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

CENTURY 21 New Millennium act as a Dual Agent for me as the
(Firm Name)

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

13181 River View Dr, Lusby, MD 20657

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

Ann M Suleiman, PR 06/16/2026
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:

13181 River View Dr, Lusby, MD 20657
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

CENTURY 21
New Millennium

NOTIFICATION OF DUAL AGENCY WITHIN A TEAM
(MARYLAND)

Under Maryland law, a team that provides real estate brokerage services must consist of two or more associate brokers or salespersons, or a combination of the two, who:

1. work together on a regular basis;
2. represent themselves to the public as being part of one entity; and
3. Designate themselves by a collective name such as "team" or "group."

The team operates within a brokerage, and team members are supervised by a team leader as well as by the broker, and if they work in a brokerage branch office, by the branch office manager.

The law permits one member of a team to represent the buyer and one member to represent the seller in the same transaction only if certain conditions are met. If both parties agree, the **broker** of the real estate brokerage with which the salespersons or associate brokers are affiliated, or the **broker's designee** (the "dual agent") shall designate one team member as the intra-company agent for the buyer and another team member as the intra-company agent for the seller. No one else may make that designation.

The law also requires that the buyer and seller each be notified in writing that the two agents are members of the same team, and that the team could have a financial interest in the outcome of the transaction in addition to any financial benefit obtained by selling one of the broker's own listings. THIS CONSTITUTES YOUR NOTICE OF THOSE FACTS.

Dual agency may occur only if both parties consent to it, and sign the Consent for Dual Agency form prescribed by the Real Estate Commission. If you have concerns or questions about being represented by a team member when another team member represents the other party, you should address these to the broker or branch office manager before signing the Consent form.

ACKNOWLEDGMENT OF RECEIPT OF NOTICE
I/we acknowledge receipt of the Notification of Dual Agency within a Team.

Ann M Suleiman, PR ______________________ 06/16/2026
Date

____

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 06/05/2026 . ▪ ADDENDUM to Contract of Sale dated _______________

between Buyer ____

and Seller Estate of Joann D. Suleiman

for Property known as 13181 River View Dr, Lusby, MD 20657.

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	As-Installed AMSP

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: Electric-SMECO

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

____________	____________	Ann M Suleiman, PR	06/16/2026
Buyer Signature	**Date**	**Seller Signature**	**Date**
____________	____________	____________	____________
Buyer Signature	**Date**	**Seller Signature**	**Date**

SMAR Southern Maryland Association of REALTORS®

EQUAL HOUSING OPPORTUNITY

SOUTHERN MARYLAND ADDENDUM TO STATE CONTRACT

Southern Maryland Association of REALTORS® Local Notices and Disclosures Addendum to MAR Contract

This is an addendum to the Maryland Association of REALTORS® Residential Contract of Sale.

To the extent there is a conflict between the State Contract and this Addendum, the terms of this Addendum shall control.

THIS ADDENDUM No. 1 to Contract dated the ______________ day of ______________________, 2026, by and between Estate of Joann D. Suleiman and ______________________________, "Seller", and ______________________________ and ______________________________ ,"Buyer", for property located at 13181 River View Dr, Lusby, MD 20657.

1. **INCLUSIONS/EXCLUSIONS.** The purchase price shall also include the following, AS AND IF NOW INSTALLED IN OR ON THE PREMISES: lighting fixtures, awnings, trees, shrubbery and plants.

2. **PROPERTY DESCRIPTION**: The property to be conveyed hereby is also known as Lot No. 21 of Drum Point Subdivision with Tax ID 0501073788, OR Tax Map No. 45A Parcel No. _________ OR Lot 21 Block M Section 10

   Additional Tax ID(s) to convey if applicable : N/a.

3. **POSSESSION/OCCUPANCY.** Seller agrees to give possession and occupancy at the time of settlement, and in the event Seller shall fail to do so, Seller shall be a tenant at sufferance of the Buyer and liable for all damages. Seller hereby waives all notice to quit as provided by the laws of the State of Maryland.

