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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.

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

Agents Who Represent the Buyer

Buyer's Agent: A buyer may enter into a written contract with a real estate broker which provides that the broker will represent the buyer in locating a property to buy. The agent from that broker's company is then known as the buyer's agent. The buyer's agent assists the buyer in evaluating properties and preparing offers and developing negotiation strategies and works in the best interest of the buyer. The agent's fee is paid according to the written agreement between the broker and the buyer. If you as a buyer wish to have an agent represent you, you must enter into a written 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.

Hagan Realty, 20251 Century Blvd Suite 125 Germantown MD 20874 Phone: **(240) 506-0179** Fax: **(301) 540-1429** **Waskey 3216**
Jed Williams
Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

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 **Hagan Realty** (firm name) and _____ (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

_____ _____
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

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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 **November 24, 2026** ■ ADDENDUM to Contract of Sale dated _____
between Buyer _____
and Seller **Stuart Waskey, Hannah Waskey**
for Property known as **3216 Wood Stream Ln, Ellicott City, MD 21042**.

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***.

[X] Alarm System	[X] Exist. W/W Carpet	[ ] Playground Equipment	[ ] TV Antenna
[X] Ceiling Fan(s) # ___	[X] Fireplace Screens/Doors	[ ] Pool, Equipment & Cover	[ ] Trash Compactor
[ ] Central Vacuum	[ ] Fireplace Equipment	[X] Refrigerator(s) # 1	[ ] Wall Mount TV Brackets
[X] Clothes Dryer	[ ] Freezer	[X] w/ Ice Maker(s) # ___	[X] Wall Oven(s) # ___
[X] Clothes Washer	[X] Furnace Humidifier	[ ] Satellite Dish	[ ] Water Filter
[X] Cooktop	[X] Garage Opener(s) # ___	[X] Screens	[X] Water Softener
[X] Dishwasher	[X] Garage remote(s) # ___	[X] Shades/Blinds	[ ] Window A/C Unit(s) # ___
[X] Drapery/Curtain Rods	[X] Garbage Disposal	[ ] Storage Shed(s) # ___	[ ] Window Fan(s) # ___
[X] Draperies/Curtains	[ ] Hot Tub, Equipment & Cover	[ ] Storm Doors	[X] Wood Stove
[ ] Electronic Air Filter	[ ] Intercom	[ ] Storm Windows	
[ ] Exhaust Fan(s) # ___	[X] Microwave	[ ] Stove or Range	

ADDITIONAL INCLUSIONS (SPECIFY): Basketball goal

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	[X] Public	[ ] Well				
Sewage Disposal	[X] Public	[ ] Septic	[ ] Other _____			
Heating	[ ] Gas	[X] Electric	[ ] Oil	[X] Heat Pump	[ ] Other _____	
Hot Water	[ ] Gas	[X] Electric	[ ] Oil		[ ] Other _____	
Air Conditioning	[ ] Gas	[X] Electric			[ ] Other _____	

Utility Service Providers: ~~Howard County Utilities for water, BGE for electric~~

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

Buyer Signature	**Date**	**Seller Signature** Signed by: Stuart Waskey A4CD2C8A7A4E4E5...	11/27/2026 **Date**
		Stuart Waskey	
Buyer Signature	**Date**	**Seller Signature** Signed by: Hannah Waskey	11/27/2026 **Date**
		Hannah Waskey	

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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 **November 24, 2026** to the Contract of Sale between Buyer _____ and Seller **Stuart Waskey, Hannah Waskey** for Property known as **3216 Wood Stream Ln, Ellicott City, MD 21042** .

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.

