

3079 Lindsey Court, Ijamsville, Maryland 21754



Brokerage Information: **RE/MAX Results,** 5202 Presidents Ct #310, Frederick, MD 21703
Broker of Record: Sandy Olson, License# 527089
Sales Associate: Bobbi Prescott, License# 603372, MLS# 128509

Disclosure Package:

- Frederick County Property Report
- Plat
- Aerial lot lines from public records
- SDAT Record
- Current Tax Bill
- Inclusion & Exclusions Addenda
- Homeowners Insurance Disclosure
- Maryland Residential Property Disclosure and Disclaimer Statement
- Frederick County Notices and Disclosures
- Maryland Homeowner Association Act Notice to Buyer
- Maryland Homeowner Act Disclosure to Buyer & Transmittal of Documents
- General Addendum - Appraisal
- Notice to Buyer & Seller of Buyer's Rights & Seller's Obligations
- MLS Errors Disclosure Statement
- Consent for Dual Agency
- Notification of Dual Agency Within a Team
- Affiliated Business Disclosure

PLEASE LEAVE THIS COPY AT THE PROPERTY

- these documents are available online, in the MLS -

Frederick County, Maryland

Property Report:

3079 LINDSEY CT
IJAMSVILLE MD 21754



* This data may not include the City of Frederick or other independent municipalities within Frederick County

General Information

Municipality: None
Tax Account: 1107220057
Tax Map/Parcel: 0097/0235
Plat: [0061/0136](#)
Census Tract: 752101
Zoning * : [Click here to view your zoning atlas page.](#)
Comprehensive Land Use* : [Click here to view your comprehensive land use atlas page.](#)

Voting Districts

Precinct: [07-003](#)
Legislative District: [04](#)
Congressional District: [6](#)
Council District: [2](#)

Services Information

Recycle Day: [Blue Thursday](#)
Water Service: Yes
Sewer Service: Yes
Broadband: [National Broadband Map](#)

School Districts

High: Urbana High
Middle: Windsor Knolls Middle
Elementary/Primary: Kemptown Elementary

Public Safety Information

Police District: [Frederick County Sheriffs Office](#)
Fire Station Number: 25
Fire Station: Green Valley/ New Market
Registered Sex Offenders Within 1/4 Mile: 0
Reported Crimes Within 1/4 Mile (2017) * : 23
Hospital: [Frederick Health Hospital](#)

Closest Points of Interest

Library: [Urbana Regional](#)
Park: Fahrney Branch Stream Valley Park
Farmer's Market: [Urbana Farmers' Market](#)
Golf Course: Whiskey Creek
TransIT Service Within 1/4 Mile: No

Historic Properties in the Area

[Please visit the Maryland Inventory of Historic Properties to view further information on each site.](#)

F-7-093 / C. Burgee House & Barns

F-7-092 / H. Spurrier House & Outbuildings

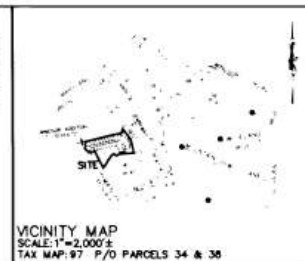
F-7-070 / Cockey-Lawson House

This report was dynamically assembled from various layers of geographical information, some of which is not maintained by Frederick County GIS. This report may or may not accurately represent the source address completely and correctly. Any reliance on this data is at the sole risk of the user.

COORDINATES			CURVE DATA						
POINT	NORTH	EAST	NO.	RADIUS	DELTA	ARC	TAN	CHORD	BRC.
34	9450.321	5804.212	1	50.00	268°49'09"	229.35	56.69	N 66°49'20"W	75.00
348	10028.839	5830.363	2	50.00	41°24'35"	36.14	18.90	S 42°28'20"W	35.36
1083	9575.208	4940.113	3	175.00	95°48'07"	292.61	193.68	N 48°55'19"W	259.70
1086	9571.827	4930.504	4	400.00	28°06'38"	136.25	100.14	S 74°55'26"W	194.29
1765	10093.025	5048.530	5	225.00	95°48'07"	376.21	249.02	S 48°55'19"E	333.89
1766	9846.727	5004.085	6	50.00	41°24'35"	36.14	18.90	S 76°07'05"E	35.36
1767	9455.821	6045.750	7	350.00	04°44'13"	28.94	14.48	S 86°36'39"W	28.93
2068	9893.343	4697.904							
2069	9681.761	4660.547							
2070	9533.523	4779.603							
2319	9454.111	6016.874							
2441	9399.787	5616.612							
2442	9499.732	5508.269							
2443	9460.615	5443.693							
2447	9297.836	5319.905							
2448	9187.812	5260.579							
2451	9089.875	5185.015							

COORDINATES ARE BASED ON AN ASSUMED DATUM.

AREA SUMMARY			
TOTAL AREA OF LOTS:	384,749	SQUARE FEET	OR 8.8326 ACRES ±
TOTAL AREA OF DEDICATION:	67,219	SQUARE FEET	OR 1.5431 ACRES ±
TOTAL AREA OF OPEN SPACE:	278,330	SQUARE FEET	OR 6.3896 ACRES ±
TOTAL AREA OF PLAT:	730,298	SQUARE FEET	OR 16.7653 ACRES ±
TOTAL NUMBER OF LOTS:	27		



SURVEYOR'S CERTIFICATION

I HEREBY CERTIFY THAT THE FINAL PLAT SHOWN HEREON IS CORRECT THAT IT IS A SUBDIVISION OF PART OF THE LANDS CONVEYED BY WINDSOR, KNOX, INC. A BODY CORPORATE OF THE STATE OF MARYLAND, TO ROBERT S. WINDSOR, JR. AND REBECCA H. WINDSOR, HIS WIFE, BY DEED DATED JULY 12, 1984 AND RECORDED AMONG THE LAND RECORDS OF FREDERICK COUNTY, MARYLAND IN LIBER 1221 AT FOLIO 184 ON AUGUST 21, 1984, AND SUBJECT TO A TITLE HOLDING AGREEMENT DATED NOVEMBER 4, 1982, BETWEEN ROBERT S. WINDSOR, JR. AND REBECCA H. WINDSOR, HIS WIFE, AND WINDSOR KNOX LIMITED PARTNERSHIP, A MARYLAND LIMITED PARTNERSHIP, AND RECORDED AMONG THE LAND RECORDS OF FREDERICK COUNTY, MARYLAND IN LIBER 1843 AT FOLIO 653 ON SEPTEMBER 30, 1984 AND RECORDED AMONG SAID LAND RECORDS IN LIBER 2002 AT FOLIO 180 ON OCTOBER 30, 1984 AND THAT THE REQUIREMENTS OF THE ANNOTATED CODE OF MARYLAND, REAL PROPERTY BOOK, TITLE 3, SUBTITLE 3, SECTION 3-108, 1974 EDITION, AND THAT THE REQUIREMENTS OF THE FREDERICK COUNTY CODE, SECTION 1-18-108, 1979 EDITION, AND AS AMENDED OR AMENDED SO FAR AS IT MAY CONCERN THE MAKING OF THIS PLAT AND THE SETTING OF MONUMENTS AND MARKERS HAVE BEEN COMPLIED WITH.

