



STATE OF MARYLAND
REAL ESTATE COMMISSION

Understanding Whom Real Estate Agents Represent

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

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

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

Agents Who Represent the Seller

Seller's Agent: A seller's agent works for the real estate company that lists and markets the property for the sellers and exclusively represents the sellers. That means that the Seller's agent may assist the buyer in purchasing the property, but his or her duty of loyalty is only to the sellers.

Cooperating Agent: A cooperating agent works for a real estate company different from the company for which the seller's agent works. The cooperating agent can assist a buyer in purchasing a property, but his or her duty of loyalty is only to the sellers.

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

Agents Who Represent the Buyer

Presumed Buyer's Agent (no written agreement): When a person goes to a real estate agent for assistance in finding a home to purchase, the agent is presumed to be representing the buyer and can show the buyer properties that are *NOT* listed by the agent's real estate company. A presumed buyer's agent may *not* make or prepare an offer or negotiate a sale for the buyer. The buyer does *not* have an obligation to pay anything to the presumed agent.

If for any reason the buyer does not want the agent to represent him or her as a presumed agent, either *initially* or *at any time*, the buyer can decline or terminate a presumed agency relationship simply by saying so.

Buyer's Agent (by written agreement): A buyer may enter into a written contract with a real estate agent which provides that the agent will represent the buyer in locating a property to buy. The agent is then known as the buyer's agent. That agent assists the buyer in evaluating properties and preparing offers, and negotiates in the best interests of the buyer. The agent's fee is paid according to the written agreement between the agent and the buyer. If you as a buyer wish to have an agent represent you, you must enter into a written buyer agency agreement before a contract offer can be prepared.