		Signed by: Stuart Waskey	11/27/2026
Buyer's Signature	Date	Seller's Signature	Date
		Stuart Waskey	
		Signed by:	11/27/2026
Buyer's Signature	Date	Seller's Signature	Date
		Hannah Waskey	
		DocuSigned by: Jed Williams	11/27/2026
Agent's Signature	Date	Agent's Signature	Date
		Jed Williams	

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MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: **3216 Wood Stream Ln, Ellicott City, MD 21042**

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 Seller(s) based upon the actual knowledge of Seller(s) as of the date of their signature(s) on this form; it is not the representation of the real estate broker or salesperson, if any. You may wish to obtain professional advice about, or an inspection of, the property. Disclosure by the Seller(s) 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 Seller(s) as to; the condition of the property of which the Seller(s) has no actual knowledge, or other conditions of which the Seller(s) has no actual knowledge.

Please indicate your actual knowledge with respect to the following:

1. How long have you owned the property? 2019
2. Property Systems: Water, Sewage, Heating & Air Conditioning (Answer all that apply)
   Water Supply ☒ Public □ Well □ Other _____
   Sewage Disposal ☒ Public □ Septic System: What type of Septic System? □ Holding Tank □ Other Describe: _____
   Garbage Disposal ☒ Yes □ No
   Dishwasher ☒ Yes □ No
   Heating □ Oil □ Natural Gas ☒ Electric ☒ Heat Pump Age 2021 □ Other Describe: _____

Air Conditioning ☒ Central Air ☐ Window Units ☐ Wall Mounted A/C ☐ Other Describe: _____

Hot Water ☐ Oil ☐ Natural Gas ☒ Electric ☐ Capacity ____ Age ___ ☐ Other _____

3. Foundation: Any settlement or other problems? ☐ Yes ☒ No ☐ Unknown
   Comments: _____
4. Basement: Does your house have a basement or crawl space? ☒ Yes ☐ No
   If yes, select one: ☒ Basement ☐ Crawl Space
   a. Is there any water damage, leaks, or evidence of moisture? ☐ Yes ☒ No ☐ Unknown
   b. Does the basement or crawl space have a sump pump? ☒ Yes ☐ No
   If yes, is it operational? ☒ Yes ☐ No ☐ Unknown
   Comments: _____
5. Roof: Any leaks or evidence of moisture? ☐ Yes ☒ No ☐ Unknown
   Type of Roof: Architectural shingle Age 2025
   Comments: _____
   Is there any existing fire-retardant treated plywood? ☐ Yes ☒ No ☐ Unknown
   Comments: _____
6. Other Structural Systems, including walls and floors:
   Comments: _____
   Any defects (structural or otherwise)? ☐ Yes ☒ No ☐ Unknown
   Comments: _____
7. Plumbing system: Is the system in operating condition including the absence of leaks? ☒ Yes ☐ No ☐ Unknown
   Comments: _____
8. Heating Systems: Is heat supplied to all finished rooms? ☒ Yes ☐ No ☐ Unknown
   Comments: _____
   Is the system in operating condition? ☒ Yes ☐ No ☐ Unknown
   Comments: _____
9. Air Conditioning System: Is there an air conditioning system? ☒ Yes ☐ No
   If yes, select one: ☒ Central Air ☐ Window Units ☐ Wall Mounted A/C ☐ Other Describe: _____
   Comments: _____
   a. Is cooling supplied to all finished rooms? ☒ Yes ☐ No ☐ Unknown ☐ Does Not Apply
   Comments: _____
   b. Is the system in operating condition? ☒ Yes ☐ No ☐ Unknown ☐ Does Not Apply
   Comments: _____
10. Electric Systems: Are there any problems with electrical fuses, circuit breakers, outlets, or wiring? ☐ Yes ☒ No ☐ Unknown
    Comments: _____
11. Does the property have a sprinkler system? ☐ Yes ☒ No
12. Do the smoke alarms comply with all requirements for smoke alarms as set forth in Title 9 of the Public Safety article, including with respect to their number, location, arrangement, type, power source, and any other requirement? (See sections 9-101-109 of the Public Safety article.) ☒ Yes ☐ No ☐ Unknown
    Comments: _____
    a. Will all smoke alarms provide an alarm in the event of a power outage? ☒ Yes ☐ No ☐ Unknown
    b. Are any of the smoke alarms over 10 years old? ☐ Yes ☒ No ☐ Unknown
    c. Are all battery-operated smoke alarms sealed, tamper resistant units incorporating a silence/hush button and using long-life batteries. ☒ Yes ☐ No ☐ Unknown ☐ N/A (no battery operated units)
13. Sewer/Septic Systems: What type of sewer/septic system? Select one: ☒ Public ☐ Septic
    a. If septic, what type: ☐ Holding Tank ☐ Other Describe: _____
    b. Is the septic system functioning properly? ☐ Yes ☐ No ☐ Unknown ☐ Does Not Apply
    If not sure, contact your local health department.
    c. When was the system last pumped? Date _____ ☐ Unknown
    Comments: _____
14. Water Supply: Any problem with water supply? ☐ Yes ☒ No ☐ Unknown
    Comments: _____
    a. Home water treatment system: ☒ Yes ☐ No ☐ Unknown
    Comments: _____
    b. Fire sprinkler system: ☐ Yes ☒ No ☐ Unknown ☐ Does Not Apply
    Comments: _____
    c. Are the systems in operating condition? ☒ Yes ☐ No ☐ Unknown
    Comments: _____
15. Insulation:
    In exterior walls? ☒ Yes ☐ No ☐ Unknown
    In ceiling/attic? ☒ Yes ☐ No ☐ Unknown
    In any other areas? ☒ Yes ☐ No Where? _____
    Comments: _____

