

Sales Associate: Bobbi Prescott, License# 603372
Broker of Record: Sandy Olson, License# 527089

Team Office: 6 W Main Street, Middletown, MD 21769
Main Office: 5202 Presidents Court #310, Frederick, MD 21703

Disclosure Package:

**557 Boysenberry Lane
Frederick, Maryland 21703**

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



Download these docs from here

PLEASE LEAVE THIS COPY AT THE PROPERTY

- these documents are available online, on the property website and in the MLS -

Frederick County, Maryland

Property Report: 557 BOYSENBERRY LN
FREDERICK MD 21703

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



General Information

Municipality: Frederick City
 Tax Account: 1102159708
 Tax Map/Parcel: 0416/2123
 Plat: [0040/0131](#)
 Census Tract: 750505
 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: [02-004](#)
 Legislative District: [03](#)
 Congressional District: [6](#)
 Council District: [3](#)

Services Information

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

School Districts

High: Frederick High
 Middle: Crestwood Middle
 Elementary/Primary: Orchard Grove Elementary

Public Safety Information

Police District: [Frederick City Police Department](#)
 Fire Station Number: 1
 Fire Station: Independent Hose Company
 Registered Sex Offenders Within 1/4 Mile: 4
 Reported Crimes Within 1/4 Mile (2017) * : 11
 Hospital: [Frederick Health Hospital](#)

Closest Points of Interest

Library: [C. Burr Artz](#)
 Park: Hill Street Park
 Farmer's Market: [Frederick Farmer's Market](#)
 Golf Course: Frederick Golf Club
 TransIT Service Within 1/4 Mile: Yes

Historic Properties in the Area

[Please visit the Maryland Inventory of Historic Properties to view further information on each site.](#)
 F-3-061 / Prospect Hall (Prospect Hall School, Prospect Hill)
 F-3-234 / Oliver Wren Property
 F-3-193 / Maryland State Police Barracks

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.



Frederick County, Maryland

Search...

I want to...

Tools



Street/A...

0 30 60ft



Real Property Data Search ()
 Search Result for FREDERICK COUNTY

[View Map](#)

No Ground Rent Redemption on File

No Ground Rent Registration on File

Special Tax Recapture: None

Account Number: District - 02 Account Identifier - 159708

Owner Information

Owner Name: GALVIN KRISTINA **Use:** TOWN HOUSE
Principal Residence: YES
Mailing Address: 557 BOYSENBERRY LN **Deed Reference:** /11600/ 00138
 FREDERICK MD 21703-

Location & Structure Information

Premises Address: 557 BOYSENBERRY LN **Legal Description:** LOT 2075 SECT 2
 FREDERICK 21701-0000 910 SQ FT
 OVERLOOK

Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:	Plat Ref:
077A	0014	2123	2070054.11	0000	2		2075	2026	42 123	

Town: FREDERICK CITY

Primary Structure Built	Above Grade Living Area	Finished Basement Area	Property Land Area	County Use
1990	1,600 SF		910 SF	

Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements
3	NO	CENTER UNIT	FRAME/	4	2 full/ 1 half		

Value Information

	Base Value	Value	Phase-in Assessments	
		As of	As of	As of
		01/01/2026	07/01/2025	07/01/2026
Land:	55,000	75,000		
Improvements	207,600	259,600		
Total:	262,600	334,600	262,600	286,600
Preferential Land:	0	0		

Transfer Information

Seller: FRY GABRIELLE Type: ARMS LENGTH IMPROVED	Date: 01/06/2017 Deed1: /11600/ 00138	Price: \$182,400 Deed2:
Seller: GERRARD, MALCOLM A. & REBECCA N. Type: ARMS LENGTH IMPROVED	Date: 09/06/2001 Deed1: /02945/ 00637	Price: \$95,000 Deed2:
Seller: SECRETARY OF HOUSING & URBAN DEV. Type: ARMS LENGTH IMPROVED	Date: 04/24/1997 Deed1: /02264/ 00143	Price: \$88,251 Deed2:

Exemption Information

Partial Exempt Assessments:	Class	07/01/2025	07/01/2026
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	02-159708	2026	FY	PRINCIPAL RESIDENCE	2716894	07/01/2025