DATE: 9-17-97

DAVE THOMAS BEARD
PROPERTY LINE SURVEYOR
NO. REC. NO. 534
FOR HARRIS, SMARIGA & ASSOCIATES, INC.
MD. REC. NO. 24

OWNERS' CERTIFICATION & DEDICATION

WE, ROBERT S. WINDSOR, JR., REBECCA H. WINDSOR AND WINDSOR KNOX LIMITED PARTNERSHIP OWNERS OF THE PROPERTY SHOWN AND DESCRIBED HEREON, CONSENT TO AND ADOPT THIS PLAN OF SUBDIVISION, AND IN CONSIDERATION OF THE APPROVAL OF THIS FINAL PLAT BY THE PLANNING COMMISSION, ESTABLISH THE NEIGHBORHOOD RESTRICTIONS, AND DEDICATE THE STREETS, WALKWAYS, AND OTHER EASEMENTS TO PUBLIC USE, UNLESS OTHERWISE NOTED ON THIS PLAT.

WE CERTIFY THAT THERE ARE NO RIGHTS, ACTIONS, AT LAW, LEASES, EASEMENTS, TRUSTS, EASEMENTS OR RIGHTS-OF-WAY AFFECTING THE PROPERTY, INCLUDED IN THIS PLAN OF SUBDIVISION, EXCEPT AS HEREON INDICATED. A CERTAIN INDEMNITY DEED OF TRUST DATED OCTOBER 30, 1982 AND RECORDED AMONG THE LAND RECORDS OF FREDERICK COUNTY, MARYLAND IN LIBER 1843 AT FOLIO 653 ON SEPTEMBER 30, 1984, AS AMENDED ON SEPTEMBER 30, 1984 AND RECORDED AMONG SAID LAND RECORDS IN LIBER 2002 AT FOLIO 180 ON OCTOBER 30, 1984 AND THAT THE REQUIREMENTS OF THE ANNOTATED CODE OF MARYLAND, REAL PROPERTY BOOK, TITLE 3, SUBTITLE 3, SECTION 3-108, 1974 EDITION, AND THAT THE REQUIREMENTS OF THE FREDERICK COUNTY CODE, SECTION 1-18-108, 1979 EDITION, AND AS AMENDED OR AMENDED SO FAR AS IT MAY CONCERN THE MAKING OF THIS PLAT AND THE SETTING OF MONUMENTS AND MARKERS HAVE BEEN COMPLIED WITH.

PLANS FOR COMMUNITY WATER AND SEWERAGE SYSTEMS AND FOR A POINT OF DISCHARGE HAVE BEEN APPROVED BY THE MARYLAND DEPARTMENT OF THE ENVIRONMENT. LOTS ARE SERVED BY PUBLIC WATER AND SEWER SYSTEMS.

DATE: 9/14/97
DATE: 9/10/97
DATE: 9/14/97
DATE: 9/10/97
DATE: 9/14/97

ROBERT S. WINDSOR, JR.
REBECCA H. WINDSOR
WINDSOR KNOX LIMITED PARTNERSHIP
BY: KNOX OF WINDSOR, INC. GENERAL PARTNER

EDWARD S. SHARROD
PRESIDENT

FARMERS AND MECHANICS NATIONAL BANK
ROBERT S. WINDSOR, JR. SUBSTITUTION TRUSTEE
REBECCA H. WINDSOR SUBSTITUTION TRUSTEE
RONALD C. SMARIGA, SUBSTITUTION TRUSTEE

THE OWNERS HAVE SHOWN AND SUBSCRIBED BEFORE ME THIS DAY OF September 1997.

NOTARY PUBLIC

MY COMMISSION EXPIRES 2-1-98

OWNERS:
ROBERT S. WINDSOR, JR.
REBECCA H. WINDSOR &
WINDSOR KNOX LIMITED PARTNERSHIP
C/O BUCKEYE, INC.
178 THOMAS JOHNSON DRIVE
SUITE 202
FREDERICK, MARYLAND 21702
PHONE: (301)696-0900

NOTES:

1. SITE IS ZONED R-1.
2. A 6' WIDE DRAINAGE AND UTILITY EASEMENT IS RESERVED ALONG ALL LOT LINES.
3. ALL OPEN SPACE AND MEDIAN STRIPS TO BE MAINTAINED BY THE HOMEOWNERS ASSOCIATION.
4. HOMEOWNERS ASSOCIATION DOCUMENTS RECORDED AMONG THE LAND RECORDS OF FREDERICK COUNTY, MARYLAND IN LIBER 1843 AT FOLIO 653 ON DECEMBER 1, 1992 AND A THIRD SUPPLEMENTARY DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED AMONG SAID LAND RECORDS IN LIBER 2154 AT FOLIO 562 ON JANUARY 19, 1996.
5. THIS PLAT IS PART OF A RESIDENTIAL CLUSTER PLAN APPROVED ON NOVEMBER 14, 1990.
6. ALL REQUIRED SIDEWALKS SHALL BE CONSTRUCTED IN ACCORDANCE WITH THE SPECIFICATIONS OF THE FREDERICK COUNTY DESIGN MANUAL AND SHALL BE MAINTAINED BY THE ADJOINING LOT OWNER. A HOMEOWNERS ASSOCIATION OR SIMILAR ORGANIZATION.
7. DENOTES STORM DRAIN EASEMENT.
8. ALL REQUIRED SIDEWALKS SHALL BE CONSTRUCTED IN ACCORDANCE WITH THE SPECIFICATIONS OF THE FREDERICK COUNTY DESIGN MANUAL AND SHALL BE MAINTAINED BY THE ADJOINING LOT OWNER. A HOMEOWNERS ASSOCIATION OR SIMILAR ORGANIZATION.

APPROVED:
FREDERICK COUNTY PLANNING COMMISSION
DATE: 9/24/97
SECRETARY OR CHAIRMAN

APPROVED:
24 Sept 97
FREDERICK COUNTY HEALTH DEPARTMENT
PUBLIC WATER AND SEWER ARE IN CONFORMANCE WITH THE FREDERICK COUNTY MASTER WATER AND SEWER PLAN.