16. 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: _____
17. 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: _____
18. Are there any hazardous or regulated materials (including, but not limited to, licensed landfills, asbestos, radon gas, lead-based paint, oil tank, propane tank, underground storage tanks, or other contamination) on the property? □ Yes ☒ No □ Unknown
If yes, specify below.
Comments: _____
    a. If you or a contractor have made improvements to the property, were the required permits issued by the county or local permitting office, and did the improvements pass all required inspections? □ Yes □ No □ Does Not Apply ☒ Unknown
    Comments: _____
19. If the property relies on fossil fuel combustion for heat, ventilation, hot water, clothes dryer operation, or other purposes, is a carbon monoxide alarm installed in the property? ☒ Yes □ No □ Unknown
Comments: _____
20. 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: _____
21. 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: _____
    a. If answered Yes, are there currently any open violations? Comments: _____
22. Is the property subject to any restriction imposed by a Homeowners Association or any other type of community association?
□ Yes ☒ No □ Unknown If yes, specify below.
Comments: _____
23. Is the property subject to any restrictions imposed by a covenant? □ Yes □ No ☒ Unknown If yes, specify below.
Comments: _____
24. Has the property ever had flooding or a fire? □ Yes ☒ No □ Unknown
Comments: _____
25. 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.

Signed by:
Seller(s) Stuart Waskey Date 11/27/2026
Signed by:
Seller(s) Stuart Waskey Date 11/27/2026
Hannah Waskey

NOTICE TO PURCHASER: THIS DISCLOSURE STATEMENT IS NOT A SUBSTITUTE FOR A HOME INSPECTION.

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.

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.

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.

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

_____

_____

_____

_____

_____

_____

_____

_____

_____

Seller _____ Date _____

Stuart Waskey

Seller _____ Date _____

Hannah Waskey

NOTICE TO PURCHASER: THIS DISCLAIMER STATEMENT IS NOT A SUBSTITUTE FOR A HOME INSPECTION.

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 _____

HOWARD COUNTY NOTICE AND DISCLOSURE ADDENDUM

(For use with the Maryland REALTORS® Residential Contract of Sale and GCAAR Sales Contract)

Addendum # _____ dated **11/24/2026** to the Contract of Sale (the "Contract") dated _____ .

The Residential Contract of Sale ("the Contract") between **Stuart Waskey, Hannah Waskey** (Seller) and _____ (Buyer), for the sale of Property known as **3216 Wood Stream Ln, Ellicott City, MD 21042**, located in Howard County, Maryland is hereby amended by addition of the following which is incorporated in and made a part of the Contract of Sale. In the event any of the following provisions are inconsistent with other provisions in the Contract, the terms and conditions of this Addendum shall supersede such other provisions and shall control.