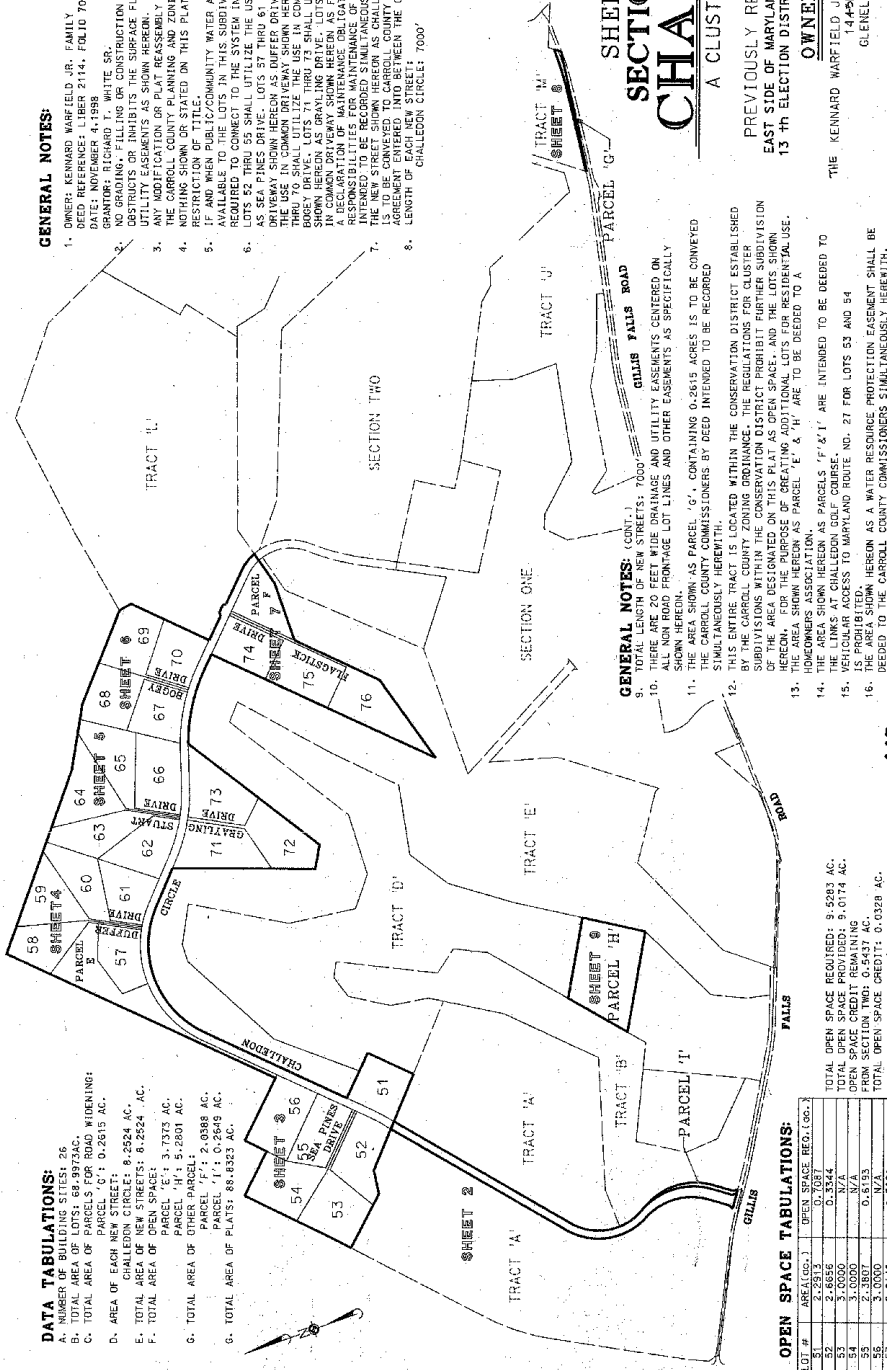
Dual Agents

The possibility of **dual agency** arises when the buyer's agent and the seller's agent both work for the same real estate company, and the buyer is interested in property listed by that company. The real estate broker or the broker's designee, is called the "dual agent." Dual agents do not act exclusively in the interests of either the seller or buyer, and therefore cannot give undivided loyalty to either party. There may be a conflict of interest because the interests of the seller and buyer may be different or adverse.

If both seller and buyer agree to dual agency by signing a Consent For Dual Agency form, then the "dual agent" (the broker or the broker's designee) will assign one agent to represent the seller (the seller's "intra-company agent") and another agent to represent the buyer (the buyer's "intra-company agent"). Intra-company agents may provide the same services to their clients as exclusive seller's or buyer's agents, including advising their clients as to price and negotiation strategy, provided the clients have both consented to be represented by dual agency.

SECTION THREE CHALLEDON

- DATA TABULATIONS:**
- TOTAL AREA OF PARCELS FOR ROAD WIDENING: 8.2814 AC.
 - TOTAL AREA OF LOTS: 69.3972 AC.
 - TOTAL AREA OF PARCELS FOR ROAD WIDENING: 8.2814 AC.
 - AREA OF EACH NEW STREET: 0.2515 AC.
 - TOTAL AREA OF NEW STREETS: 0.2515 AC.
 - TOTAL AREA OF OPEN SPACE: 8.2814 AC.
 - TOTAL AREA OF PARCEL 'E': 3.7375 AC.
 - TOTAL AREA OF PARCEL 'H': 5.2801 AC.
 - TOTAL AREA OF PARCEL 'I': 2.0388 AC.
 - TOTAL AREA OF PARCEL 'J': 2.2645 AC.
 - TOTAL AREA OF PLATS: 88.8323 AC.