JAMES E. BOWEN, M.D.
AFFIDAVIT

SYMBOLS:

- EX. WELL NO. 1
- T-BAR & CAP NO. 24 TO BE SET UNLESS NOTED OTHERWISE
- CONC. MON. TO BE SET UNLESS NOTED OTHERWISE

MINIMUM BUILDING RESTRICTIONS

FRONT: AS SHOWN
REAR: 30'
SIDE: 10'

DATE: 8-9-96
REVISIONS: PER F&P COMMENTS DATED 8-5-96
DATE: 9-24-96
REVISIONS: PER F&P COMMENTS DATED 9-20-96
DATE: 12-6-96
REVISIONS: PER F&P COMMENTS DATED 11-21-96
DATE: 1-31-97
REVISIONS: DELETE WELL OUTLET
DATE: 3-05-97
REVISIONS: ADDED LOTS 322-327 AND OPEN SPACE
DATE: 5-27-97
REVISIONS: PER F&P COMMENTS DATED 3-2-97

FINAL PLAT
LOTS 301-327 & OPEN SPACE, SECTION 3, PLAT 2
WINDSOR KNOX
RESIDENTIAL CLUSTER DEVELOPMENT
SITUATED OFF WINMOOR DRIVE
URBANA ELECTION DISTRICT #7
FREDERICK COUNTY, MARYLAND
SCALE: 1"=100'
JUNE, 1996

Harris, Smariga & Associates, Inc.
Planners/Engineers/Surveyors
41 EAST ALFALFA STREET, FREDERICK, MD 21701
410.344.1111 FAX 410.344.1112

Recorded 10-7-97 Plat Book 171 Page 136 Job No 4875

Search...

I want to...

Tools



Street/A...

0 30 60ft

View Map

View GroundRent Redemption

View GroundRent Registration

Special Tax Recapture: None

Account Number:District - 07 Account Identifier - 220057

Owner Information

Owner Name: BELL C CAMERON & NANETTE G

Use: RESIDENTIAL

Mailing Address: 3079 LINDSEY CT
IJAMSVILLE MD 21754-9520

Principal Residence: YES

Deed Reference: /03040/ 00936

Location & Structure Information

Premises Address: 3079 LINDSEY CT
IJAMSVILLE 21754-9520

Legal Description: LOT 315 SECT. 3
PLAT 2-22,109 SQ. FT.
WINDSOR KNOLLS

Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:
0097	0022	0235	7020028.11	0000	3		315	2025	
									Plat Ref: 0061/ 0136

Town: None

Primary Structure Built	Above Grade Living Area	Finished Basement Area	Property Land Area	County Use
1998	3,424 SF	320 SF	22,109 SF	000000

Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements
2	YES	STANDARD UNIT	SIDING/	5	3 full/ 1 half	1 Attached	

Value Information

	Base Value	Value	Phase-in Assessments	
		As of	As of	As of
		01/01/2025	07/01/2024	07/01/2025
Land:	175,700	258,700		
Improvements	475,900	534,300		
Total:	651,600	793,000	651,600	698,733
Preferential Land:	0	0		

Transfer Information

Seller: MACDONALD, ALEC & DANA L.
Type: ARMS LENGTH IMPROVED

Date: 01/07/2002
Deed1: /03040/ 00936

Price: \$425,000
Deed2:

Seller: M/I SCHOTTENSTEIN HOMES INC.
Type: ARMS LENGTH IMPROVED

Date: 06/01/1998
Deed1: /02425/ 00472

Price: \$334,734
Deed2:

Seller: WINDSOR, ROBERT S. JR & REBECCA H.
Type: ARMS LENGTH MULTIPLE

Date: 02/05/1998
Deed1: /02377/ 00623

Price: \$278,500
Deed2:

Exemption Information

Partial Exempt Assessments:	Class	07/01/2024	07/01/2025
County:	000	0.00	
State:	000	0.00	
Municipal:	000	0.00 0.00	0.00 0.00

Special Tax Recapture: None

Homestead Application Information

Homestead Application Status: No Application

Homeowners' Tax Credit Application Information

Homeowners' Tax Credit Application Status: No Application

Date:

Treasurer of Frederick County
PO Box 4310
Frederick, MD 21705-4310
Office Hours: Mon-Fri, 8 am - 4 pm
Phone: (301) 600-1111



FREDERICK COUNTY MD

REAL ESTATE TAXES AND FEES
www.frederickcountymd.gov/treasury

Levy Period	Parcel ID	Year	Bill Type	Occupancy	Bill No.	Bill Date
07/01/2025 - 06/30/2026	07-220057	2026	FY	PRINCIPAL RESIDENCE	2744884	07/01/2025

BELL C CAMERON & NANETTE G
3079 LINDSEY CT
IJAMSVILLE, MD 21754-9520

Property Location
3079 LINDSEY CT

Property Description
LOT 315 SECT. 3
PLAT 2-22,109 SQ. FT.
WINDSOR KNOLLS

Liber 3040 Folio 936

Charges	Assessment/Units	Rate	Amount
STATE TAXES	698,733	.112000	782.58
COUNTY TAXES	698,733	1.110000	7,755.94
SYSTEM BENEFIT CHG	1	88.000	88.00
STORM WATER FEE			0.01
	TOTAL		8,626.53
	TOTAL DUE		8,626.53

County Current Real Property Tax Rate		Preceding County Real Property Tax Rate		Difference
1.11	-	1.11	=	= .0000

*If you have a mortgage, please
verify payment of your taxes with
your present mortgage company.*

PLEASE SEE THE PAYMENT SCHEDULE BELOW FOR AMOUNT DUE.

FREDERICK
COUNTY
MARYLAND

Parcel ID	Year	Bill Type	Bill No.
07-220057	2026	FY	2744884

Return this coupon with your
payment

2nd Semiannual Payment Schedule		
If paid in:	Disc/Int	Amount Due
DEC	128.08	4,397.34
JAN	170.77	4,440.03
FEB	213.46	4,482.72

☐ Check here if your address changed
& enter changes on the reverse side

BELL C CAMERON & NANETTE G
3079 LINDSEY CT
IJAMSVILLE, MD 21754-9520

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

2082026302744884400004230488000000000000

FREDERICK
COUNTY
MARYLAND

Parcel ID	Year	Bill Type	Bill No.
07-220057	2026	FY	2744884

Choose payment option below
Return this coupon with your
payment

Annual Payment Schedule		
If paid in:	Disc/Int	Amount Due
JUL	-77.56	8,548.97
AUG	-38.78	8,587.75
SEP	0.00	8,626.53
OCT	86.26	8,712.79
NOV	172.54	8,799.07
DEC	258.80	8,885.33
JAN	345.06	8,971.59
FEB	431.32	9,057.85

1st Semiannual Payment Schedule		
If paid in:	Disc/Int	Amount Due
JUL	-38.78	4,318.49
AUG	-19.39	4,337.88
SEP	0.00	4,357.27
OCT	43.57	4,400.84
NOV	87.15	4,444.42

☐ Check here if your address changed
& enter changes on the reverse side

BELL C CAMERON & NANETTE G
3079 LINDSEY CT
IJAMSVILLE, MD 21754-9520

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

2082026302744884400004318499000000000000



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 8/5/2025 ■ ADDENDUM to Contract of Sale dated _____
 between Buyer _____
 and Seller **C. Cameron Bell, Nanette G. Bell**
 for Property known as **3079 Lindsey Court, Ijamsville, MD 21754**