1. GENERAL PLAN MAPS: HOWARD COUNTY:

A. NOTICE TO BUYER: GENERAL PLAN MAPS AND GENERALIZED ZONING MAP FOR HOWARD COUNTY.

i. If you are purchasing an existing residential dwelling unit ("Re-Sale Home") or a newly constructed residential dwelling unit ("New Home") which is located in Howard County, Maryland, the Seller is required by Section 17.502 of the Howard County Code to notify you that the Property being purchased may be affected by plans for roadway capital improvements and land use in Howard County. Current plans for roadway capital improvement and land use in Howard County are contained in the current Howard County General Plan Maps and current Generalized Zoning Map (the "Maps").

ii. YOU HAVE THE RIGHT TO EXAMINE THE CURRENT HOWARD COUNTY GENERAL PLAN MAPS AND CURRENT GENERALIZED ZONING MAP.

B. ACKNOWLEDGEMENT BY BUYER:

_____ / _____ Buyer Initials — Buyer hereby acknowledges that Seller has notified the Buyer of the Buyer's right to examine the current General Plan Maps and current Generalized Zoning Map for Howard County and Buyer understands that in order to become fully informed of current and future roadway improvements and land use plans, Buyer should consult with the Howard County Department of Planning and Zoning, 3430 Courthouse Drive, Ellicott City, Maryland 21043.

C. AVAILABILITY OF MAPS:

If the Property being purchased is a Re-Sale Home a copy of the Maps is available at the Howard County Department of Planning and Zoning, 3430 Court House Drive, Ellicott City, Maryland 21043. If the Property being purchased is a New Home, the Seller is required to have available in a model home or sales office a copy of the current General Plan Maps and Generalized Zoning Map for Howard County. If a model home or sales office is not located in the same subdivision as the Property, the Seller of a New Home shall have a copy of the Maps available at the Property.

D. RESCISSION RIGHTS OF BUYER:

If notice of the availability of the General Plan Maps and Generalized Zoning Map is provided to you at the time of or within less than two (2) days before entering into the Contract, you shall have the right, upon written notice to the Seller, to rescind the Contract and, in the event of such rescission, all deposit money paid by you in connection with the Contract will be returned to you. To be effective, your election to rescind the Contract, as herein provided, must be delivered to the Seller not later than 11:59 p.m. on the second Howard County Government business day immediately following the date of Buyer's acknowledgement of the availability of the Maps for Howard County as evidenced by the initials of the Buyer in Section 1.C. of this Addendum. If notice of the availability is provided to you more than two (2) days before entering into the Contract, then you shall have no right to rescind the Contract for any reason based upon the contents of the Maps.

_____ / _____ Buyer Initials — Buyer hereby acknowledges that Buyer has read this Section D above and is aware of Buyer's rescission rights.

E. FAILURE TO PROVIDE GENERAL PLAN MAPS:

i. Buyer is advised that Section 17.502(c) of the Howard County Code provides that the failure of the Seller to provide notice of the availability of the Maps for Howard County shall not cause the Contract to be invalid, void, voidable or otherwise unenforceable by the Seller or Buyer.

ii. Seller is hereby advised that Section 17.504 of the Howard County Code provides that the failure of the Seller to provide notice of the availability of the Maps for Howard County would constitute a violation of Title 24, "Civil Penalties" of the Howard County Code and may result in a Class B offense under Title 24 against the Seller.