4. **FIRE RETARDANT TREATED WOOD. NOTICE TO BUYER.** Buyer is advised that the Property may have been constructed with the use of fire-retardant treated ("FRT") wood. **Addendum attached** _____**Yes** ✔ **No.**

5. **SURVIVAL OF DEED.** The provisions of this entire contract of sale shall survive delivery of the deed and shall not be merged therein.

6. **ZONING/LAND USE.** 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. Further, Seller has made no representations regarding land use, roads, highways, parks, transportation, rezoning, etc., and Buyer is not relying on Seller to make such representations. Buyer acknowledges that Buyer is aware that information relative to government plans for land use, roads, highways, parks, transportation, rezoning, etc., is available for inspection at the Planning & Zoning Department at the County Court House or the County Administration Building.

7. **MILITARY AIRCRAFT OPERATIONS.** The Property may be located within or near several military aircraft operation centers located in Calvert County, Charles County, Prince George's County or St. Mary's County. Properties located within or near such military aircraft operation centers may be impacted by varying degrees of noise levels and potential military aircraft accidents as well as noise from gunfire or explosive testing. The following is a description of such military aircraft operation centers; however, the following list is not all-inclusive:

   a. Naval Air Station, Patuxent River, MD.
   b. Naval Surface Warfare Center, Dahlgren Division, Dahlgren, VA.
   c. Naval Surface Warfare Center, Indian Head Division, (IHDIV), Indian Head, Md., and Naval Explosive Ordnance Disposal Technology Division (NAVEODTECHDIV), Indian Head, Md.
   d. Andrews Air Force Base

Buyer acknowledges that Buyer, prior to the submission of a written offer to purchase the Property, is solely responsible to contact the military aircraft operation centers, as identified above, which may impact upon the Property in order to ascertain the potential noise levels and accident probabilities in relation to the location of the Property within or near one or more of the above military aircraft operation centers.

Paragraph 44 in the MAR Contract is still in effect. This paragraph only qualifies said paragraph by identifying the actual installations.

SMAR Southern Maryland Association of REALTORS®

8. **ST. MARY'S COUNTY TRANSFER TAX EXEMPTION.** If the property being purchased is **owner-occupied residential** improved property located in ST. MARY'S COUNTY, Buyer is entitled to an exemption from the St. Mary's County transfer tax of the first $30,000 of the consideration paid for the property. Unless the Seller has agreed in writing to pay the entire St. Mary's County transfer tax, the full $30,000 exemption shall inure to the benefit of Buyer.

9. **HOME WARRANTY: Company Name:** N/a $____________

Paid by: ___ Buyer___ Seller

10. **IF A PRIVATE ROAD/DRIVEWAY AGREEMENT EXISTS, SELLER TO PROVIDE A COPY TO THE BUYER**

11. **IF THIS IS A SECOND HOME OR INVESTMENT PURCHASE, PLEASE NOTIFY LENDER AND TITLE COMPANY**

12. **ADDITIONAL PROVISIONS:** N/a

13. The total number of Addenda attached to this Contract of Sale including this Addendum is __________.

IN WITNESS WHEREOF, the parties hereto have affixed their hands and seals.

		Ann M Suleiman, PR	06/16/2026
Buyer's Signature	Date	Seller's Signature	Date
Buyer's Signature	Date	Seller's Signature	Date

Maryland REALTORS®

Estate Sale- EXEMPT

AMSP

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 06/05/2026 to the Contract of Sale
between Buyer ____________________
and Seller Fuad K Suleiman, Joann D Suleiman Estate of Joann D. Suleiman
for Property known as 13181 River View Dr, Lusby, MD 20657.

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 13-207of 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 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**	**Seller's Signature**	**Date**
Buyer's Signature	**Date**	**Seller's Signature**	**Date**
Agent's Signature	**Date**	**Agent's Signature**	**Date**

MARYLAND HOMEOWNERS ASSOCIATION ACT
NOTICE TO BUYER

For resale of a lot within a development of ANY size
OR for the initial sale of a lot within a development containing 12 or fewer lots,
to a person who intends to occupy or rent the lot for residential purposes.