- GENERAL NOTES:**
- OWNER: KENNARD WARFIELD JR., FAMILY LIMITED PARTNERSHIP
DEED REFERENCE: LIBER 2114, FOLIO 703
 - GRANTOR: RICHARD T. WHITE SR.
 - NO GRADING, FILLING OR CONSTRUCTION SHALL BE PERMITTED WHICH OBSTRUCTS OR INHIBITS THE SURFACE FLOW OF WATER WITHIN DRAINAGE AND UTILIZATION AREAS AS SHOWN HEREON.
 - ALL UTILIZATION AREAS SHALL BE SUBJECT TO APPROVAL BY THE CARROLL COUNTY PLANNING AND ZONING COMMISSION.
 - NOTHING SHOWN OR STATED ON THIS PLAT SHALL CREATE A COVENANT OR RESTRICTION OF TITLE.
 - IF AND WHEN PUBLIC/COMMUNITY WATER AND/OR SEWERAGE FACILITIES BECOME AVAILABLE TO THE AREA, THE SYSTEM SHALL BE CONSTRUCTED AND MAINTAINED AS REQUIRED TO CONNECT TO THE SYSTEM IN ACCORDANCE WITH APPROPRIATE LAWS.
 - LOTS 52 THRU 53 SHALL UTILIZE THE USE IN COMMON DRIVEWAY SHOWN HEREON AS PINES DRIVE. LOTS 57 THRU 61 SHALL UTILIZE THE USE IN COMMON DRIVEWAY SHOWN HEREON AS DUFFER DRIVE. LOTS 62 THRU 66 SHALL UTILIZE THE USE IN COMMON DRIVEWAY SHOWN HEREON AS STUART DRIVE. LOTS 67 THRU 70 SHALL UTILIZE THE USE IN COMMON DRIVEWAY SHOWN HEREON AS GRAYLING DRIVE. LOTS 71 THRU 73 SHALL UTILIZE THE USE IN COMMON DRIVEWAY SHOWN HEREON AS PINETREE DRIVE. LOTS 74 THRU 76 SHALL UTILIZE THE USE IN COMMON DRIVEWAY SHOWN HEREON AS FLASHTICK DRIVE.
 - A DECLARATION OF MAINTENANCE OBLIGATIONS SETTING FORTH THE OBLIGATIONS OF THE OWNERS OF THE COMMON DRIVEWAYS IS ATTACHED TO THIS PLAT AND SHALL BE CONSIDERED A PART OF THIS PLAT. THE NEW STREET SHOWN HEREON AS CHALLEDON CIRCLE IS TO BE CONVEYED TO CARROLL COUNTY PURSUANT TO A PUBLIC WORKS AGREEMENT BETWEEN THE OWNER AND CARROLL COUNTY.
 - LENGTH OF EACH NEW STREET: 7000'

SHEET 1 OF 9 SECTION THREE CHALLEDON A CLUSTER SUBDIVISION F

PREVIOUSLY RECORDED IN PB. 36, PG. 90
EAST SIDE OF MARYLAND ROUTE 27 AT GILLIS FALLS ROAD
13 TH ELECTION DISTRICT * CARROLL COUNTY, MARYLAND
OWNER / DEVELOPER
THE KENNARD WARFIELD JR. FAMILY LIMITED PARTNERSHIP
1449I THIDELPHIA ROAD PO BOX 30
GLENELG, MARYLAND 21113

Carroll Land Services, Inc.
Professional Surveyors & Land Development Consultants
1430 BAYVIEW DRIVE
(410) 874-2027 (410) 842-7790 FAX (410) 874-0009
Date: 11/20/98
Property: Lee Surveyor No. 00844

| | | | |
|----------|--|----|-------------|
| DATE | REVISION | BY | SURVISED BY |
| 9/27/98 | REVISED PER BUR OF DEV. REV. | LD | LD |
| 10/17/98 | CHANGED OWNER/DEVELOPER NAME & TITLE INFO. | LD | LD |
| 5/00 | | | |

PROPERTY USE SPACE REGISTRATION NO. 02844
SCALE: 1"=500'
DATE: JUNE 1995
FILE NO. F-95-043

- GENERAL NOTES: (CONT.)**
- THE LENGTH OF NEW STREETS: 7000'
 - ALL UTILIZATION AREAS SHALL BE SUBJECT TO APPROVAL BY THE CARROLL COUNTY PLANNING AND ZONING COMMISSION.
 - THE AREA SHOWN AS PARCEL 'G', CONTAINING 0.2615 ACRES IS TO BE CONVEYED TO CARROLL COUNTY COMMISSIONERS BY DEED INTENDED TO BE RECORDED.
 - THIS ENTIRE TRACT IS LOCATED WITHIN THE CONSERVATION DISTRICT ESTABLISHED BY THE CARROLL COUNTY ZONING ORDINANCE. THE REGULATIONS FOR CLUSTER SUBDIVISIONS WITHIN THE CONSERVATION DISTRICT PROHIBIT FURTHER SUBDIVISION OF THE AREA DESIGNATED ON THIS PLAT AS OPEN SPACE, AND THE LOTS SHOWN ON THIS PLAT ARE TO BE USED ONLY FOR RESIDENTIAL USE.
 - THE AREA SHOWN HEREON AS PARCELS 'E' & 'H' ARE TO BE DEEDED TO A HOMEOWNERS ASSOCIATION.
 - THE AREA SHOWN HEREON AS PARCELS 'F' & 'I' ARE INTENDED TO BE DEEDED TO THE LINKS AT CHALLEDON GOLF COURSE.
 - THE LOTS AT CHALLEDON GOLF COURSE: 27 FOR LOTS 53 AND 54 IS PROHIBITED.
 - THE AREA SHOWN HEREON AS A WATER RESOURCE PROTECTION EASEMENT SHALL BE DEEDED TO THE CARROLL COUNTY COMMISSIONERS SIMULTANEOUSLY HERETO.