GALVIN KRISTINA
 557 BOYSENBERRY LN
 FREDERICK, MD 21703

Property Location
 557 BOYSENBERRY LN

Property Description
 LOT 2075 SECT 2
 910 SQ FT
 OVERLOOK

Liber 11600 Folio 138

Charges	Assessment/Units	Rate	Amount
STATE TAXES	262,600	.112000	294.11
COUNTY TAX DIFFRNTL	262,600	1.007900	2,646.75
FREDERICK CITY TAX	262,600	.705500	1,852.64
SYSTEM BENEFIT CHG	1	88.000	88.00
	TOTAL		4,881.50
	TOTAL DUE		4,881.50

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.
02-159708	2026	FY	2716894

Return this coupon with your payment

2nd Semiannual Payment Schedule		
If paid in:	Disc/Int	Amount Due
DEC	71.90	2,468.64
JAN	95.86	2,492.60
FEB	119.84	2,516.58

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

GALVIN KRISTINA
 557 BOYSENBERRY LN
 FREDERICK, MD 21703

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

20820263027168947000023742540000000000

FREDERICK COUNTY MARYLAND

Parcel ID	Year	Bill Type	Bill No.
02-159708	2026	FY	2716894

Choose payment option below
Return this coupon with your payment

Annual Payment Schedule		
If paid in:	Disc/Int	Amount Due
JUL	-44.98	4,836.52
AUG	-22.50	4,859.00
SEP	0.00	4,881.50
OCT	48.80	4,930.30
NOV	97.64	4,979.14
DEC	146.44	5,027.94
JAN	195.25	5,076.75
FEB	244.08	5,125.58

1st Semiannual Payment Schedule		
If paid in:	Disc/Int	Amount Due
JUL	-22.49	2,462.27
AUG	-11.25	2,473.51
SEP	0.00	2,484.76
OCT	24.84	2,509.60
NOV	49.70	2,534.46

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

GALVIN KRISTINA
 557 BOYSENBERRY LN
 FREDERICK, MD 21703

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

20820263027168947000024622730000000000

BK 11600 PG 0138

Salisbury, McLister & Foley, LLP
File No. 26671TLL
Tax ID # 02-159708
Property Address: 557 Boysenberry Lane, Frederick, MD 21703

APPROVED FOR TRANSFER
Treasurer of Frederick Co., MD
Per: *[Signature]* Date: 9/15/17
Taxes-Water/Sewer PAID
Recordation Tax Pd. \$ 290-

This Deed, made this 4th day of January, 2017, by and between **Gabrielle Fry**, GRANTOR, and **Kristina Galvin**, GRANTEE.

Witnesseth -

That in consideration of the sum of One Hundred Eighty-Two Thousand Four Hundred and 00/100 Dollars (\$182,400.00), which includes the amount of any outstanding Mortgage or Deed of Trust, if any, the receipt of which is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantee, as sole owner, in fee simple, all that lot of ground situate in the County of Frederick, State of Maryland and described as follows, that is to say:

All that lot or parcel of land situate, lying and being in Frederick County, Maryland and being more particularly described as follows:

Being known and designated as Lot Numbered 2075 as per plat entitled "final Plat 2 of 2, Section Two, City of Frederick, OVERLOOK, A Resubdivision of Lots 2027 thru 2078 and Lots 2129 thru 2148, Overlook previously recorded in Plat Book 40 at Plat 131" as per plat thereof recorded at Plat Book 42 at page 123 as recorded among the Land Records of Frederick County, Maryland.

BEING the fee simple property which, by Deed dated August 31, 2001, and recorded in the Land Records of the County of Frederick, Maryland, in Liber 2945, Folio 637, was granted and conveyed by Malcolm Gerrard and Rebecca N. Gerrard unto Gabrielle Fry.

Together with the buildings and improvements thereon erected, made or being; and all and every, the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

To Have and To Hold the said tract of ground and premises above described and mentioned, and hereby intended to be conveyed, together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said Kristina Galvin, as sole owner, in fee simple.