ADDENDUM DATED ______________________________ TO CONTRACT OF SALE
BUYER(S): ______________________________
SELLER(S): Fuad K Suleiman, Joann D Suleiman
PROPERTY: 13181 River View Dr, Lusby, MD 20657

The following notice applies to members of the public who intend to occupy or rent a lot for residential purposes. Under the Maryland Homeowners Association Act (Act"), "lot" means any plot or parcel of land on which a dwelling is located or will be located within a development.

This sale is subject to the requirements of the Maryland Homeowners Association Act ("the Act"). The Act requires that the seller disclose to you, at or before the time the contract is entered into, or within 20 calendar days of entering into the contract, certain information concerning the development in which the lot you are purchasing is located. The content of the information to be disclosed is set forth in Section 11B-106(b) of the Act ("the MHAA information") as follows:

(1). A statement as to whether the lot is located within a development;

(2). Fees:

(i). The current monthly fees or assessments imposed by the homeowners association upon the lot;
(ii). The total amount of fees, assessments, and other charges imposed by the homeowners association upon the lot during the prior fiscal year of the homeowners association; and
(iii). A statement of whether any of the fees, assessments, or other charges against the lot are delinquent;

(3). The name, address, and telephone number of the management agent of the homeowners association, or other officer or agent authorized by the homeowners association to provide to members of the public, information regarding the homeowners association and the development, or a statement that no agent or officer is presently so authorized by the homeowners association;

(4). A statement as to whether the owner has actual knowledge of:

(i). The existence of any unsatisfied judgments or pending lawsuits against the homeowners association; and
(ii). Any pending claims, covenant violations actions, or notices of default against the lot; and

(5). A copy of:

(i). The articles of incorporation, the declaration, and all recorded covenants and restrictions of the primary development, and of other related developments to the extent reasonably available, to which the buyer shall become obligated on becoming an owner of the lot, including a statement that these obligations are enforceable against an owner's tenants, if applicable; and

(ii). The bylaws and rules of the primary development, and of other related developments to the extent reasonably available, to which the buyer shall become obligated on becoming an owner of the lot, including a statement that these obligations are enforceable against an owner and the owner's tenants, if applicable.

If you have not received all of the MHAA information 5 calendar days or more before entering into the contract, you have 5 calendar days to cancel the Contract after receiving all of the MHAA information. You must cancel the contract in writing, but you do not have to state a reason. The seller must also provide you with notice of any changes in mandatory fees exceeding 10 percent of the amount previously stated to exist and copies of any other substantial and material amendment to the information provided to you. You have 3 calendar days to cancel this contract after receiving notice of any changes in mandatory fees, or copies of any other substantial and material amendments to the MHAA information which adversely affect you.

If you do cancel the contract, you will be entitled to a refund of any deposit you made on account of the contract. However, unless you return the MHAA information to the seller when you cancel the contract, the seller may keep out of your deposit the cost of reproducing the MHAA information, or $100, whichever amount is less. If the deposit is held in trust by a licensed real estate broker, the return of the deposit to you shall comply with the procedures set forth in Section 17-505 of the Business Occupations and Professions Article of the Maryland Code.

By purchasing a lot within this development, you will automatically be subject to various rights, responsibilities, and obligations, including the obligation to pay certain assessments to the homeowners association within the development. The lot you are purchasing may have restrictions on:

A. Architectural Changes, Design, Color, Landscaping, Or Appearance;
B. Occupancy Density;
C. Kind, Number, Or Use Of Vehicles;
D. Renting, Leasing, Mortgaging Or Conveying Property;
E. Commercial Activity; Or
F. Other Matters.

You should review the MHAA information carefully to ascertain your rights, responsibilities, and obligations within the development.

		Ann M Suleiman, PR	06/16/2026
Buyer	**Date**	**Seller**	**Date**
Buyer	**Date**	**Seller**	**Date**

Maryland REALTORS®

MARYLAND HOMEOWNERS ASSOCIATION ACT
DISCLOSURES TO BUYER AND TRANSMITTAL OF DOCUMENTS

For resale of a lot within a development of ANY size
OR for the initial sale of a lot within a development containing 12 or fewer lots
to a person who intends to occupy or rent the lot for residential purposes.