THE OWNERS TO THE BEST OF THEIR KNOWLEDGE AND BELIEF HAVE BEEN ADVISED BY A PROFESSIONAL SURVEYOR THAT THE LAND SHOWN HEREON HAS BEEN LAD OUT AND THE PROPERTY IS NOT SUBJECT TO ANY UNRECORDED INTERESTS OR ENCUMBRANCES, UNLESS AS INDICATED BY THE NOTATION ON THIS PLAT.

THE KENNARD WARFIELD JR. FAMILY LIMITED PARTNERSHIP
KENNARD WARFIELD JR.
GENERAL PARTNER

Signature: *Warfield*
DATE: 11/20/98

SEVERALS CERTIFICATIONS FOR BUREAU OF UTILITIES
PROPERTY USE SPACE REGISTRATION NO. 02844

Signature: *Warfield*
DATE: 11/20/98

OPEN SPACE TABULATIONS:

| LOT # | AREA (SQ. FT.) | OPEN SPACE REQ. (SQ. FT.) | OPEN SPACE PROVIDED (SQ. FT.) |
|-------|----------------|---------------------------|-------------------------------|
| 51 | 2,281.2 | 0.707 | 0.707 |
| 52 | 3,000.0 | 0.938 | 0.938 |
| 53 | 3,000.0 | 0.938 | 0.938 |
| 54 | 3,000.0 | 0.938 | 0.938 |
| 55 | 2,187.7 | 0.676 | 0.676 |
| 56 | 2,187.7 | 0.676 | 0.676 |
| 57 | 2,187.7 | 0.676 | 0.676 |
| 58 | 2,187.7 | 0.676 | 0.676 |
| 59 | 2,187.7 | 0.676 | 0.676 |
| 60 | 2,187.7 | 0.676 | 0.676 |
| 61 | 2,187.7 | 0.676 | 0.676 |
| 62 | 2,187.7 | 0.676 | 0.676 |
| 63 | 2,187.7 | 0.676 | 0.676 |
| 64 | 2,187.7 | 0.676 | 0.676 |
| 65 | 2,187.7 | 0.676 | 0.676 |
| 66 | 3,000.0 | 0.938 | 0.938 |
| 67 | 2,187.7 | 0.676 | 0.676 |
| 68 | 2,187.7 | 0.676 | 0.676 |
| 69 | 2,187.7 | 0.676 | 0.676 |
| 70 | 2,187.7 | 0.676 | 0.676 |
| 71 | 3,000.0 | 0.938 | 0.938 |
| 72 | 3,000.0 | 0.938 | 0.938 |
| 73 | 3,000.0 | 0.938 | 0.938 |
| 74 | 2,274.7 | 0.707 | 0.707 |
| 75 | 2,274.7 | 0.707 | 0.707 |
| 76 | 2,274.7 | 0.707 | 0.707 |
| 77 | 2,274.7 | 0.707 | 0.707 |

MSASSA 1240-4937-1

APPLICATION TO INSTALL INDIVIDUAL SEWERAGE DISPOSAL AND/OR WATER SUPPLY SYSTEM(S)

Carroll County Health Department
 Bureau of Environmental Health
 P.O. Box 845
 Westminster, Maryland 21158-0845
 (410) 876-1884 857-5009 875-3395 (800) 966-3877

File No. 47450-W
 District 13
 Subdivision No. 13-88-2
 Bldg. Permit No. _____
 CL No. _____

ISSUANCE OF THE SEPTIC APPLICATION CONSTITUTES A PERMIT

To Be Completed By Applicant

Application for: Sewerage only \$ _____ []
 Water only \$ 30.00 [X]
 Sewerage and water \$ _____ []