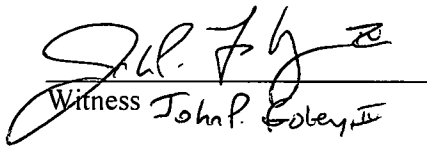
And the Grantor hereby covenants that she has not done or suffered to be done any act, matter or thing whatsoever, to encumber the property hereby conveyed; that she will warrant Specially the property hereby granted; and that she will execute such further assurances of the same as may be requisite.

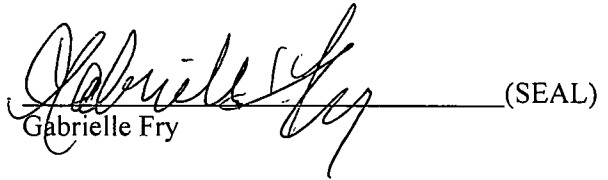
Approved For Transfer
The City of Frederick, MD
Department of Finance
Per: *[Signature]* Date: 1-5-17
Water/Sewer - Paid

FREDERICK COUNTY CIRCUIT COURT (Land Records) SKD 11600 p.0138 MSA_CE_61_11447. Date available 1/10/2017. Printed 1/13/2026.

456.00

In Witness Whereof, Grantor has caused this Deed to be properly executed and sealed the day and year first above written.


Witness John P. Foley, IV

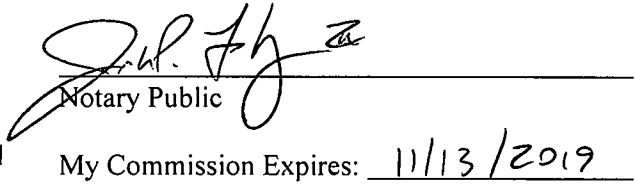

Gabrielle Fry (SEAL)

STATE OF MARYLAND }
COUNTY OF FREDERICK } ss

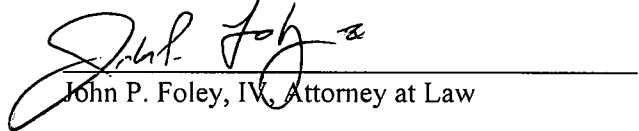
I hereby certify that on this 4th day of January, 2017, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Gabrielle Fry, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged the same for the purposes therein contained, and further acknowledged the foregoing Deed to be her act, and in my presence signed and sealed the same, giving oath under penalties of perjury that the consideration recited herein is correct.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

John P. Foley, IV
Notary Public
Frederick County, Maryland
My Commission Expires
November 13, 2019


Notary Public
My Commission Expires: 11/13/2019

THIS IS TO CERTIFY that the within Deed was prepared by, or under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland.


John P. Foley, IV, Attorney at Law

AFTER RECORDING, PLEASE RETURN TO:
Grantee - Kristina Galvin, 557 Boysenberry Lane, Frederick, MD 21703

BK 11600 PG 0140

**AFFIDAVIT OF GRANTEE(S) AS
FIRST-TIME MARYLAND HOME BUYER(S)**

The undersigned each state under oath as follows:

1. Each of the undersigned is a Grantee of residentially improved real property located at:

Address: **557 Boysenberry Lane
Frederick, MD 21703**

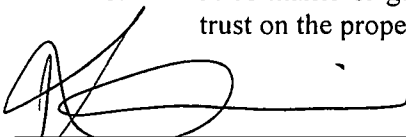
being more particularly described as follows:

All that lot or parcel of land situate, lying and being in Frederick County, Maryland and being more particularly described as follows:

Being known and designated as Lot Numbered 2075 as per plat entitled "final Plat 2 of 2, Section Two, City of Frederick, OVERLOOK, A Resubdivision of Lots 2027 thru 2078 and Lots 2129 thru 2148, Overlook previously recorded in Plat Book 40 at Plat 131" as per plat thereof recorded at Plat Book 42 at page 123 as recorded among the Land Records of Frederick County, Maryland.

2. Each of the undersigned is:

- a. A first-time Maryland home buyer, defined as an individual who has never owned in the State residential real property that has been the individual's principal place of residence, who will occupy the property as Grantee's principal residence; or
- b. A co-maker or guarantor of the purchase money mortgage or purchaser money deed of trust on the property who will not occupy the property as Grantee's principal residence.