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.**

<input checked="" type="checkbox"/> Alarm System	<input checked="" type="checkbox"/> Exist. W/W Carpet	<input type="checkbox"/> Playground Equipment	<input type="checkbox"/> TV Antenna
<input checked="" type="checkbox"/> Ceiling Fan(s) # <u>4</u>	<input checked="" type="checkbox"/> Fireplace Screens/Doors	<input checked="" type="checkbox"/> Pool, Equipment & Cover	<input type="checkbox"/> Trash Compactor
<input type="checkbox"/> Central Vacuum	<input type="checkbox"/> Fireplace Equipment	<input checked="" type="checkbox"/> Refrigerator(s) # <u>1</u>	<input type="checkbox"/> Wall Mount TV Brackets
<input checked="" type="checkbox"/> Clothes Dryer	<input checked="" type="checkbox"/> Freezer	<input checked="" type="checkbox"/> w/ Ice Maker(s) # <u>1</u>	<input checked="" type="checkbox"/> Wall Oven(s) # <u>1</u>
<input checked="" type="checkbox"/> Clothes Washer	<input type="checkbox"/> Furnace Humidifier	<input type="checkbox"/> Satellite Dish	<input type="checkbox"/> Water Filter
<input checked="" type="checkbox"/> Cooktop	<input type="checkbox"/> Garage Opener(s) # _____	<input type="checkbox"/> Screens	<input type="checkbox"/> Water Softener
<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> Garage remote(s) # _____	<input type="checkbox"/> Shades/Blinds	<input type="checkbox"/> Window A/C Unit(s) # _____
<input type="checkbox"/> Drapery/Curtain Rods	<input checked="" type="checkbox"/> Garbage Disposal	<input checked="" type="checkbox"/> Storage Shed(s) # <u>1</u>	<input type="checkbox"/> Window Fan(s) # _____
<input type="checkbox"/> Draperies/Curtains	<input type="checkbox"/> Hot Tub, Equipment & Cover	<input type="checkbox"/> Storm Doors	<input type="checkbox"/> Wood Stove
<input type="checkbox"/> Electronic Air Filter	<input type="checkbox"/> Intercom	<input type="checkbox"/> Storm Windows	
<input checked="" type="checkbox"/> Exhaust Fan(s) # <u>6</u>	<input checked="" type="checkbox"/> Microwave	<input checked="" type="checkbox"/> Stove or Range	

ADDITIONAL INCLUSIONS (SPECIFY): radon remediation system, community pool, invisible fence for dogs

ADDITIONAL EXCLUSIONS (SPECIFY): _____

2. LEASED ITEM(S) INCLUDED:

<input type="checkbox"/> Fuel Tank(s)	<input type="checkbox"/> Other _____
<input type="checkbox"/> Solar Panels	<input type="checkbox"/> Other _____
<input type="checkbox"/> Alarm System	<input type="checkbox"/> Other _____
<input type="checkbox"/> Water Treatment System	<input type="checkbox"/> Other _____

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

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

Water Supply	<input checked="" type="checkbox"/> Public	<input checked="" type="checkbox"/> Well	
Sewage Disposal	<input checked="" type="checkbox"/> Public	<input type="checkbox"/> Septic	<input type="checkbox"/> Other _____
Heating	<input checked="" type="checkbox"/> Gas	<input type="checkbox"/> Electric	<input type="checkbox"/> Oil <input type="checkbox"/> Heat Pump <input type="checkbox"/> Other _____
Hot Water	<input checked="" type="checkbox"/> Gas	<input type="checkbox"/> Electric	<input type="checkbox"/> Oil <input type="checkbox"/> Other _____
Air Conditioning	<input type="checkbox"/> Gas	<input checked="" type="checkbox"/> Electric	<input type="checkbox"/> Other _____

Utility Service Providers: Frederick County Division of Water and Sewer, Potomac Edison, Washington Gas and Light

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

Buyer Signature _____ Date _____

Buyer Signature _____ Date _____

Signed by: C. Cameron Bell 8/5/2025
 Seller Signature
 C. Cameron Bell

Signed by: Nanette G. Bell 8/5/2025
 Seller Signature
 Nanette G. Bell





HOMEOWNER'S INSURANCE DISCLOSURE



Property Address: 3079 Lindsey Court, Ijamsville, MD 21754
Street Address City/State/Zip

To assist the buyer in securing a homeowner's policy, the Seller makes the following disclosure by checking the appropriate statement:

1. ☒ I/We have filed no insurance claims, nor have any knowledge of any claims filed on the property listed above in the past five (5) years. I/We are not aware of any existing conditions that may lead to a claim against our homeowner's insurance policy.
2. ☐ I/We have filed _____ insurance claim(s), or know that there has/have been claims made during the past five (5) years, either by me/us or by the previous owner(s).
3. ☐ I/We are aware of conditions that may lead to a future insurance claim.

If item number 2 and/or 3 are checked, please describe the facts of the claim and/or conditions that may lead to a claim:

The current insurance company is: Erie

Signed by: C. Cameron Bell 6/12/2025
02BD38642F6B4FA... Seller's Signature/Date

 Buyer's Signature/Date

Signed by: [Signature] 6/12/2025
D88A9C962D544CA... Seller's Signature/Date

 Buyer's Signature/Date

Updated January 2021

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MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENTProperty Address: **3079 Lindsey Court, Ijamsville, MD 21754**Legal Description: **LOT 315 SECT. 3 PLAT 2-22,109 SQ. FT. WINDSOR KNOLLS****NOTICE TO SELLER AND PURCHASER**

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

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

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

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

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

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

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

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

How long have you owned the property? 24 years

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

Water Supply	<input checked="" type="checkbox"/> Public	<input checked="" type="checkbox"/> Well	<input type="checkbox"/> Other <u>community well</u>
Sewage Disposal	<input checked="" type="checkbox"/> Public	<input type="checkbox"/> Septic System approved for _____ (# of bedrooms)	Other Type
Garbage Disposal	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Dishwasher	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Heating	<input type="checkbox"/> Oil	<input checked="" type="checkbox"/> Natural Gas	<input type="checkbox"/> Electric <input type="checkbox"/> Heat Pump Age _____ <input type="checkbox"/> Other _____
Air Conditioning	<input type="checkbox"/> Oil	<input type="checkbox"/> Natural Gas	<input checked="" type="checkbox"/> Electric <input type="checkbox"/> Heat Pump Age _____ <input type="checkbox"/> Other _____
Hot Water	<input type="checkbox"/> Oil	<input checked="" type="checkbox"/> Natural Gas	<input type="checkbox"/> Electric Capacity _____ Age _____ <input type="checkbox"/> Other _____

Please indicate your actual knowledge with respect to the following:

1. Foundation: Any settlement or other problems? ☐ Yes ☒ No ☐ Unknown

Comments: _____

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

Comments: _____

3. Roof: Any leaks or evidence of moisture? ☐ Yes ☒ No ☐ Unknown

Type of Roof: Composite shingle Age 12 years

Comments: _____

Is there any existing fire retardant treated plywood? ☐ Yes ☐ No ☒ Unknown

Comments: _____

4. Other Structural Systems, including exterior walls and floors:

Comments: _____

Any defects (structural or otherwise)? ☐ Yes ☒ No ☐ Unknown

Comments: _____

5. Plumbing system: Is the system in operating condition? ☒ Yes ☐ No ☐ Unknown

Comments: _____

6. Heating Systems: Is heat supplied to all finished rooms? ☒ Yes ☐ No ☐ Unknown

Comments: _____

Is the system in operating condition? ☒ Yes ☐ No ☐ Unknown

Comments: _____

7. Air Conditioning System: Is cooling supplied to all finished rooms? ☒ Yes ☐ No ☐ Unknown ☐ Does Not Apply

Comments: _____

Is the system in operating condition? ☒ Yes ☐ No ☐ Unknown ☐ Does Not Apply

Comments: _____

8. Electric Systems: Are there any problems with electrical fuses, circuit breakers, outlets or wiring?

☐ Yes ☒ No ☐ Unknown

Comments: _____

8A. Will the smoke alarms provide an alarm in the event of a power outage? ☒ Yes ☐ No

Are the smoke alarms over 10 years old? ☒ Yes ☐ No

If the smoke alarms are battery operated, are they sealed, tamper resistant units incorporating a silence/hush button, which use long-life batteries as required in all Maryland Homes by 2018? ☒ Yes ☐ No

Comments: _____

9. Septic Systems: Is the septic system functioning properly? ☐ Yes ☐ No ☐ Unknown ☒ Does Not Apply

When was the system last pumped? Date _____ ☐ Unknown

Comments: _____

10. Water Supply: Any problem with water supply? ☐ Yes ☒ No ☐ Unknown

Comments: _____

Home water treatment system: ☐ Yes ☒ No ☐ Unknown

Comments: _____

Fire sprinkler system: ☐ Yes ☐ No ☐ Unknown ☒ Does Not Apply

Comments: _____

Are the systems in operating condition? ☒ Yes ☐ No ☐ Unknown

Comments: _____

11. Insulation:

In exterior walls? ☒ Yes ☐ No ☐ Unknown

In ceiling/attic? ☒ Yes ☐ No ☐ Unknown

In any other areas? ☐ Yes ☒ No Where? _____

Comments: _____

12. Exterior Drainage: Does water stand on the property for more than 24 hours after a heavy rain?

☐ Yes ☒ No ☐ Unknown

Comments: _____

Are gutters and downspouts in good repair? ☒ Yes ☐ No ☐ Unknown

Comments: _____

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

Comments: _____

Any treatments or repairs? ☐ Yes ☒ No ☐ Unknown

Any warranties? ☐ Yes ☒ No ☐ Unknown

Comments: _____

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

If yes, specify below

Comments: Radon gas mitigation system, pump installed 2022

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: natural gas heat, natural gas hot water tank.

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

If yes, specify below

Comments: _____

16A. If you or a contractor have made improvements to the property, were the required permits pulled from the county or local permitting office? ☒ Yes ☐ No ☐ Does Not Apply ☐ Unknown

Comments: _____

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

Comments: _____

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

☒ Yes ☐ No ☐ Unknown If yes, specify below

Comments: Subject to Windsor Knolls HOA

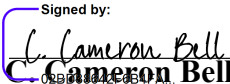
19. Are there any other material defects, including latent defects, affecting the physical condition of the property?

☐ Yes ☒ No ☐ Unknown

Comments: _____

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

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

Seller(s)  Signed by: Cameron Bell Date 8/5/2025

Seller(s)  Signed by: Nanette G. Bell Date 8/5/2025

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

Purchaser _____ Date _____

Purchaser _____ Date _____

MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

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

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

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

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

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

Seller <u>C. Cameron Bell</u>	Date _____
Seller <u>Nanette G. Bell</u>	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 _____



**FREDERICK
COUNTY
ASSOCIATION OF
REALTORS®**

FREDERICK COUNTY NOTICES AND DISCLOSURES

This disclosure statement is attached to and hereby made a part of the Contract dated _____ between _____ (Buyers(s)) and **C. Cameron Bell, Nanette G. Bell** (Seller(s)) for the property located in the County of Frederick, State of Maryland, described as **3079 Lindsey Court, Ijamsville, MD 21754** (the "Property").

- 1. MASTER PLANS AND ZONING ORDINANCES:** Buyers have the right to review any applicable master plans and zoning ordinances, including but not limited to: Frederick Municipal Airport Overlay Zone, Historic Preservation Overlay District, National Register of Historic Places, Livable Frederick Master Plan, Carroll Creek Overlay District, and Monocacy Scenic River Management Plan, or other maps and information relating to planned land uses, roads, highways and the location of parks and other public facilities affecting the property. This information may be found online or at most local, county or state offices such as Parks and Recreation, Planning and Zoning, etc.
- 2. FREDERICK COUNTY RIGHT TO FARM ORDINANCE NO. 96-23-175:** FREDERICK COUNTY ALLOWS AGRICULTURAL OPERATIONS (as defined in the Frederick County Right to Farm Ordinance) WITHIN THE COUNTY. Buyer(s) 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 24-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. Frederick County has determined that inconveniences or discomforts associated with such agricultural 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 management practices. Frederick County has established an Agricultural Reconciliation Committee to assist in the resolution of disputes which might arise between persons in this County regarding whether agricultural 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 practices. If you have any question concerning this policy or the Reconciliation Committee, please contact the Frederick County Planning Department.
- 3. SPECIAL TAXING DISTRICT OR COMMUNITY DEVELOPMENT AUTHORITY (CDA):** The property may be part of a Special Taxing District or Community Development Authority (CDA). There are Special Taxing Districts and CDAs in Frederick County, including but not limited to: Lake Linganore CDA, Urbana CDA, Brunswick Crossing, Lake Linganore-Oakdale CDA, Jefferson Tech Park, and others. For the most accurate and up-to-date information, please contact MuniCap, Inc. at (443) 539-4101.

If this sale is subject to a tax or fee of a Special Taxing District or CDA, State law requires that the seller disclose to the buyer at or before the time the contract is entered into, or within 20 calendar days after entering into the contract, certain information concerning the property being purchased. The content of the information to be disclosed is set forth in §10-704 of the Real Property Article of the Maryland Annotated Code and includes the amount of the current annual tax or fee, the number of years remaining for the tax or fee, and a statement of whether any tax or fee against the property is delinquent.

- The amount of the current annual tax or fee of the Special Taxing District or Community Development Authority on the property is \$_____.
- The number of years remaining for the tax or fee of the Special Taxing District or Community Development Authority on the property is_____.
- Any tax or fee of the Special Taxing District or Community Development Authority against the property ☐ is delinquent or ☐ is not delinquent.