2. RIGHT TO PRE-SETTLEMENT INSPECTION.

A. Not less than fourteen (14) hours nor more than seventy-two (72) hours prior to the date of actual settlement, a buyer

of a new home, or the agent of the Buyer, shall have the right to inspect the new home. If mutually agreed upon in writing, the Buyer and Seller may provide for more than one (1) pre-settlement inspection or for the pre-settlement inspection to occur not less than fourteen (14) hours or more than seventy-two (72) hours prior to the date of actual settlement. Not later than fourteen (14) calendar days prior to the date of actual settlement, the Seller shall notify the Buyer, in writing, of the proposed date and time of the pre-settlement inspection. Such written notice shall include three (3) proposed pre-settlement inspection times on at least two (2) different dates. The pre-settlement inspection, unless agreed to otherwise by the Buyer, shall be scheduled to commence between the hours of 10:00 a.m. and 8:00 p.m. The Buyer, upon receipt of the notice of pre-settlement inspection as herein provided from the Seller, shall promptly notify the Seller or the agent of the Seller of which of the pre-settlement inspection dates and times proposed by the Seller are accepted by the Buyer. The Seller shall make every reasonable effort to designate the dates and times for the pre-settlement inspection reasonably convenient to the Buyer.

B. The Seller shall allow a reasonable time for the Buyer or the agent of the Buyer to conduct the pre-settlement inspection and shall provide the Buyer or the agent of the Buyer with reasonable access to the interior and exterior of the new home and the real property being conveyed, if applicable. At the time of the pre-settlement inspection, the Seller shall arrange to have all utilities servicing the new home to be connected and turned on in order for the Buyer or the agent of the Buyer to inspect and test all fixtures, electrical, mechanical, including appliance, plumbing, heating and air-conditioning systems as installed in the new home.

C. Both the Buyer and the Seller, as well as the agent of the Buyer and the agent of the Seller, if requested to do so by their respective clients, may attend the pre-settlement inspection.

D. The right of a buyer to a pre-settlement inspection as provided for in this Subtitle may not be waived in the contract of sale, and any such purported waiver may not be enforced by the Seller in a court of law.

3. ORAL STATEMENTS, REPRESENTATIONS, WARRANTIES AND PROMISES.

Any oral statements, representations, warranties or promises made to you prior to your execution of the Contract by the Seller or agent of the Seller may not be enforceable by you against the Seller or agent of the Seller in any subsequent legal or administrative proceeding unless such statements, representations, warranties or promises are in writing and signed by yourself and the Seller, or agent of the Seller Any statements, representations, warranties or promises made to you by the Seller or agent of the Seller, upon which you rely, and which are not contained in this printed contract of sale form must be stated in a written addendum attached to the Contract form which is to be signed by both yourself and the Seller in order to make such statements, representations, warranties or promises part of the agreement between yourself and the Seller and enforceable in any legal or administrative proceeding.

4. NOTICE OF DISCLOSURES OF AIRPORTS AND HELIPORTS.

If Buyer is concerned about the existence of airports or heliports located near the Property, Buyer should contact the Howard County Zoning Office at: (410) 313-2395 to determine the location of any such airports or heliports prior to the execution of this Addendum.

5. NOTICE TO BUYER - HOWARD COUNTY PROPERTY TAX.

DUE TO A VARIETY OF MARYLAND PROPERTY TAX CREDIT PROGRAMS, THE BUYER'S PROPERTY TAX BILL MAY BE SIGNIFICANTLY DIFFERENT THAN THE TAX BILL PAID PREVIOUSLY BY THE SELLER OF THE PROPERTY. BUYERS SHOULD CONTACT THE HOWARD COUNTY DEPARTMENT OF FINANCE FOR AN ESTIMATE OF THEIR PROPERTY TAX OBLIGATION.

The Howard County Department of Finance is located at: 3430 Court House Drive, Ellicott City, MD 21043 and may be contacted in person **OR** by telephone at (410) 313-2195 **OR** visit the Howard County Citizen Self Service for Real Estate Property Taxes web site at: **https://howardcountymd.munisselfservice.com/citizens/RealEstate/.** (Enter property address and click search, then select " Charges Exemptions Credits".)