ADDENDUM DATED ______________________________ TO CONTRACT OF SALE
BUYER(S): ______________________________
SELLER(S): Estate of Joann D. Suleiman
PROPERTY: 13181 River View Dr, Lusby, MD 20657

The following disclosures are provided by the Vendor ("Seller") to the Buyer who intends to occupy or rent the lot for residential purposes pursuant to 11B-106 of the Maryland Homeowners Association act ("the Act"):

(1). The lot which is the subject of the contract of sale is located within the development known as Drum Point

(2). (i). The current monthly fees or assessments imposed by the homeowners association upon the lot are $ 20.00 per month payable on a annual basis.

(ii). The total amount of fees, assessments, and other charges imposed by the homeowners association upon the lot during the prior fiscal year of the homeowners association was:
$ 240.00.

(iii). The fees, assessments, or other charges imposed by the homeowners association against the lot are_________ or are not AMSP (**Seller to initial applicable provision**) delinquent. If any of the foregoing are delinquent, Seller to explain, giving amounts and dates of delinquency:
____
____

(3). Seller to initial (i) or (ii) and complete as appropriate:

AMSP (i). The name, address, and telephone number of the management agent of the homeowners association, or other officer or agent authorized by the homeowners association to provide to members of the public, information regarding the homeowners association and the development is:
Name: DPPOA
Address: ______________________________
Telephone: 410-326-6148

_____ (ii). No agent or officer is presently so authorized by the homeowners association.

(4). Seller to initial (i) or (ii) and complete as appropriate:

_____ (i). Seller has actual knowledge of: (Seller to initial all which apply)
_______ A. The existence of any unsatisfied judgments or pending lawsuits against the homeowners association: if (A) is initialed, explain: ______________________________
____

_______ B. Any pending claims, covenant violations actions, or notices of default against the lot. If (B) is initialed, explain: ______________________________

AMSP (ii). Seller has no actual knowledge of any of the items listed in (4)(i) above.

(5). (i). Attached are copies of the following documents relating to the development and the homeowners association to which the Buyer shall become obligated upon becoming the owner of the lot: (Seller to initial all applicable items.)

AMSP A. Articles of incorporation;
AMSP B. Declaration of covenants and restrictions;
AMSP C. All recorded covenants and restrictions of the primary developments, and of other related developments to the extent reasonably available;
AMSP D. The bylaws and rules of the primary development, and other related developments to the extent reasonably available.

(ii). Obligations contained in the attached copies of documents: (Seller to initial any applicable provision.)

A. Are AMSP or Are Not ________ enforceable against an owner;

B. Are AMSP or Are Not ________ enforceable against the owner's tenants.

The information contained in this Addendum issued pursuant to Section 11B-106(b) of the Maryland Homeowners Association Act is based on the Seller's actual knowledge and belief and is current as of the date hereof.

Seller hereby acknowledges that Seller has provided all information necessary to complete this Addendum, in compliance with the Act, and that Seller has reasonable grounds to believe and does believe, after reasonable investigation, that the information and statements herein provided to Buyer are true and that there is no omission to state a material fact necessary to make the statements not misleading.

Ann M Suleiman, PR 06/16/2026

Seller **Date** **Seller** **Date**

Buyer hereby acknowledges that Buyer, on the date indicated below, has received all of the disclosures contained herein, including attachments as indicated, and that Seller has fully complied with the disclosure requirements of the Act.

Buyer **Date** **Buyer** **Date**

SMAR
Southern Maryland Association of REALTORS®

EQUAL HOUSING OPPORTUNITY

ADDENDUM TO CONTRACT OF SALE #_____

These special provisions are attached to and hereby made a part of the Contract of Sale dated the ___ ____________________________, for Property known as ______________________________________

13181 River View Dr, Lusby, MD 20657, Calvert

County, Maryland, "The Property", by between ______________________________________

AND ______________________________, "Buyers", and ın D. Suleiman

AND Joann D Suleiman, "Sellers".