Revised 06/01/2025

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Page 1 of 2

- 4. NOTICE ON ZONES OF DEWATERING INFLUENCE:** The property may be located in a “Zone of Dewatering Influence.” Such a zone is defined under Maryland law as the area surrounding a surface pit mine in “karst” terrain (limestone and carbonate rock containing closed depressions, sinkholes, caverns, cavities, and underground channels), where groundwater has been depleted through pumping activities in the subject mine. Dewatering of karst terrain may result in gradual caving in or sinking of the surface of the land. Dewatering may also result in declining ground water levels, which may affect the yield of wells on a property. The Maryland Department of the Environment (MDE) is required to provide on its website for use by the public a searchable map of established zones of dewatering influence. The MDE website can be accessed at <https://mde.maryland.gov/programs/LAND/mining/Pages/mapping.aspx>

A PURCHASER OF REAL PROPERTY LOCATED IN BALTIMORE COUNTY, CARROLL COUNTY, FREDERICK COUNTY, OR WASHINGTON COUNTY IS ADVISED TO CONTACT THE MARYLAND DEPARTMENT OF THE ENVIRONMENT TO DETERMINE WHETHER THE REAL PROPERTY FOR PURCHASE IS LOCATED WITHIN A ZONE OF DEWATERING INFLUENCE. MARYLAND LAW PROVIDES CERTAIN REMEDIES FOR PROPERTY IMPACTED BY DEWATERING.

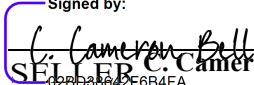
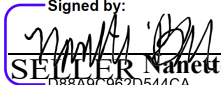
5. MARYLAND PIEDMONT RELIABILITY PROJECT ELECTRIC POWER LINE -- This disclosure pertains to properties in Baltimore, Carroll, and Frederick Counties.

The Maryland Piedmont Reliability Project (“Project”) is a *PROPOSED* 500 KV electric power line transmission system expected to cross BALTIMORE, CARROLL, AND FREDERICK COUNTIES. If this property is located in Baltimore, Carroll, or Frederick County, it is strongly advised you obtain further information from the websites below to determine whether the proposed transmission line will affect the property directly or indirectly.

Project website:

<https://corporate.pseg.com/aboutpseg/companyinformation/thepsegfamilyofcompanies/psegrenewabletransmission/mprp>

Maryland Public Service Commission website: <https://www.psc.state.md.us/>

Signed by: _____ 8/5/2025		_____	
 SELLER C. Cameron Bell <small>02BD38642F6B4FA...</small>		DATE	BUYER _____ DATE
Signed by: _____ 8/5/2025		_____	
 SELLER Nafette G. Bell <small>D88A9C962D544CA...</small>		DATE	BUYER _____ 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): C. Cameron Bell Nanette G. Bell

PROPERTY: 3079 Lindsey Court, Ijamsville, MD 21754

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.

Buyer _____ Date _____	Seller _____ Date _____	Signed by:  6/12/2025 <small>03BD38642F6B4FA...</small>
Buyer _____ Date _____	Seller _____ Date _____	Signed by:  6/12/2025 <small>1B8A9C962D544CA...</small>



**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): C. Cameron Bell Nanette G. Bell
PROPERTY: 3079 Lindsey Court, Ijamsville, MD 21754

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 Windsor Knolls

(2). (i). The current monthly fees or assessments imposed by the homeowners association upon the lot are \$ 125.00 per month payable on a Monthly 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: \$ 1200

(iii). The fees, assessments, or other charges imposed by the homeowners association against the lot are _____ or are not UB MB (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:

UB MB (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: Property Management People
Address: 92 Thomas Johnson Drive, #170, Frederick, MD 21702
Telephone: 301.694.6900 : www.pmpbiz.com

_____ (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: _____



^{Initial} CB ^{Initial} WPS 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.)

- ^{Initial} CB ^{Initial} WPS ^{Initial} CB ^{Initial} WPS A. Articles of incorporation;
^{Initial} CB ^{Initial} WPS B. Declaration of covenants and restrictions;
^{Initial} CB ^{Initial} WPS C. All recorded covenants and restrictions of the primary developments, and of other related developments to the extent reasonably available;
^{Initial} CB ^{Initial} WPS 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 ^{Initial} CB ^{Initial} WPS or Are Not _____ enforceable against an owner;
B. Are ^{Initial} CB ^{Initial} WPS 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.

Signed by: Cameron Bell 6/12/2025
Seller Date

Signed by: [Signature] 6/12/2025
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 _____



GENERAL ADDENDUM

Special provisions attached to and hereby made a part thereof, the Contract dated _____
 on Lot 315, Block _____, Subdivision WINDSOR KNOLLS,
3079 Lindsey Court, Ijamsville, MD 21754,
 located in FREDERICK County, Maryland between
 (Purchasers) _____
 and (Sellers) C. Cameron Bell Nanette G. Bell

ALL PARTIES UNDERSTAND AND AGREE THAT THE BUYER WILL HAVE THEIR LENDER ORDER THE
APPRAISAL FOR THE ABOVE MENTIONED PROPERTY WITHIN 10 DAYS OF CONTRACT
RATIFICATION WITH CONFIRMATION SENT BY EMAIL TO THE LISTING AGENT AT THE FOLLOWING EMAIL
ADDRESS: BOBBIPRESCOTT@GMAIL.COM

Signed by:
C. Cameron Bell
 Seller BD38642F6B4FA...
 Signed by:
[Signature]
 Seller D88A9C962D544CA...
 6/12/2025
 Date

Purchaser
 Purchaser
 Date



NOTICE TO BUYER AND SELLER OF BUYER'S RIGHTS AND SELLER'S OBLIGATIONS UNDER MARYLAND'S SINGLE FAMILY RESIDENTIAL PROPERTY CONDITION DISCLOSURE LAW

ADDENDUM dated _____ to the Contract of Sale
 between Buyer C. Cameron Bell and Seller Nanette G. Bell
 known as 3079 Lindsey Court, Ijamsville, MD 21754 for Property

NOTE: This notice does not apply to: (1) the initial sale of single family residential property which has never been occupied, or for which a certificate of occupancy has been issued within one year prior to the date of the Contract; (2) a transfer that is exempt from the transfer tax under Subsection 13-207 of the Tax-Property Article, except land installments contracts of sale under Subsection 13-207(a)(11) of the Tax-Property Article and options to purchase real property under Subsection 13-207(a)(12) of the Tax-Property Article; (3) a sale by a lender or an affiliate or subsidiary of a lender that acquired the real property by foreclosure or deed in lieu of foreclosure; (4) a sheriff's sale, tax sale, or sale by foreclosure, partition or by court appointed trustee; (5) a transfer by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust; (6) a transfer of single family residential real property to be converted by the buyer into a use other than residential use or to be demolished; or (7) a sale of unimproved real property.