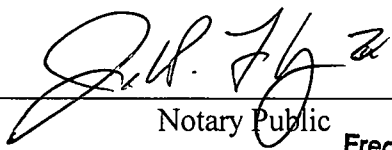
Kristina Galvin

STATE OF MARYLAND, COUNTY OF FREDERICK:

I HEREBY CERTIFY THAT on this **January 04, 2017**, before me, the subscriber, a Notary Public of the State of Maryland in and for the County of Frederick personally appeared **Kristina Galvin** known to me (or satisfactorily proven) to be the person(s) described in the foregoing instrument, and made oath in due form of law and under penalties of perjury, that the matters and facts set forth herein are true.

As witness, my hand and notarial seal.

My Commission Expires: 11/13/2019



 Notary Public
John P. Foley, IV
 Notary Public
 Frederick County, Maryland
 My Commission Expires
 November 13, 2019

FREDERICK COUNTY CIRCUIT COURT (Land Records) SKD 11600 p.0140 MSA_CE_61_11447. Date available 1/10/2017. Printed 1/13/2026.

**MARYLAND
FORM
WH-AR**

**Certification of Exemption from Withholding Upon
Disposition of Maryland Real Estate Affidavit of
Residence or Principal Residence** BK 11600 PG 0141 2016

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change

in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information

Name of Transferor Gabrielle Fry

2. Reasons for Exemption

- Resident Status** I, Transferor, am a resident of the State of Maryland.
- Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf.
- Principal Residence** Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation.

Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.

3a. Individual Transferors

John P. Foley, II
Witness John P. Foley, II

Gabrielle Fry
Name
Gabrielle Fry
Signature

3b. Entity Transferors

Witness/Attest

Name of Entity

By

Name

Title

FREDERICK COUNTY CIRCUIT COURT (Land Records) SKD 11600 p.0141 MSA_CE_61_11447. Date available 1/10/2017. Printed 1/13/2026.

State of Maryland Land Instrument Intake Sheet

Baltimore City County: Frederick
Information provided is for the use of the Clerk's Office, State Department of Assessments and Taxation, and County Finance Office Only.
(Type or Print in Black Ink Only--All Copies Must Be Legible)

BK 11600 PG 0142

Space Reserved for Circuit Court Clerk Recording Validation

1 Type(s) of Instruments
2 Conveyance Type Check Box
3 Tax Exemptions (if applicable)

4 Consideration and Tax Calculations
Table with columns for Consideration Amount and Finance Office Use Only. Includes rows for Purchase Price, Mortgage, Balance of Existing Mortgage, etc.

5 Fees
Table with columns for Amount of Fees, Doc. 1, and Doc. 2. Includes rows for Recording Charge, Surcharge, State Recordation Tax, etc.

6 Description of Property
SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3-104(g)(3)(i).

7 Transferred From
Doc. 1 - Grantor(s) Name(s)
Doc. 2 - Grantor(s) Name(s)

8 Transferred To
Doc. 1 - Grantee(s) Name(s)
Doc. 2 - Grantee(s) Name(s)

9 Other Names to Be Indexed
Doc. 1 - Additional Names to be Indexed (Optional)
Doc. 2 - Additional Names to be Indexed (Optional)

10 Contact/Mail Information
Instrument Submitted By or Contact Person
Name: Teresa Leizear
Firm: Salisbury, McLister & Foley, LLP
Address: 100 West Church Street

11 Assessment Information
IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER
Will the property being conveyed be the grantee's principal residence?
Does transfer include personal property?
Was property surveyed?

Assessment Use Only - Do Not Write Below This Line
Table with columns for Terminal Verification, Agricultural Verification, Whole, Part, Tran. Process Verification. Includes rows for Year, Land, Buildings, Total, Geo., Map, Sub, Zoning, Use, Town Cd., Ex. St., Ex. Cd., Plat, Section, Occ. Cd., Lot.

REMARKS:
Space for handwritten notes.

Space Reserved for County Validation

FREDERICK COUNTY CIRCUIT COURT (Land Records) SKD 11600 p.0142 MSA_CE_61_11447. Date available 1/10/2017. Printed 1/13/2026.