6. NOTICE TO BUYER - RADIUM IN WELL WATER.

According to the Howard County Health Department, Bureau of Environmental Health, a water quality survey indicates that elevated levels of naturally occurring radium and uranium have been found is some wells located in the Baltimore Gneiss formation. **Properties serviced by public water are not impacted.** Property Owners in the affected area are required to test new and replacement wells and, if applicable, install a treatment system prior to being granted a Certificate of Potability and putting the well into use. There are no regulations that require private owners of existing private wells to meet US EPA drinking water standards for radioactivity. The radium and uranium levels in well water may be determined through water analysis tests performed by the Howard County Health Department or by an environmental testing firm approved by the Howard County Health Department. Buyer may obtain a copy of a brochure entitled “Radionuclides & Your Well Water: A Homeowner's Guide,” which brochure includes a general map of Howard County showing the potentially affected areas as well as a list of approved environmental testing firms from the website of the Howard County Health Department at **http://countyofhowardmd.us/WorkArea/linkit.aspx?LinkIdentifier=id&ItemID=4294969374**.
If the Property being purchased is served by a private well and if Buyer is concerned about radium and uranium levels, Buyer, prior to execution of this Addendum, should download and read the brochure and consider whether to include a contingency in the contract of sale to provide for a well water quality test by the Howard County Health Department or by an approved environmental testing firm.

7. NOTICE TO BUYER – FRONT FOOT BENEFIT FEES AND DEFERRED WATER AND SEWER CHARGES.

Front Foot Benefit Fees and Deferred Water and Sewer Charges assessed by a builder, developer, or other private entity to cover the costs of development of a property or community including but not limited to the construction of roads, public and private water and sewer mains, pumping stations, designated greenways, conservation easements, rights of way or other costs of development which serve or benefit the Property directly. **Seller hereby discloses and represents that the property:** (*Seller to initial applicable provision*)

A. Initial SW / Initial [illegible] Seller Initials — **IS NOT** subject to a fee or assessment charged by the developer or other private entity hereinafter called ("Lienholder") which is payable as a one time or ongoing fee, runs with the land, and constitutes a contractual obligation between the Lienholder and the Property owner.

B. _____ / _____ Seller Initials — **IS** subject to a fee or assessment charged by the developer or other private entity (Lienholder) which is payable as a one time or ongoing fee, runs with the land, and constitutes a contractual obligation between the Lienholder and the Property owner.

This fee or assessment is in the amount of _____ Dollars ($ _____) and is payable

☐ on a one-time basis or ☐ on an ongoing basis by: ☐ year / ☐ quarter / ☐ month

to: (name and address) _____ , (Lienholder), until _____ month _____ year.

There may be a right of prepayment or discount for early payment which may be ascertained by contacting the Lienholder. **This fee or assessment is a contractual obligation between the Lienholder and each owner of the property. It is not in any way a fee or assessment by Howard County or included in the county property tax bill.**

8. NOTICE TO BUYER – COMMUNITY WATER, SEWAGE FACILITY, AND SHARED SEPTIC SYSTEM FEES.

Community Water, Sewage Facility, and Shared Septic System Fees are charges assessed by a builder, developer or other private entity to cover the costs of construction, installation and maintenance of water and wastewater services facilities which continuously serve the community or subdivision in which the property is located. **Seller hereby discloses and represents that the property:** (*Seller to initial applicable provision*)

A. Initial SW / Initial [illegible] Seller Initials — **IS NOT** subject to a fee or assessment which purports to cover or defray the cost of installing and/or maintaining all or part of the water or wastewater facilities constructed by the developer of the _____ _____ community and/or subdivision.

B. _____ / _____ Seller Initials — **IS** subject to a fee or assessment which purports to cover or defray the cost of installing and/or maintaining all or part of the water or wastewater facilities constructed by the developer of the _____ _____ community and/or subdivision.

This fee or assessment is in the amount of _____ Dollars ($ _____) and is payable annually in (month) _____ to (name and address) _____ _____ , hereinafter called ("Lienholder").

There may be a right of prepayment or discount for early payment which may be ascertained by contacting the Lienholder. **This fee or assessment is a contractual obligation between the Lienholder and each owner of the property. It is not in any way a fee or assessment by Howard County or included in the county property tax bill.**

9. NOTICE TO BUYER – COLUMBIA ASSOCIATION (CPRA).

Each year, Columbia Association (CA) charges residents who live on CA-assessed property the CA annual charge. The annual charge funds the village community associations, various fitness facilities, community centers, parks, recreation facilities, as well as other programs and services.