Section 10-702 of the Real Property Article of the Annotated Code of Maryland ("Section 10-702") requires that a seller of a single family residential property ("the property") deliver to each buyer, on or before entering into a contract of sale, on a form published and prepared by the Maryland Real Estate Commission, **EITHER**:

- (A) A written property condition disclosure statement listing all defects including latent defects, or information of which the seller has actual knowledge in relation to the following:
- (i) Water and sewer systems, including the source of household water, water treatment systems, and sprinkler systems;
 - (ii) Insulation;
 - (iii) Structural systems, including the roof, walls, floors, foundation and any basement;
 - (iv) Plumbing, electrical, heating, and air conditioning systems;
 - (v) Infestation of wood-destroying insects;
 - (vi) Land use matters;
 - (vii) Hazardous or regulated materials, including asbestos, lead-based paint, radon, underground storage tanks, and licensed landfills;
 - (viii) Any other material defects, including latent defects, of which the seller has actual knowledge;
 - (ix) Whether the required permits were obtained for any improvements made to the property;
 - (x) Whether the smoke alarms:
 - 1. will provide an alarm in the event of a power outage;
 - 2. are over 10 years old; and
 - 3. if battery operated, are sealed, tamper resistant units incorporating a silence/hush button and use long-life batteries as required in all Maryland homes by 2018; and
 - (xi) If the property relies on the combustion of a fossil fuel for heat, ventilation, hot water, or clothes dryer operation, whether a carbon monoxide alarm is installed on the property.

"Latent defects" under Section 10-702 means material defects in real property or an improvement to real property that:

- (i) A buyer would not reasonably be expected to ascertain or observe by a careful visual inspection, and
- (ii) Would pose a threat to the health or safety of the buyer or an occupant of the property, including a tenant or invitee of the buyer;

OR

- (B) A written disclaimer statement providing that:

- (i) Except for latent defects of which the seller has actual knowledge, the seller makes no representations or warranties as to the condition of the real property or any improvements on the real property; and
- (ii) The buyer will be receiving the real property "as is," with all defects, including latent defects, that may exist, except as otherwise provided in the contract of sale of the property.



At the time the disclosure or disclaimer statement is delivered to you ("the buyer"), you are required to date and sign a written acknowledgement of receipt on the disclosure or disclaimer statement which shall be included in or attached to the contract of sale.

Section 10-702 further provides that a buyer who receives the disclosure or disclaimer statement on or before entering into a contract of sale does not have the right to rescind the contract based upon the information contained in the disclosure or disclaimer statement.

You are hereby notified that, in certain circumstances, you have the right to rescind your contract with the seller if the seller fails to deliver to you the written property condition disclosure or disclaimer statement. Section 10-702 provides that a buyer who does not receive the disclosure or disclaimer statement on or before entering into the contract has the unconditional right, upon written notice to the seller or seller's agent.

- (i) To rescind the contract at any time before the receipt of the disclosure or disclaimer statement or within 5 days following receipt of the disclosure or disclaimer statement; and
- (ii) To the immediate return of any deposits made on account of the contract.

Your right to rescind the contract under Section 10-702 terminates if not exercised before making a written application to a lender for a mortgage loan, if the lender discloses in writing at or before the time application is made that the right to rescind terminates on submission of the application or within 5 days following receipt of a written disclosure from a lender who has received your application for a mortgage loan, if the lender's disclosure states that your right to rescind terminates at the end of that 5 day period.

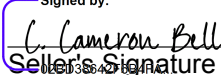

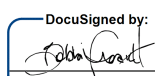
Your rights as a buyer under Section 10-702 may not be waived in the contract and any attempted waiver is void. Your rights as the buyer to terminate the contract under Section 10-702 are waived conclusively if not exercised before:

- (i) Closing or occupancy by you, whichever occurs first, in the event of a sale; or
- (ii) Occupancy, in the event of a lease with option to purchase.

The information contained in the property condition disclosure statement is the representation of the seller and not the representation of the real estate broker or sales person, if any. A disclosure by the seller is not a substitute for an inspection by an independent professional home inspection company. You should consider obtaining such an inspection. The information contained in a disclosure statement by the seller is not a warranty by the seller as to the condition of the property of which condition the seller has no actual knowledge or other condition, including latent defects, of which the seller has no actual knowledge. The seller is not required to undertake or provide an independent investigation or inspection of the property in order to make the disclosures required by Section 10-702. The seller is not liable for an error, inaccuracy or omission in the disclosure statement if the error, inaccuracy or omission was based upon information that was not within the actual knowledge of the seller or was provided to the seller by a third party as specified in Section 10-702(i) or (j).

You may wish to obtain professional advice about the property or obtain an inspection of the property.

The undersigned buyer(s) and seller(s) acknowledge receipt of this notice on the date indicated below and acknowledge that the real estate licensee(s) named below have informed the buyer(s) and the seller(s) of the buyer(s)' rights and the seller(s)' obligations under Section 10-702.

_____ Buyer's Signature	_____ Date	Signed by:  C. Cameron Bell Seller's Signature	6/12/2025 _____ Date
_____ Buyer's Signature	_____ Date	Signed by:  Bobbi Prescott Seller's Signature	6/12/2025 _____ Date
_____ Agent's Signature	_____ Date	DocuSigned by:  Bobbi Prescott Agent's Signature Bobbi Prescott	6/10/2025 _____ Date

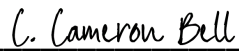
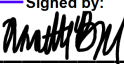
MLS Errors Disclosure Statement

All Parties related to the sale of this property understand and accept that the MLS system used to relay pertinent information to others regarding this property may contain errors and inadvertent inaccuracies.

Information contained within an MLS data source should be considered a SECOND SOURCE of information which could have been pulled from inaccurate public records and other sources. It is the Buyer(s) & Seller(s) responsibility to ensure accuracy of all information contained within. MLS information is general in nature and indeed not a guarantee of 100% accuracy.

As a Seller, you acknowledge that you have reviewed the MLS printout prior to entering a sales/purchase contract with any Buyer and all information is to the best of your knowledge.

As a Buyer, you acknowledge that you have reviewed the MLS printout prior to entering into a purchase agreement with the Seller. You understand information contained within the MLS printout could contain errors and inadvertent inaccuracies.

Buyer _____	Date _____	Seller	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> <small>Signed by:</small>  <small>02BD38642F6B4FA...</small> </div>	Date <u>6/12/2025</u>
Buyer _____	Date _____	Seller	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> <small>Signed by:</small>  <small>D88A9C962D544CA...</small> </div>	Date <u>6/12/2025</u>

Property Address 3079 Lindsey Court, Ijamsville, MD 21754





STATE OF MARYLAND
REAL ESTATE COMMISSION

Consent for Dual Agency

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

When Dual Agency May Occur

The possibility of Dual Agency arises when:

- 1) The buyer is interested in a property listed by a real estate broker; and
- 2) The seller's agent and the buyer's agent are affiliated with the same real estate broker.