BK 11600 PG 0143

LR - Deed (w Taxes)
 Recording only ST20.00
 Name: Fry/Galvin
 Ref: 11600/138
 LR - Deed (with Taxes)
 Surcharge 40.00
 LR - Deed State
 Transfer Tax 456.00
 LR - NR Tax - 1kd 0.00
 =====
 SubTotal: 516.00
 =====
 Total: 626.00
 01/06/2017 01:04
 CC10-SK
 #7572292 CC0601 -
 Frederick
 County/CC06.01.01 -
 Register 01

FREDERICK COUNTY CIRCUIT COURT (Land Records) SKD 11600 p.0143 MSA_CE_61_11447. Date available 1/10/2017. Printed 1/13/2026.



DOCUMENT VALIDATION

(excluded from page count)

CIRCUIT COURT FOR FREDERICK COUNTY

SANDRA K. DALTON
100 WEST PATRICK STREET
FREDERICK, MD 21701

LICENSE AND RECORDING
301-600-1976



**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 3/22/2026 ■ ADDENDUM to Contract of Sale dated _____
between Buyer _____
and Seller Kristina Rogaski
for Property known as 557 Boysenberry Lane, Frederick, MD 21703

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 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>2</u> | <input checked="" type="checkbox"/> Fireplace Screens/Doors | <input 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 type="checkbox"/> Freezer | <input checked="" type="checkbox"/> w/ Ice Maker(s) # <u>1</u> | <input type="checkbox"/> Wall Oven(s) # _____ |
| <input checked="" type="checkbox"/> Clothes Washer | <input type="checkbox"/> Furnace Humidifier | <input type="checkbox"/> Satellite Dish | <input type="checkbox"/> Water Filter |
| <input type="checkbox"/> Cooktop | <input type="checkbox"/> Garage Opener(s) # _____ | <input checked="" type="checkbox"/> Screens | <input type="checkbox"/> Water Softener |
| <input checked="" type="checkbox"/> Dishwasher | <input type="checkbox"/> Garage remote(s) # _____ | <input checked="" 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 checked="" 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) # _____ | <input checked="" type="checkbox"/> Microwave | <input checked="" type="checkbox"/> Stove or Range | |

ADDITIONAL INCLUSIONS (SPECIFY): _____

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

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

_____	_____	<u>Kristina Rogaski</u> Signed by: _____ Seller Signature	3/22/2026
Buyer Signature	Date		Date

_____	_____	_____	_____
Buyer Signature	Date	Seller Signature	Date

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 557 Boysenberry Lane, Frederick, MD 21703

Legal Description: LOT 2075 SECT 2 910 SQ FT OVERLOOK

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? 9 years

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

Water Supply [X] Public [] Well [] Other
Sewage Disposal [X] Public [] Septic System approved for (# of bedrooms) Other Type
Garbage Disposal [X] Yes [] No
Dishwasher [X] Yes [] No
Heating [] Oil [] Natural Gas [] Electric [X] Heat Pump Age [] Other
Air Conditioning [] Oil [] Natural Gas [X] Electric [] Heat Pump Age [] Other
Hot Water [] Oil [] Natural Gas [X] Electric Capacity Age [] Other

Please indicate your actual knowledge with respect to the following:

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

Comments: _____

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

Comments: _____

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

Type of Roof: Shingles Age _____

Comments: _____

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

Comments: _____

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

Comments: _____

Any defects (structural or otherwise)? Yes No Unknown

Comments: _____

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

Comments: _____

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

Comments: _____

Is the system in operating condition? Yes No Unknown

Comments: _____

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

Comments: _____

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

Comments: _____

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

Yes No Unknown

Comments: _____

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

Are the smoke alarms over 10 years old? Yes No

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

Comments: _____

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

When was the system last pumped? Date _____ Unknown

Comments: _____

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

Comments: _____

Home water treatment system: Yes No Unknown

Comments: _____

Fire sprinkler system: Yes No Unknown Does Not Apply

Comments: _____

Are the systems in operating condition? Yes No Unknown

Comments: _____

11. Insulation:

In exterior walls? Yes No Unknown

In ceiling/attic? Yes No Unknown

In any other areas? Yes No Where? _____

Comments: _____

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

Yes No Unknown

Comments: _____

Are gutters and downspouts in good repair? Yes No Unknown

Comments: _____

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

Comments: _____

Any treatments or repairs? Yes No Unknown

Any warranties? Yes No Unknown

Comments: _____

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

If yes, specify below

Comments: _____

15. If the property relies on the combustion of a fossil fuel for heat, ventilation, hot water, or clothes dryer operation, is a carbon monoxide alarm installed in the property?