System use: Residence [X]
 Other []

Building is: Proposed [X] Existing []
 System is: New [X]
 Add/repair/replace []
 Reason? _____

Previous permit no. _____

[X] Residential: No. bedrooms 4
 [] Commercial: Use _____
 No. persons/24 hrs. _____
 No. restrooms _____
 Square footage _____

To Be Completed By Applicant

Septic System Design

Minimum depth of system installation _____
 Maximum depth of system installation _____

[] Trench(es)
 _____ Total length of trench(es)
 _____ No. of lines (equal length)
 _____ Minimum depth of cover
 _____ Maximum depth of cover
 _____ Depth of stone below pipe
 _____ Width of trenches
 _____ Distance between trenches
 _____ Absorption area (square feet)

All trenches shall be installed on contour with 2" of fall per 50'

[] Sand Mound-see attached specifications
 [] Other _____ see attached specifications

Location

Street Address Stuart Drive
 Subdivision Challedon
 Section 3 Lot 62 Size 24271
 Plot plan on file? YES P95-043
 Directions East side of MD Rt 27 at
Gillis Falls Rd. 12th Election
District Carroll County, MD
 Tax Map 66 Block 19230 Parcel 57

Septic Tank

Capacity _____ gallons

[] Precast concrete [] Top seam
 [] Fiberglass [] 2-compartment

Owner's Name Edward W. Fields, Jr. Family Limited Partnership
 Address 14451 Philadelphia Rd.
P.O. Box 300 Clarks, MD 21737
 Phone (410) 442-2332

Contract Purchaser - Same -
 Address _____
 Phone _____

Well Driller Joseph Mayne
 Phone (301) 829-2764

Septic Installer _____
 Phone _____ Lic. # _____

To Be Completed By Agency

| Date perc tests conducted | Perc # | minutes at | feet | Avg. |
|---------------------------|-----------|------------|----------|------|
| <u>5-24-97</u> | <u>18</u> | <u>3</u> | <u>3</u> | |
| | <u>9</u> | <u>3</u> | <u>3</u> | |
| | | | | |
| | | | | |

12-9-99 Y Cole Application received
 12/14/99 WM Site approved (well) 12-13-99
 Site approved (septic)
 1/11/99 KLB Approved issuance (well)
 Approved issuance (septic)
 1/22/99 YC Well permit issued
 Sewerage permit issued
 3-2-01 mh Well final
 1-22-01 WM Sewerage final
 _____ Hold for additional info
 _____ Hold for sub. approval
 _____ Hold for perc test
 _____ Hold-other

Water supply, if existing [private] [public]

I agree to install system(s) in accordance with local and Maryland Department of the Environment regulations. I understand that the property owner, contractor, and sub-contractor are equally responsible for complying with all pertinent regulations. If any changes are necessary or desirable, I shall first consult with the Health Department. See any qualifications on attached plot plan. I certify that there are no wells or septic systems within 100 feet of the property boundary unless otherwise shown hereon.

Signature Edward W. Fields, Jr.
 Date 12-8-99

Notes:

APPLICATION TO INSTALL INDIVIDUAL SEWERAGE DISPOSAL AND/OR WATER SUPPLY SYSTEM(S)

Carroll County Health Department
 Bureau of Environmental Health
 P.O. Box 845 - 290 South Center Street
 Westminster, Maryland 21158-0845
 (410) 876-1884 857-5009 875-3395 (800) 966-3877

File No. 47450-8
 District 13
 Subdivision No. 13-88-2
 Bldg. Permit No. _____
 CL No. _____

ISSUANCE OF THE SEPTIC APPLICATION CONSTITUTES A PERMIT

To Be Completed By Applicant

Application for: Sewerage only \$ _____ []
 Water only \$ _____ []
 Sewerage and water \$ _____ []
 System use: Residence
 Other [] _____
 Building is: Proposed Existing []
 System is: New
 Add/repair/replace []
 Reason? _____
 Previous permit no. 47450-W
 Residential: No. bedrooms 4
 Commercial: Use _____
 No. persons/24 hrs. _____
 No. restrooms _____
 Square footage _____

Septic System Design
 Minimum depth of system installation _____
 Maximum depth of system installation 36
 Trench(es)
270 Total length of trench(es)
3 No. of lines (equal length) (92)
18" Minimum depth of cover
24" Maximum depth of cover
6" Depth of stone below pipe
3' Width of trenches
9' Distance between trenches
810 Absorption area (square feet)
 All trenches shall be installed on contour with 2" of fall per 50'
 Sand Mound-see attached specifications
 Other SEE DBOX PLACEMENT
 see attached specifications.