Important Considerations Before Making a Decision About Dual Agency

A broker or broker's designee, acting as a dual agent does not exclusively represent either the seller or buyer; there may be a conflict of interest because the interests of the seller and buyer may be different or adverse. As a dual agent, the real estate broker does not owe undivided loyalty to either the seller or buyer.

Before the buyer and seller can proceed to be represented by a broker acting as a dual agent, they must both sign Consent for Dual Agency. If the buyer has previously signed Consent for Dual Agency, the buyer must **affirm** the buyer's consent for the purchase of a particular property before an offer to purchase is presented to the seller. If the seller has previously signed Consent for Dual Agency, the seller must **affirm** the seller's consent for the sale of the property to a particular buyer before accepting an offer to purchase the property. The **affirmation** is contained on Page 2 of this form.

Your Choices Concerning Dual Agency

In a possible dual agency situation, the buyer and seller have the following options:

1. **Consent in writing to dual agency.** If all parties consent in writing, the real estate broker or the broker's designee (the "dual agent") shall assign one real estate agent affiliated with the broker to represent the seller (the seller's "intra-company agent") and another agent affiliated with the broker to represent the buyer (the buyer's "intra-company agent"). Intra-company agents are required to provide the same services to their clients that agents provide in transactions not involving dual agency, including advising their clients as to price and negotiation strategy.
2. **Refuse to consent to dual agency.** If either party refuses to consent in writing to dual agency, the real estate broker must terminate the brokerage relationship for that particular property with the buyer, the seller, or both. If the seller terminates the brokerage agreement, the seller must then either represent him or herself or arrange to be represented by another real estate company. If the buyer terminates the brokerage agreement, the buyer may choose not to be represented but simply to receive assistance from the seller's agent, from another agent in that company, or from a subagent from another company. Alternatively, the buyer may choose to enter into a written buyer agency agreement with a different broker/company.

Duties of a Dual Agent and Intra-Company Agent

Like other agents, unless the client gives consent to disclose the information, dual agents and intra-company agents must keep confidential information about a client's bargaining position or motivations. For example, without written consent of the client, a dual agent or intra-company agent may not disclose to the other party, or the other party's agent:

- 1) Anything the client asks to be kept confidential; *
- 2) That the seller would accept a lower price or other terms;
- 3) That the buyer would accept a higher price or other terms;
- 4) The reasons why a party wants to sell or buy, or that a party needs to sell or buy quickly; or
- 5) Anything that relates to the negotiating strategy of a party.

*** Dual agents and intra-company agents must disclose material facts about a property to all parties.**

How Dual Agents Are Paid

Only the broker receives compensation on the sale of a property listed by that broker.

If a financial bonus is offered to an agent who sells property that is listed with his/her broker, this fact must be disclosed in writing to both the buyer and seller.

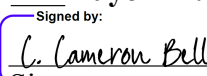
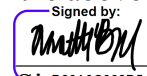
Consent for Dual Agency

I have read the above information, and I understand the terms of the dual agency. I understand that I do not have to consent to a dual agency and that if I **refuse** to consent, there will not be a dual agency; and that I may withdraw the consent at any time upon notice to the dual agent. I hereby **consent** to have

RE/MAX Results act as a Dual Agent for me as the
(Firm Name)

☒ **Seller** in the sale of the property at: 3079 Lindsey Court, Ijamsville, MD 21754

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

Signed by:	6/12/2025	Signed by:	6/12/2025
			
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:

Property Address

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

Name(s) of Buyer(s)

Signature	Date	Signature	Date
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NOTIFICATION OF DUAL AGENCY WITHIN A TEAM

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.

This form must be presented to the buyer and seller at the time the real estate licensee presents the disclosure of agency relationships. For the seller, that should occur no later than when the seller signs the listing agreement. For the buyer, that should occur no later than the initial scheduled showing of the property, subject of this transaction.

ACKNOWLEDGMENT OF RECEIPT OF NOTICE

I/we acknowledge receipt of the Notification of Dual Agency within a Team.

<p>Signed by:</p> <p><u>C. Cameron Bell</u></p> <p>02BD38642F6B4FA...</p> <p>Signed by:</p> <p><u>Milly Bell</u></p> <p>D88A9C962D544CA...</p>	<p>6/12/2025</p> <p>DATE: _____</p> <p>6/12/2025</p> <p>DATE: _____</p>
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This form is intended for use by members only.



BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**(Non-Virginia)**

C. Cameron Bell

Nanette G. Bell

To (Client's Name(s)): _____

Property Address: 3079 Lindsey Court, Ijamsville, MD 21754

Street

City

State

Zip

From: RE/MAX Results ("Broker")

This is to give you notice that RE/MAX Results has business relationships (e.g. direct or indirect ownership interests, joint ventures and/or office leases) with the following mortgage, title, closing, and other service providers: fifty percent ownership in Motto Mortgage Premium, no more than twelve percent ownership in Catoctin Title Partners, LLC, and Community Title Network, LLC, an independently owned settlement company. Because of these relationships, this referral may provide Broker a financial or other benefit.

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

LENDER CHARGES

MOTTO MORTGAGE PREMIUM charges fees which may include discount points and/or lender origination charges. The charges and fees will depend on the loan product and interest rate you choose and may be expressed as a flat fee or a percentage of the loan amount. Estimated ranges for these charges are provided below. Please consult with your lender for a list of applicable charges.

Motto Mortgage Premium

Mortgage Brokerage Services

0% to 2.75%

TITLE INSURANCE CHARGES**Title Insurance Fees provided by Catoctin Title Partners, LLC:**

Owner's Title Insurance Policy: Estimated charges for Enhanced Coverage calculated per Thousand Dollars (per \$1,000) of sales price as follows:

Maryland

First \$250,000	\$ 6.15
\$250,001-\$500,000	\$ 5.25
\$500,001-\$1,000,000	\$ 4.50
\$1,000,001- \$5,000,000	\$ 3.55

Additional charges

Simultaneous issue of Lenders' Title Insurance Policy is \$200.00 per Loan Policy

Insured Closing Protection Letter is \$ 45.00 per Loan Policy.

Estimated owners' title insurance premiums (per \$1,000 of sales price) are provided above for "enhanced" coverage. Other options may be available, including less comprehensive "standard" coverage and a "reissue rate," which could reduce your charges

Settlement Fees provided by Community Title Network, LLC:

Buyer Settlement Fees: \$800- \$1,100

Seller Settlement Fees: \$450 -\$850

Additional service fees charged by 3rd party vendors for Title Abstracts generally range from \$110-\$300 and for Location Surveys generally range from \$250- \$600.

ACKNOWLEDGMENT

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

Signed by:

C. Cameron Bell6/12/2025

Signature

Date

Signed by:

Nanette G. Bell6/12/2025

Signature

Date



EQUAL HOUSING
OPPORTUNITY

From: RE/MAX Results ("Broker")