyer Signature	**Date**	**Seller Signature**	**Date**

Signature of Escrow Agent Representative: ______________________ **Date:** ____________

Name of Escrow Agent: ______________________

Address of Escrow Agent: ______________________

Telephone Number of Escrow Agent: ______________________

Email Address of Escrow Agent: ______________________

Printed Name of Escrow Agent Representative: ______________________

Title of Escrow Agent Representative: ______________________

Date of Deposit Receipt: ______________________

Date of Deposit Receipt for Additional Deposit (if applicable): ______________________

Maryland REALTORS®

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 **October 12, 2025** ■ ADDENDUM to Contract of Sale dated ____________________
between Buyer ____
and Seller **BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY DELOZIER, POA**
for Property known as **14308 -L GREENFIIELD CRES SW, CRESAPTOWN, MD 21502**.

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

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

ADDITIONAL INCLUSIONS (SPECIFY): ____

ADDITIONAL EXCLUSIONS (SPECIFY): ____

2. LEASED ITEM(S) INCLUDED:

[ ] Fuel Tank(s)	[ ] Other ______________________
[ ] Solar Panels	[ ] Other ______________________
[ ] Alarm System	[ ] Other ______________________
[ ] Water Treatment System	[ ] Other ______________________

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

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

Water Supply	[☑] Public	[ ] Well			
Sewage Disposal	[☑] Public	[ ] Septic	[ ] Other ______________		
Heating	[ ] Gas	[☑] Electric	[ ] Oil	[ ] Heat Pump	[ ] Other ______________
Hot Water	[ ] Gas	[☑] Electric	[ ] Oil		[ ] Other ______________
Air Conditioning	[ ] Gas	[ ] Electric			[ ] Other ______________

Utility Service Providers: ____

All other terms and conditions of the Contrac

BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/MEMB
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10/13/25 1:58 PM EDT
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Buyer Signature	**Date**	**Seller Signature** BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER-	**Date**
Buyer Signature	**Date**	**Seller Signature**	**Date**

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

TO: Consumer
FROM: eXp Realty
PROPERTY: BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY DELOZIER, POA
DATE: 10/12/2025

This is to give you notice that eXp World Holdings, Inc., the parent corporation of each of those subsidiaries comprising the eXp Realty® brand of real estate brokerage companies[1] (hereinafter collectively referred to as "**eXp Realty**"), has a business relationship with the following companies listed below:

- SUCCESS Lending, LLC ("**SUCCESS Lending**") for mortgage loan financing: eXp Realty has an indirect ownership interest in SUCCESS Lending and a business relationship with Kind Partners, LLC, a wholly owned subsidiary of Kind Lending, LLC (hereinafter collectively referred to as "**Kind**"). eXp World Holdings, Inc.'s wholly owned subsidiary, SUCCESS World Holdings, LLC, owns 50% of SUCCESS Lending. Kind also owns 50% of SUCCESS Lending. Because of these relationships, a referral to SUCCESS Lending may provide eXp Realty and Kind, and its and their owners, affiliates, and employees, with a financial or other benefit.

- Lares Title, LLC ("**Lares Title**") for title services related to Virginia properties: eXp Realty has an indirect ownership interest in Lares Title and a business relationship with Vesta Settlements, LLC ("**Vesta**"). Specifically, eXp World Holdings, Inc.'s wholly owned subsidiary, Opportunity Garden, Inc., has a 45% ownership interest in Lares InvestCo, LLC ("**Lares InvestCo**"), which owns 55% of Lares Title. Vesta has a 45% ownership interest in Lares Title. Because of these relationships, a referral to Lares Title may provide eXp Realty and Vesta, and its and their owners, affiliates, and employees, with a financial or other benefit.

- eXp Realty has a business relationship with, but no ownership interest in, America's Preferred Home Warranty, Inc. (home warranty services), Transactly, Inc. (real estate transaction coordination services), and SkySlope, Inc. (real estate transaction coordination services). Because of these relationships, eXp Realty, and its owners, affiliates, and employees may receive financial benefits in the form of marketing fees or fees for services rendered.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the purchase, sale, financing or refinancing of the subject property. **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.**

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
SUCCESS LENDING, LLC This company provides various real estate mortgage loan origination activities either as a third-party	Loan Discount Fee/points[1]: 0-4.00% of loan amount Administrative Fee[2]: $1,250.00 Flood Fee: $7.00 Tax Service: $86.00 Appraisal Fee: $525.00