Location
 Street Address 3298 Stuart Dr
 Subdivision Chaledon
 Section 3 Lot 62 Size 2.47AC
 Plot plan on file? yes
 Directions 27 SOUTH Lot on Gills Falls Rd. Lot on Chaledon Circle
 Tax Map 66 Block 19 Parcel 54

Septic Tank Capacity 1250 gallons
 Pump Chamber Capacity _____ gallons
 Precast concrete [Top seam
 Fiberglass [2-cm print

Owner's Name Patricia Homes
 Address 5485 HARRIS PARK Rd. Columbia Md 21044
 Phone 410 997 5522
 Contract Purchaser _____
 Address _____
 Phone _____

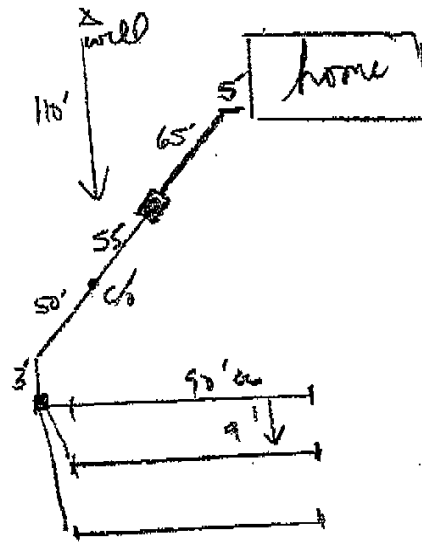
To Be Completed by Health Department
 Date perc tests conducted 5-3-88
 Perc #
18 minutes at 3 feet
19 minutes at 3 feet Avg. 15
 _____ minutes at _____ feet Avg. _____
 _____ minutes at _____ feet Avg. _____
 _____ minutes at _____ feet Avg. _____

Well Driller _____
 Septic Installer VAC-SANT-DVOT #26
 Water supply, if existing [private] [public]
 I agree to install system(s) in accordance with local and Maryland Department of the Environment regulations. I understand that the property owner, contractor, and sub-contractor are equally responsible for complying with all pertinent regulations. If any changes are necessary or desirable, I shall first consult with the Health Department. See any qualifications on attached plot plan. I certify that there are no wells or septic systems within 100 feet of the property boundary unless otherwise shown below.

10-24-00 YC application received
 _____ Site approved (well)
10/27/00 WM Site approved (septic) 10-26-00
 _____ Approved issuance (well)
10/31/00 YS Approved issuance (septic)
 _____ Well permit issued
11-1-00 YC Sewerage permit issued
3-2-01 mh Well final
1-22-01 Wm Sewerage final
 _____ Hold for additional info
 _____ Hold for sub. approval
 _____ Hold for perc test
 _____ Hold-other

Signature [Signature]
 Date 10/27/2000

Special Conditions/Notes: NO WELLS OR SEPTIC WITHIN 100' OF BOUNDARY UNLESS OTHERWISE SHOWN HEREON. JB.





Inclusions/Exclusions Attachment to Listing Agreement Disclosure and/or Addendum

Property Address: 3298 Stuart Drive, Mount Airy, Md 21771

PART I. Inclusions/Exclusions Disclosure

Personal Property and Fixtures: The Property includes the following personal property and fixtures: A) Any existing built-in heating and central air conditioning equipment, plumbing and lighting fixtures, sump pump, attic and exhaust fans, storm windows, storm doors, screens, installed wall-to-wall carpeting, window shades, blinds, window treatment hardware, smoke and heat detectors, TV antennas, exterior trees and shrubs. Unless otherwise agreed to in writing, all surface or wall mounted electronic components/devices DO NOT convey. B) The items marked YES below are currently installed or offered. If more than one of an item convey, the number of items is noted.