Yes No Unknown

Comments: _____

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

If yes, specify below

Comments: _____

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

Comments: _____

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

Comments: _____

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

Yes No Unknown If yes, specify below

Comments: _____

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

Yes No Unknown

Comments: Fireplace is as-is, I have never used it.

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:} Kristina Rogaski Date 3/22/2026
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Seller(s) _____ Date _____

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

Purchaser _____ Date _____

Purchaser _____ Date _____



HOMEOWNER'S INSURANCE DISCLOSURE



Property Address: 557 Boysenberry Lane, Frederick, MD 21703
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. X 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:

Multiple horizontal lines for describing claims or conditions.

The current insurance company is: Geico

Signed by: Kristina Rogalski 3/22/2026
Seller's Signature/Date

Buyer's Signature/Date

Seller's Signature/Date

Buyer's Signature/Date

Updated January 2021

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GENERAL ADDENDUM

Special provisions attached to and hereby made a part thereof, the Contract dated _____
on Lot 2075 , Block _____ , Subdivision OVERLOOK ,
557 Boysenberry Lane, Frederick, MD 21703 ,
located in FREDERICK County , Maryland between
(Purchasers) _____
and (Sellers) Kristina Rogaski

**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:
Kristina Rogaski
Seller
3/22/2026
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 _____
and Seller Kristina Rogaski _____ for Property
known as 557 Boysenberry Lane, Frederick, MD 21703 .

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.

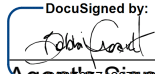
The information contained in the property condition disclosure statement is the representation of the seller and not the representation of the real estate broker or sales person, if any. A disclosure by the seller is not a substitute for an inspection by an independent professional home inspection company. 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:  Kristina Rogaski Seller's Signature	3/22/2026	Date
-------------------	------	--	-----------	------

Buyer's Signature	Date	Seller's Signature	Date
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Agent's Signature	Date	DocuSigned by:  Bobbi Prescott Agent's Signature	3/19/2026	Date
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FREDERICK COUNTY NOTICES AND DISCLOSURES

This disclosure statement is attached to and hereby made a part of the Contract dated _____ between _____ (Buyer) and Kristina Rogaski (Seller) for the property located in the County of Frederick, State of Maryland, described as _____ 557 Boysenberry Lane, Frederick, MD 21703 _____ (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 questions 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.

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 groundwater 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 500kV 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 that 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/>

6. **FREDERICK COUNTY PUBLIC SCHOOL BOUNDARIES:** The Frederick County Public School boundaries and assignments are subject to change periodically. For more information and to verify school assignments, visit the Frederick County Public School website at <https://www.fcps.org/> or call 240-586-8454.

Signed by: Kristina Rogaski 3/22/2026
96327106C4A44E2... Date

Buyer Date

Seller Date

Buyer Date



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For the sole use of the Frederick County Association of Realtors, Inc., and its members; to be used in Maryland only. This form may not be altered, except as negotiated by the parties to this Contract. The Association, its members, and employees assume no responsibility if this form fails to protect the interests of any party.





**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): Kristina Rogaski

PROPERTY: 557 Boysenberry Lane, Frederick, MD 21703

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	<div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Signed by:</div> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> 19C202D0CC4A44E2... Seller </div>	3/22/2026	Date
Buyer	Date	Seller		Date



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): Kristina Rogaski
PROPERTY: 557 Boysenberry Lane, Frederick, MD 21703

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
The Frederick Overlook

(2). (i). The current monthly fees or assessments imposed by the homeowners association upon the lot are
\$ 60.66 per month payable on a quarterly 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:
\$ 688

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

(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: Claggett
Address: 5295 Westview Drive #125, Frederick, MD 21703
Telephone: 301.663.6009

(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:



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 ^{Signed by:} Kristina Rogaski Date 3/22/2026
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Buyer _____ Date _____ Seller _____ Date _____

Property Address 557 Boysenberry Lane, Frederick, MD 21703





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.