[1] eXp Realty, LLC (in all states except those that follow); eXp Realty of California, Inc. (in California); eXp Realty of Northern California, Inc. (in northern California); eXp Realty of Greater Los Angeles, Inc. (in central California); eXp Realty of Southern California, Inc. (in southern California); eXp Realty North, LLC (in N. Dakota, Minnesota, and portions of New York, except as further qualified); eXp Realty of Connecticut, LLC (in Connecticut, and Brooklyn, New York); and eXp Realty Associates, LLC (in Brooklyn, mid-town, and downtown, New York City).

eXp REALTY

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
originator or a mortgage broker, including loan pre-qualification, loan origination, loan pre-approval, loan structuring, processing and closing. The estimated charges for the settlement services provided by SUCCESS Lending are detailed on the Good Faith Estimate being provided to you by your loan officer.	Credit Report Fee: $32.00 per borrower, unless married co-borrowers in which event it is an aggregate total of $32.00; $32.00 per borrower for each repulled credit report. Actual charges may vary according to the particular lender, settlement service product selected, the particular circumstances of the underlying transaction, the state where the property is located, borrower elections, etc. Some or all of these fees may be charged by third-parties. [1] The loan discount fee/points are affected by the note rate. Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates. [2] There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.
Lares Title, LLC This company provides searches of public records and issues title insurance owner and loan policies.	The title rates quoted below (per $1,000 of sales price) are for an enhanced owner's ALTA policy. Standard coverage may be available at a lower cost; lower reissue rates may also be available. If an owner's policy and a loan policy covering the same real property are to be issued simultaneously on the same date, depending on the jurisdiction and as applicable, the rate may be the applicable owner's rate or a reissue rate, plus a simultaneous issue fee of approximately $150-$250. If a Closing Protection Letter (CPL) is required or requested by a Lender or either party, depending on the jurisdiction and as applicable and available, the premium rate is approximately $25-$50 per CPL. Please call for more detail.

Virginia	
Up to $250,000	$4.85
Over $250,000 and up to $500,000, add	$4.70
Over $500,000 and up to 1,000,000, add	$4.35
Over $1,000,000 and up to $2,000,000, add	$2.80
Over $2,000,000 and up to $5,000,000, add	$2.25
Over $5,000,000 and up to $15,000,000, add	$2.10
Over $15,000,000	Call for pricing
Minimum Title Charge	$300
Title Exam	$100
Title Commitment/Binder	$85

Vesta Settlement Fees (Virginia)

Closing/settlement fee	$495
Title examination	n/a
Delivery fees	$50 - 150
Archive fee	$45
Electronic recording (per instrument)	$5

eXp REALTY

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
	The estimated fees listed above can vary and could include additional charges depending upon factors such as the settlement service product you select and the State where the property is located. There may also be other fees/charges relating to services provided by additional third party settlement service providers, which are separate from the charges set forth above.

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE

I/we have read this disclosure form, and understand that eXp Realty is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signer 1:

BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/MEMB
dotloop verified
10/13/25 1:58 PM EDT
NY1U-ZM4W-OT95-2DBI

Signature

BB & BZ PROPERTIES LLC/ BEHZAD GOLESTANIPOUR/ MEMBER- BETSY DELOZIER, POA

Print Name

Date

Signer 2:

Signature

Print Name

Date

(*For Colorado Residents Only*): This form has not been approved by the Colorado Real Estate Commission.

WIRING FRAUD ADVISORY NOTICE

For use with eXp Realty® (in the United States and Canada) and eXp Commercial®

Cybercrime is a potential threat in real estate and business brokerage transactions. Instances have occurred where criminals hack into the email accounts of real estate and business brokerage transaction service providers (such as, for example, law firms, escrow companies, and financial institutions), and from these email accounts, criminals proceed to send emails containing fraudulent wiring instructions to innocent parties. These fraudulent wiring instructions direct innocent parties to deliver funds to the criminals' bank accounts (often to off-shore accounts), rather than to the legitimate bank accounts belonging to the respective service provider. Once innocent parties release their funds to the criminals' bank accounts, there is little chance that such funds will ever be recovered.

Some criminals have even established fraudulent telephone numbers, intended to be called by innocent parties if they attempt to seek verbal confirmation that the fraudulent wiring instructions are accurate. In such cases, innocent parties call the telephone number (mistakenly believing that they are calling the respective service provider), the call is then answered by the criminals, and then the criminals provide confirmation that the fraudulent wiring instructions are in fact accurate. The innocent parties, wrongly believing that they just spoke to, and received confirmation from, the respective service provider, then authorize a transfer of their funds into the criminals' bank accounts under the false impression that they are transferring their funds to the respective service provider. Don't let this be you!