W I T N E S S E T H :

The following provisions are hereby made a part of the Contract of Sale. These addendum provisions, where applicable, shall be deemed to govern over any inconsistent provisions of the main Contract of Sale.

Buyers and Sellers agree to use Interstate Title & Escrow LLC for settlement.

______________________________ Buyer (Date)	Ann M Suleiman, PR 06/16/2026 Seller (Date)
______________________________ Buyer (Date)	______________________________ Seller (Date)

REALTOR®

Maryland REALTORS®

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

Property Address: 13181 River View Dr, Lusby, MD 20657

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

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

Seller's/Landlord's Disclosure

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

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

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

Certification of Accuracy

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

Ann M Suleiman, PR	06/16/2026		
Seller/Landlord	**Date**	**Buyer/Tenant**	**Date**
Seller/Landlord	**Date**	**Buyer/Tenant**	**Date**
Mark Frisco	06/16/2026		
Seller's/Landlord's Agent	**Date**	**Buyer's/Tenant's Agent**	**Date**

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Maryland REALTORS

MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE

Property Address: 13181 River View Dr, Lusby, MD 20657

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 AMSP /______ **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.

Ann M Suleiman, PR	06/16/2026		
Seller	**Date**	**Buyer**	**Date**
Seller	**Date**	**Buyer**	**Date**
Seller's Agent	**Date**	**Buyer's Agent**	**Date**

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Estate Sale- EXEMPT AMSP

Property Address: 13181 River View Dr, Lusby, MD 20657

Legal Description: LT 21 BLK M SEC 10 DRUM POINT

NOTICE TO SELLER AND PURCHASER

Section 10-702 of the Real Property Article, *Annotated Code of Maryland*, requires the owner of certain residential real property to furnish to the purchaser either (a) a RESIDENTIAL PROPERTY DISCLAIMER STATEMENT stating that the owner is selling the property "as is" and makes no representations or warranties as to the condition of the property or any improvements on the real property, except as otherwise provided in the contract of sale, or in a listing of latent defects; or (b) a RESIDENTIAL PROPERTY DISCLOSURE STATEMENT disclosing defects or other information about the condition of the real property actually known by the owner. Certain transfers of residential property are excluded from this requirement (see the exemptions listed below).

10-702. EXEMPTIONS. The following are specifically excluded from the provisions of §10-702:

1. The initial sale of single family residential real property:
   - A. that has never been occupied; or
   - B. for which a certificate of occupancy has been issued within 1 year before the seller and buyer enter into a contract of sale;
2. A transfer that is exempt from the transfer tax under §13-207 of the Tax-Property Article, except land installment contracts of sales under §13-207(a) (11) of the Tax-Property Article and options to purchase real property under §13-207(a)(12) of the Tax-Property Article;
3. A sale by a lender or an affiliate or subsidiary of a lender that acquired the real property by foreclosure or deed in lieu of foreclosure;
4. A sheriff's sale, tax sale, or sale by foreclosure, partition, or by court appointed trustee;
5. A transfer by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6. A transfer of single family residential real property to be converted by the buyer into use other than residential use or to be demolished; or
7. A sale of unimproved real property.

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

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

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

NOTICE TO OWNERS: Complete and sign this statement only if you elect to disclose defects, including latent defects, or other information about the condition of the property actually known by you; otherwise, sign the Residential Property Disclaimer Statement. You may wish to obtain professional advice or inspections of the property; however, you are not required to undertake or provide any independent investigation or inspection of the property in order to make the disclosure set forth below. The disclosure is based on your personal knowledge of the condition of the property at the time of the signing of this statement.

NOTICE TO PURCHASERS: The information provided is the representation of the Owners and is based upon the actual knowledge of Owners as of the date noted. Disclosure by the Owners is not a substitute for an inspection by an independent home inspection company, and you may wish to obtain such an inspection. The information contained in this statement is not a warranty by the Owners as to the condition of the property of which the Owners have no knowledge or other conditions of which the Owners have no actual knowledge.