For additional information about the annual charge for the current fiscal year (July 1st - June 30th), call the Annual Charge Hotline at 410-715-3058 or visit www.ColumbiaAssociation.org or www.WhyIPayCA.org. See **Columbia Covenant Compliance Addendum. Seller hereby discloses and represents that the property: (*Seller to initial applicable provision*)**

A. Initial SW / Initial [illegible] Seller Initials — **IS NOT** subject to mandatory fees assessed by the Columbia Association (CPRA)

B. _____ / _____ Seller Initials — **IS** subject to mandatory fees assessed by the Columbia Association (CPRA)

As of _____ (Month) _____ (Year) the CPRA Fee for this property is: _____ (subject to reassessment)

10. NOTICE TO BUYER – RIGHT TO FARM DISCLOSURE. Pursuant to the Howard County Zoning Regulations, you are hereby notified that farming is allowed in most zoning districts in Howard County and has been designated as the preferred land use within the RC (Rural Conservation) zoning district. Properties in the RC and RR (Rural Residential) zoning districts that are subject to an agricultural land preservation easement, whether held by the State of Maryland or Howard County, are required to be kept available for farming in perpetuity, and are assumed to be in agricultural use. Agriculture is also considered a valued land use on any property that has an Agricultural Use Assessment as determined by the State Department of Assessments and Taxation.

Residents and other occupants of property near land in agricultural areas should be prepared to accept the effects of usual and customary agricultural operations, facilities and practices, including noise, odors, dust, smoke, insects, operation of machinery, storage and disposal of manure, unusual hours of operation, and other agricultural activities.

For further information, contact the Howard Soil Conservation District or the Howard County Department of Planning and Zoning.

11. NOTICE TO BUYER/PROSPECTIVE LANDLORD: HOWARD COUNTY LANDLORD-TENANT COUNTY COUNCIL BILL (CB-20)

Howard County Council Bill CB-20 took effect on August 12, 2018. CB-20 empowers the Howard County Office of Consumer Protection to enforce the provisions of the new landlord and tenant law. CB-20 specifies landlord obligations, lease termination clauses and required and prohibited provisions regarding rental applications and lease agreements. The full text of CB-20 can be found, read and downloaded on Office of Consumer Protection's website at www.howardcountymd.gov/landlordtenant**.**

12. NOTICE TO BUYER: HOWARD COUNTY – TRANSFER TAX EXEMPTION AND RATE REDUCTION – LAW ENFORCEMENT OFFICERS; FIRE AND RESCUE SERVICES MEMBERS AND CERTIFICATED PROFESSIONAL TEACHER

Pursuant to HB1604/HB 223/ Howard County Code 20.300, Howard County Law Enforcement Officers; Fire and Rescue Services Members and Certificated Professional Teachers may be eligible to be exempt from or receive reduced Howard County transfer taxes when purchasing residential real property located in Howard County and intended for use as a principal residence.

For more information, please contact the Howard County Department of Human Resources/Board of Education.

13. NOTICE TO BUYER: HOWARD COUNTY PUBLIC SCHOOLS.

The Howard County Public School System (HCPSS) boundaries and assignments are subject to change. For more information and to verify school assignments, visit HCPSS website at www.HCPSS.org or call 410-313-6600.

14. NOTICE TO BUYER: FLOOD INSURANCE RATE MAPS:

Howard County offers flood insurance rate maps. The Property may be affected. Buyer is advised to review maps and consult a flood insurance carrier to inquire about the status of the Property. Detailed information regarding updated maps may be obtained at: data.howardcountymd.gov/gdfirm/main_Web.aspx.

		Signed by: Stuart Waskey 11/27/2026	
Buyer	Date	Seller: 8CDB2859A134E3...	Date
		Stuart Waskey	
		Signed by: 11/27/2026	
Buyer	Date	Seller: 7564FB9B6444E0...	Date
		Hannah Waskey	

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