EXP WILL NEVER SEND WIRING INSTRUCTIONS TO YOU REGARDING YOUR TRANSACTION

Be advised of the following:

1. You should obtain the telephone numbers of your service providers at the time that you first engage them.
2. You should never wire funds to your service providers without first calling them (*__at the telephone number that you originally obtained from them__*), and having them confirm that the wiring instructions you received from them are accurate (including the account number, routing number, and any other codes).
3. You should avoid sending personally identifiable information (such as social security numbers, social insurance numbers, dates of birth, etc…) in emails or text messages. It is best to provide such information in person or over the telephone directly to your intended service provider.
4. You should take steps to secure any electronic systems you are using. For example, ensure that your email account and WiFi service each contain strong passwords, and that you are opting-in to use two-step verification processes, where available.
5. If an email, telephone call, or other communication seems suspicious, follow your instincts and do *__not__* authorize the release of any funds without first independently confirming that the communication is legitimate. Additional information concerning how to protect yourself from and against wiring fraud may be obtained from the following sources, among others:

   - U.S. Department of Justice (Criminal Division): https://www.justice.gov/criminal/criminal-fraud/report-fraud
   - Federal Bureau of Investigation: https://www.fbi.gov/investigate/white-collar-crime & https://www.fbi.gov/investigate/cyber
   - The National White-Collar Crime Center: https://www.nw3c.org/UI/Index.html
   - On Guard Online: www.onguardonline.gov

Received, reviewed, and understood by each of the undersigned:

BB & BZ PROPERTIES LLC / BEHZAD GOLESTANIPOUR / MEMB

dotloop verified
10/13/25 1:58 PM EDT
MQ5O-AB4L-W3NK-XNQH

______________________ Date ______________________ Date

______________________ Date ______________________ Date

(*For Colorado Residents Only*): This form has not been approved by the Colorado Real Estate Commission.

SMOKE ALARM LAWS

2018

Maryland REALTORS®

AS OF JANUARY 1, 2018 - MARYLAND LAW REQUIRES:

B&B 10/13/25 1:58 PM EDT dotloop verified

IF BATTERY OPERATED ONLY, ALARM MUST:
- Be powered by 10-year sealed battery
- Have a silence/hush feature

IF HARDWIRED ALTERNATING CURRENT (AC) ALARM:
- May NOT be older than 10 years from the date of manufacture*

ONE ALARM MUST BE LOCATED ON EACH LEVEL OF THE DWELLING INCLUDING THE BASEMENT

NOTE: REGARDLESS OF WHEN BUILT, battery operated only alarms must be powered by 10-year sealed batteries, and no unit, whether battery operated or AC, may be older than 10 years. Types of alarms found in homes have changed over time based on requirements at the time of construction.

BUILT BEFORE 7/1/75	BUILT BETWEEN 7/1/75 - 1/1/89	BUILT BETWEEN 1/1/89 - 7/1/90	BUILT BETWEEN 7/1/90 - 7/1/13	BUILT AFTER 7/1/13
B OR AC	AC	AC—AC	AC—AC WITH BB	AC—AC WITH BB OR 2nd
Located: Each hallway outside bedroom(s)	Located: Each hallway outside bedroom(s)	Located: Each hallway outside bedroom(s)	Located: Each hallway outside bedroom(s)	Located: Each hallway outside bedroom(s) **AND** in each bedroom

BE AWARE!

- Hardwired AC Alarms must be replaced with hardwired alarms of the same type.
- Additional alarms required as of January 1, 2018 (such as in basement) may be battery operated if they are 10-year sealed battery alarms with a silence/hush button feature.
- A seller who fails to comply with the law is subject to a fine, imprisonment, or both.
- As required by law, any information about alarms that is shared with a REALTOR® is considered a material fact that must be disclosed to all parties.

*NOTE: Date of manufacture will be marked on back of smoke alarm. If no date is printed on device, it should not be used.

KEY

B	B: Battery powered alarm
AC	AC: Alarm powered by alternating current (hardwired)
AC-AC	AC-AC: Hardwired interconnected alarm
BB	BB: Battery Backup
2nd	Alternate secondary power source (i.e. WiFi or Radio Frequency)

Protect Your Family From Lead in Your Home

EPA United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

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