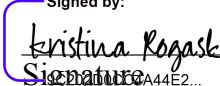
Consent for Dual Agency

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: 557 Boysenberry Lane, Frederick, MD 21703

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

Signed by:				
		<u>3/22/2026</u>	_____	_____
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

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



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.

Signed by:
Kristina Rogaski
9C202D0CC4A44E2...

DATE: 3/22/2026

DATE: _____



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This form is intended for use by members only.



BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Maryland

To (Client's Name(s)): Kristina Rogaski



Property Address: 557 Boysenberry Lane, Frederick, MD 21703

From: RE/MAX Results ("Broker") and Agent: Bobbi Prescott

This is to give you notice that RE/MAX Results and Agent have business relationships (e.g. direct or indirect ownership interests, joint ventures and/or office leases) with the following title and closing settlement service providers: Community Title Network, LLC, as an independently owned settlement company. Because of these relationships, this referral may provide RE/MAX Results and/or Agent 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 provider 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.**

TITLE INSURANCE CHARGES

Title Insurance Fees provided by Community Title Network, 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: \$600- \$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 and Agent are 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:

Kristina Rogaski

3/22/2026

Signature

Date

Signature

Date

BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Maryland



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

Property Address: 557 Boysenberry Lane, Frederick, MD 21703
Street City State Zip

From: RE/MAX Results ("Broker") and Agent: Bobbi Prescott

This is to give you notice that RE/MAX Results and Agent have business relationships (e.g. direct or indirect ownership interests, joint ventures and/or office leases) with the following title and closing settlement service providers: Community Title Network, LLC, as an independently owned settlement company. Because of these relationships, this referral may provide RE/MAX Results and/or Agent a financial or other benefit.

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_____/_____
Signature Date

_____/_____
Signature Date



INVOICE

Invoice generated: 03-23-2026

P.O. BOX 650815
DALLAS, TX 75265-9903

(800) 247-3680

To place an order visit:
www.cinchrealestate.com

Application Number: 13193140
Warranty Number: 13193140
Effective Date: 03-23-2026
Expiration Date: 09-18-2026
Warranty Type: SELLER
Closing Date: N/A

BROKER INFORMATION	
MEMBER NUMBER:	141774793
BOBBI PRESCOTT	
RE/MAX RESULTS	
5202 PRESIDENTS CT STE 310	
FREDERICK, MD 21703	

APPLICANT INFORMATION
KRISTINA ROGASKI
557 BOYSENBERRY LN
FREDERICK, MD 21703

PREFERRED PLAN CONDO/TOWNHOME	Deductible:	\$200.00
Base Price:		\$563.00
Options Subtotal:		\$176.00
Sales Tax:		\$0.00
Optional Coverage		
Seller Options:	Qty	Cost
Seller Air And Heat	1	\$50.00
Additional Coverage:	Qty	Cost
Refrigerator	1	\$30.00
Water Heater	1	\$96.00
Total Plan Price:		\$739.00

Please make check payable to "Cinch Home Services"

For Uninterrupted Coverage, Please Pay Within 7 days of

All plans are issued by HomeSure Services, Inc., except in the following states where they are issued by the identified entity: in AL, AZ, FL, IL, IA, MA, NV, NH, NM, NY, NC, OK, SC, TX, UT, VT, WA, WI and WY by HomeSure of America, Inc.; in CA by California Cinch Home Services Inc., CA LIC #3356-3; in VA and OR by HomeSure of Virginia, Inc. Claims administration of the plans is provided by Cinch Home Services, Inc., OR CCB #202158, and repair and replacement services at the property are provided by independent Service Professionals.

Please complete and submit bottom portion with payment at closing.

The information below **MUST** be completed to ensure that buyer's coverage begins immediately.

Homebuyers Name(s): _____
Closing Date: _____ Check Number: _____