Table with 4 columns: Yes, No, #, Items. Lists various home fixtures and appliances with checkboxes and counts.

OTHER: Excluding dining room drapes

AS IS ITEMS

Seller does not warrant the condition or working order of the following items and/or systems:

LEASED ITEMS

Any leased items, systems or service contracts (including, but not limited to, fuel tanks, water treatment systems, lawn contracts, security system monitoring, and satellite contracts) DO NOT CONVEY absent an express written agreement by Purchaser and Seller. The following is a list of the leased items within the Property:

Seller certifies that Seller has completed this checklist disclosing what conveys with the property and gives permission to make this information available to prospective buyers.

Seller Thomas J. Isles Date Seller Beverly A. Isles Date

PART II. Inclusions/Exclusions Addendum

The Contract of Sale dated between Seller Thomas J. Isles, Beverly A. Isles and Buyer is hereby amended by the incorporation of this Addendum, which shall supersede any provisions to the contrary in the Contract.

The parties agree that Part I of this Addendum shall replace and supersede the provisions of the Inclusions/Exclusions paragraph of the MAR Residential Contract of Sale or the Personal Property Fixtures and Utilities paragraph of the Regional Sales Contract as applicable.

Signatures and dates for Seller and Buyer.

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MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 3298 Stuart Drive, Mount Airy, Md 21771

Legal Description: IMPSLT 62-2.47 Acs Stuart DR. 43-174 170 Challedon Sc 3

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? 6/1/01 6/1/01

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

Water Supply: [] Public, [x] Well, [] Other
Sewage Disposal: [] Public, [x] Septic System approved for (# bedrooms)
Garbage Disposal: [x] Yes, [] No
Dishwasher: [x] Yes, [] No
Heating: [x] Natural Gas, [] Electric, [x] Heat Pump Age 12/15, [] Other
Air Conditioning: [] Oil, [] Natural Gas, [x] Electric, [] Heat Pump Age, [] Other
Hot Water: [] Oil, [] Natural Gas, [x] Electric Capacity, [] Other

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Please indicate your actual knowledge with respect to the following:

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

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

3. Roof: Any leaks or evidence of moisture? Yes No Unknown
 Type of Roof: _____ Age _____

Comments: _____
 Is there any existing fire retardant treated plywood? Yes No Unknown
 Comments: _____

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

5. Plumbing System: Is the system in operating condition? Yes No Unknown
 Comments: _____

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

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

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

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

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

11. Insulation:
 In exterior walls? Yes No Unknown
 In ceiling/attic? Yes No Unknown
 In any other areas? Yes No Unknown
 Where? _____
 Comments: _____

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

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

Comments: _____

Any treatments or repairs? Yes No Unknown
Any warranties? Yes No Unknown

Comments: _____

14. Are there any hazardous or regulated materials (including, but not limited to, licensed landfills, asbestos, radon gas, lead-based paint, underground storage tanks, or other contamination) on the property? Yes No Unknown

If yes, specify below

Comments: _____

15. If the property relies on the combustion of a fossil fuel for heat, ventilation, hot water, or clothes dryer operation, is a carbon monoxide alarm installed in the property? Yes No Unknown

Comments: _____

16. Are there any zoning violations, nonconforming uses, violation of building restrictions or setback requirements or any recorded or unrecorded easement, except for utilities, on or affecting the property? Yes No Unknown

If yes, specify below

Comments: _____

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

Comments: _____

18. Is the property subject to any restriction imposed by a Home Owners Association or any other type of community association?

Yes No Unknown If yes, specify below.

Comments: _____

19. Are there any other material defects, including latent defects, affecting the physical condition of the property?

Yes No Unknown

Comments: _____

NOTE: 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 Thomas J. Isles Date 4-7-11
Thomas J. Isles