How long have you owned the property? ___________________

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

Water Supply	o Public	o Well	o Other ____________		
Sewage Disposal	o Public	o Septic System approved for ________(# bedrooms)			
Garbage Disposal	o Yes	o No			
Dishwasher	o Yes	oNo			
Heating	o Oil	o Natural Gas	o Electric	o Heat Pump Age ____	o Other ___________________
Air Conditioning	o Oil	o Natural Gas	oElectric	o Heat Pump Age ____	o Other ___________________
Hot Water	o Oil	o Natural Gas	oElectric Capacity ___________	Age_____	o Other ___________________

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Please indicate your actual knowledge with respect to the following:

1. Foundation: Any settlement or other problems? o Yes o No o Unknown
Comments:____

2. Basement: Any leaks or evidence of moisture? o Yes o No o Unknown o Does Not Apply
Comments:____

3. Roof: Any leaks or evidence of moisture? o Yes o No o Unknown
Type of Roof:____________________Age________
Comments:____
Is there any existing fire retardant treated plywood? o Yes o No o Unknown
Comments:____

4. Other Structural Systems, including exterior walls and floors:
Comments:____
Any defects (structural or otherwise)? o Yes o No o Unknown
Comments:____

5. Plumbing system: Is the system in operating condition? o Yes o No o Unknown
Comments:____

6. Heating Systems: Is heat supplied to all finished rooms? o Yes o No o Unknown
Comments:____
Is the system in operating condition? o Yes o No o Unknown
Comments:____

7. Air Conditioning System: Is cooling supplied to all finished rooms? oYes o No o Unknown o Does Not Apply
Comments:____
Is the system in operating condition? o Yes o No o Unknown o Does Not Apply
Comments:____

8. Electric Systems: Are there any problems with electrical fuses, circuit breakers, outlets or wiring?
o Yes o No. o Unknown
Comments:____
Will the smoke detectors provide an alarm in the event of a power outage? oYes o No o Does Not Apply
Comments:____

9. Septic Systems: Is the septic system functioning properly? o Yes o No o Unknown o Does Not Apply
When was the system last pumped? Date__________ o Unknown
Comments:____

10. Water Supply: Any problem with water supply? o Yes o No o Unknown
Comments:____
Home water treatment system: o Yes o No o Unknown
Comments:____
Fire sprinkler system: o Yes o No o Unknown o Does Not Apply
Comments:____
Are the systems in operating condition? o Yes o No o Unknown
Comments:____

11. Insulation:
In exterior walls? o Yes o No oUnknown
In ceiling/attic? o Yes o No o Unknown
In any other areas? o Yes o No Where? ___________________
Comments:____

12. Exterior Drainage: Does water stand on the property for more than 24 hours after a heavy rain?
o Yes o No o Unknown
Comments____
Are gutters and downspouts in good repair? o Yes o No o Unknown
Comments:____

13. Wood-destroying insects: Any infestation and/or prior damage? o Yes o No o Unknown
Comments:____

Any treatments or repairs? o Yes o No o Unknown
Any warranties? o Yes o No o 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?
o Yes o No o 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?
o Yes o No 0 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?
o Yes o No o Unknown
If yes, specify below
Comments:____

17. Is the property located in a flood zone, conservation area, wetland area, Chesapeake Bay critical area or Designated Historic District?
o Yes o No o 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?
o Yes o No o Unknown If yes, specify below
Comments:____

19. Are there any other material defects, including latent defects, affecting the physical condition of the property?
o Yes o No o Unknown
Comments:____

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

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

Owner ____ Date ________________

Owner ____ Date________________

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

Purchaser ____ Date__________________

Purchaser____ Date__________________

MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

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

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

The owner(s) has actual knowledge of the following latent defects: ______________________________________
____
____

Owner ____ Date______________________

Owner____ 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______________________

FORM: DLLR/REC/P/10-1-01Rev
Rev 10-1-07

SMAR
Southern Maryland Association of REALTORS®

EQUAL HOUSING OPPORTUNITY

REAL ESTATE TRANSFER DISCLOSURE STATEMENT
CALVERT/CHARLES/ST. MARY'S COUNTY
RIGHT TO FARM ORDINANCE

THIS DISCLOSURE STATEMENT CONCERNS THE REAL PROPERTY LOCATED IN THE COUNTY OF Calvert, STATE OF MARYLAND, DESCRIBED AS 13181 River View Dr, Lusby, MD 20657.

THIS STATEMENT IS A DISCLOSURE OF THE EXISTENCE OF THE FOLLOWING: CALVERT COUNTY RIGHT TO FARM ORDINANCE IN COMPLIANCE WITH SEC. 99-5 OF THE CODE OF CALVERT COUNTY, MARYLAND; CHARLES COUNTY RIGHT TO FARM ORDINANCE IN COMPLIANCE WITH CHARLES COUNTY ORDINANCE NO. 00-60; ST. MARY'S COUNTY RIGHT TO FARM ORDINANCE IN COMPLIANCE WITH ST. MARY'S COUNTY ORDINANCE No. 2005-13.

SELLER'S/LANDLORD'S INFORMATION

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

CALVERT/CHARLES/ST.MARY'S COUNTY ALLOWS AGRICULTURAL AND FORESTRY OPERATIONS AS DEFINED IN THE RIGHT TO FARM ORDINANCE WITHIN THE COUNTY.

You may be subject to inconveniences or discomforts arising from such operations, including but not limited to, noise, odors, fumes, dust, flies, the operation of machinery of any kind during any twenty-four hour period (including aircraft), vibration, the storage and disposal of manure, and the application by spraying or otherwise of chemical fertilizers, soil amendments, and pesticides. The County has determined that inconveniences or discomforts associated with such agricultural and forestry operations shall not be considered to be an interference with reasonable use and enjoyment of land, if such operations are conducted in accordance with generally accepted agricultural or forestry management practices. The County has established a Reconciliation Committee to assist in the resolution of disputes which might arise between persons in this County regarding whether agricultural or forestry operations conducted on agricultural lands are causing an interference with the reasonable use and enjoyment of land or personal well-being and whether those operations are being conducted in accordance with generally accepted agricultural or forestry practices. If you have any questions concerning this policy or the Reconciliation Committee, please contact the Calvert County Planning Department/Charles County Department of Planning and Growth Management/St. Mary's County Department of Land Use and Growth Management, as appropriate, for additional information.

Seller/Landlord *Ann M Suleiman, PR* Date 06/16/2026

Seller/Landlord __________ Date __________

I/We acknowledge receipt of a copy of this statement:

Buyer/Tenant __________ Date __________

Buyer/Tenant __________ Date __________

REALTOR®

CENTURY 21
New Millennium

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
(MARYLAND)

11/19/2025

To All Parties

From: CENTURY 21 New Millennium

Property: 13181 River View Dr, Lusby, MD 20657

Date: 06/16/2026

This is to give you notice that CENTURY 21® New Millennium ("Real Estate Broker") has business relationships with Bay County Settlements, LLC ("BCS"), Bay County Title Services, LLC ("BCTS"), First Title Settlements, LLC ("FTS"), and Capitol Title Insurance Agency, Inc. ("CTI") which provide settlement services and title insurance services; AND Harbour, LLC ("Harbour") and Capstone Insurance Group, Inc. ("CIG"), both of which provide homeowners' and flood insurance services. NM Management II, LLC ("NM"), which owns Real Estate Broker, is the 100% owner of BCS. NM has a 50% ownership interest in BCTS, and Capitol Title Insurance Agency, Inc. ("CTI") has a 50% ownership interest in BCTS. As regards FTS, NM has a 50% ownership interest in FTS and Trusted Title Services, LLC has a 50% interest in FTS. NM has a 90% ownership interest in Harbour and a private individual has a 10% ownership interest in Harbour. NM has a referral relationship with CIG. Because of these relationships, Real Estate Broker's referral of business to BCS, BCTS, FTS, Harbour and/or CIG may provide Real Estate Broker, NM, and/or their employees or affiliates a financial or other benefit. BCS, BCTS, FTS, CTI, Harbour and CIG are together referred to as "Listed Providers".