Owner Beverly A. Isles Date 4/7/11
Beverly A. Isles

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 _____
Thomas J. Isles

Owner _____ Date _____
Beverly A. Isles

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 _____

P. J. L. B.A. I

PROPERTY

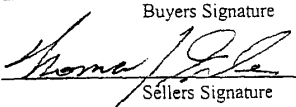

3. **AIRPORT EXPANSION, HELIPORTS & LANDING PATHS:** Buyer is hereby advised that there may be existing or plans for future airports, heliports and landing paths near the Property. For information Buyer should inquire with all appropriate County, State and or Federal authorities.
4. **DEFERRED WATER AND SEWER:** Some properties in Carroll County may be subject to past, current or future water deferred public water and sewer charges, required connections, and other related charges. For more information Buyer should contact the Carroll County Bureau of Utilities or the town in which the Property is located.
5. **EXISTING & PROPOSED LANDFILL SITES:** Buyer is hereby advised that the above described Property may be near an existing, proposed or closed landfill. Buyer may learn about existing, proposed or closed landfills by contacting the Carroll County Health Department.
6. **USE-IN-COMMON ROADWAY/DRIVEWAYS AND MAINTENANCE AGREEMENTS:** Buyer understands that a Property may be located on a private, use-in-common roadway/driveway. The County has no responsibility with regard to the right to use and maintenance of these roadways/driveways. Therefore, the right to use and the requirements and costs for maintenance should be determined by the Buyer. This information is available through the Public Land Records.
7. **HISTORIC DESIGNATIONS:** Buyer is hereby advised that if the Property is a designated historic site or is located within a historic district, Buyer acknowledges that, as such, the Property is subject to guidelines and regulations which may limit the extent to which the exterior features of the Property may be modified or altered. Buyer should contact the County Administrative Hearing Office and/or the local town government where the Property is located for further information. If the Property is listed on the national register, Buyer may contact the Maryland Historical Trust at (410)514-7600 for more information.

General Information

All public information pertinent to the Property but not limited to the items described above may be obtained from the Carroll County Office of Public Information and Communications Services at (410) 386-2973.

BUYER HEREBY ACKNOWLEDGES THEY ARE NOT RELYING ON THE DISCLOSURES OR LACK OF DISCLOSURES ON THESE ISSUES BY SELLER OR THE REAL ESTATE AGENT(S) OR BROKER(S) INVOLVED IN THIS SALES TRANSACTION.

BUYER AND SELLER HEREBY ACKNOWLEDGE RECEIPT OF THIS CARROLL COUNTY GENERAL NOTICES AND DISCLOSURES ADDENDUM.

| | |
|---|--------|
| _____ | _____ |
| Buyers Signature | Date |
| _____ | _____ |
| Buyers Signature | Date |
|  | 4/7/11 |
| Sellers Signature | Date |
|  | 4/7/11 |
| Sellers Signature | Date |

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Rev. 2008



PAGE 2 OF 2



Lead Paint - Federal Disclosure
Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards

RE: 3298 Stuart Drive, Mount Airy, Md 21771

Property Address

LEAD WARNING STATEMENT

Every purchaser/tenant of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. 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 provide the buyer/tenant with any information on lead-based paint hazards from risk assessments or inspections in the seller's/landlord's possession and notify the buyer/tenant of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase/lease.

SELLER'S/LANDLORD'S DISCLOSURE (initial)

TJS (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
 Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

TJS (b) 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/landlord (check one below):
 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):

Seller/Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

PURCHASER'S/TENANT'S ACKNOWLEDGMENT (initial)

- ____ (c) Purchaser/Tenant has read the Lead Warning Statement above
- ____ (d) Purchaser/Tenant has received copies of all information listed above. Yes No None listed
- ____ (e) Purchaser/Tenant has received the pamphlet Protect Your Family From Lead in Your Home. Yes No
- ____ (f) Purchaser has (check one below):
 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
 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)

____ (g) Agent has informed the seller/landlord of the seller's/landlord's obligations Under 42 U.S.C. 4582(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 provided by the signatory is true and accurate.

| | | | |
|---|--------------------------------|-----------------------|---------------|
| <i>Thomas J. Isles</i> _____ Seller/Landlord Thomas J. Isles | <u>4/7/11</u> _____ Date | _____ Buyer/Tenant | _____ Date |
| <i>Beverly A. Isles</i> _____ Seller/Landlord Beverly A. Isles | <u>4/7/11</u> _____ Date | _____ Buyer/Tenant | _____ Date |
| <i>Timothy O'Ney</i> _____ Agent Timothy O'Ney | <u>4/9/11</u> _____ Date | _____ Agent | _____ Date |

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