In addition, in connection with the purchase or sale of the above referenced property, you may desire a home warranty. Be advised that Real Estate Broker has entered into marketing and advertising arrangements with HSA Home Warranty ("HSA"). While Real Estate Broker has no ownership interest in HSA, Real Estate Broker does receive fees from HSA for its marketing and advertising services.

Also, in connection with the purchase or sale of the above referenced property, you may desire to obtain title insurance and settlement related services. Be advised that Real Estate Broker has entered into a marketing and advertising arrangement with Lighthouse Title Company of Maryland, LLC t/a Lighthouse Title ("LT"). While Real Estate Broker has no ownership interest in LT, Real Estate Broker does receive fees from LT for its marketing and advertising services in the State of Maryland.

Furthermore, if you are purchasing a property, you may desire to obtain a mortgage loan. Be advised that Real Estate Broker has entered into a marketing and advertising arrangement with Select Lending Services, LLC ("SLS"). While Real Estate Broker has no ownership interest in SLS, Real Estate Broker does receive fees from SLS for its marketing and advertising services.

Set forth below are the estimated charges or range of charges for the mortgage and settlement services listed. You are NOT required to use a Listed Provider, SLS, LT, or HSA, as a condition of the purchase or sale of your property. THERE ARE FREQUENTLY OTHER MORTGAGE AND 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

Seller: AMSP/____ Buyer: ____/____

CENTURY 21
New Millennium

Provider/s	Settlement Services	Charge/Range of Charges
Select Lending Services, LLC	*Loan Origination Fee*	0 - 1% of loan amount
	Loan Discount Fee/Points	0 - 3% of loan amount
	Administrative Fee	$750-$925
	Processing Fee	$600-$725
HSA Home Warranty	*Home Warranty Service*	$490-$755
Bay County Settlements, LLC. **Bay County Title Services, LLC** **Capitol Title Insurance Agency,Inc.** **First Title Settlements, LLC** **Lighthouse Title**		
	Title Examination	$150-$595
	Settlement/Closing Fee	$150-$775
	Abstract Fee	$100-$350
	Title Insurance	See table below

Charge or Range of Charges | *Title Insurance Policy rates per $1,000*

	Maryland owner	**Maryland lender**
First $250,000	$4.80 - $5.75	$3.20
$250,001 and up to $500,000	$4.10 - $4.90	$2.90
$500,001 and up to $1,000,000	$3.50 - $4.20	$2.55
$1,000,001 and up to $5,000,000	$2.75 - $3.30	$2.00
$5,000,001 and up to $15,000,000	$1.50 - $2.00	$1.20
$15,000,001 and over	$1.50 - $2.00	$1.20
Minimum Premium	$175	$175
Simultaneous Issue *	$175	
Closing Protection Letter **	$30	

** Simultaneous issue charge is only applicable when Owners and Lenders title insurance policies are issued at the same time.*

*** Closing Protection Letter charge is only applicable when Lender title insurance is issued.*

Harbour, LLC **Capstone Insurance Group, Inc.**	Homeowner's Insurance, Flood Insurance Other Personal Insurance Products	*The cost of homeowner's insurance, flood insurance, and/or personal insurance products varies depending on several factors, including but not limited to: size, value, and age of the structures, geographical location, construction type, value of contents, intended use, and credit scores.*

ACKNOWLEDGMENT

Seller: AMSP/____ Buyer: ____/____

CENTURY 21
New Millennium

I/we have read this disclosure form, understand that Real Estate Broker is referring me/us to purchase the above-described settlement service(s) and that Real Estate Broker, NM, their employees and/or affiliates may receive a financial or other benefit as a result of this referral, and understand that Real Estate Broker receives a fee for performing marketing and advertising services for HSA, LT, and SLS.

Ann M Suleiman, PR — 06/16/2026

Buyer's or Seller's Signature — Date

Buyer's or Seller's Signature — Date

Buyer's or Seller's Signature — Date

Buyer's or Seller's Signature — Date