

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:

**106 Prospect Street
Middletown, Maryland 21769**



Download these docs from here

- Listing Brokers Offer of Compensation
- Frederick County Property Report
- Plat
- Aerial lot lines from public records
- SDAT Record
- Current Tax Bill
- Inclusion & Exclusions Addenda
- Maryland Residential Property Disclosure and Disclaimer Statement
- Disclosure addition 7/29/2026
- Homeowners Insurance Disclosure
- General Addendum - Appraisal Order Timeline
- Frederick County Notices and Disclosures
- Notice to Buyer & Seller of Buyer's Rights & Seller's Obligations
- Disclosure of Information on Lead-Based Paint
- Maryland Lead Poisoning Program Disclosure
- MLS Errors Disclosure Statement
- Consent for Dual Agency
- Notification of Dual Agency Within a Team
- Affiliated Business Disclosure
- List of Upgrades

PLEASE LEAVE THIS COPY AT THE PROPERTY

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



LISTING BROKER'S OFFER OF COOPERATIVE COMPENSATION

(This form shall not be uploaded to the Multiple Listing Service)

Seller(s): Matthew R Foreman Jen Foreman

Listing Broker: RE/MAX Results

Property Address: 106 Prospect Street, Middletown, MD 21769

This agreement serves as confirmation of the cooperative compensation offered by Listing Broker to Buyer Brokers or Subagents in relation to the sale of the property noted above. The Listing Broker shall pay the cooperative compensation to a Buyer Broker or Subagent who completes performance specified herein. Seller acknowledges that the offer of cooperative compensation is fully negotiable and not fixed by law or established by any membership organization with which Listing Broker is affiliated.

1. In the event of a sale or exchange of the above property is made to a buyer produced or assisted by a Buyer Broker or Subagent, Seller has authorized Listing Broker to pay cooperative compensation to the Buyer Broker or Subagent.
2. Listing Broker shall pay cooperative compensation to the Buyer Broker in the amount of \$ or 2.5 % of the purchase price.
3. Listing Broker shall pay cooperative compensation to the Subagent in the amount of \$ or % of the purchase price.
4. The source of compensation does not affect the agency relationships between a buyer and Seller and their respective real estate brokers.
5. Nothing herein shall make a Buyer's Broker or Subagent a party to the Contract of Sale. Buyer's Broker or Subagent shall be an intended third-party beneficiary of the right to be paid compensation from the Listing Broker herein.
6. The cooperative compensation earned by Buyer Broker or Subagent shall be paid at settlement from the proceeds of the transaction.
7. In the event of a conflict relating to cooperative compensation between a Contract of Sale and this Offer of Cooperative Compensation, this Offer of Cooperative Compensation shall control.

Buyer Broker (Company Name)

Buyer Broker/Authorized Representative Signature **Date**

Buyer Signature **Date**

Buyer Signature **Date**

Subagent (Company Name)

Subagent's Broker/Authorized Representative Signature **Date**

RE/MAX Results

Listing Broker (Company Name)

DocuSigned by:
John Gault 6/24/2026

Listing Broker/Authorized Representative Signature **Date**

Signed by:
Matthew R. Foreman 6/26/2026

Seller Signature **Date**

DocuSigned by:
JB 6/28/2026

Seller Signature **Date**



Frederick County, Maryland

Property Report:

106 PROSPECT ST
MIDDLETOWN MD 21769

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



General Information

Municipality: Middletown
Tax Account: 1103148238
Tax Map/Parcel: 0501 /1076
Plat: [0001/0024](#)
Census Tract: 752601
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: [03-001](#)
Legislative District: [04](#)
Congressional District: [6](#)
Council District: [1](#)

Services Information

Recycle Day: [Red Wednesday](#)
Water Service: Yes
Sewer Service: Yes
Broadband: [National Broadband Map](#)

School Districts

High: Middletown High
Middle: Middletown Middle
Elementary/Primary: Middletown Elementary
Middletown Primary

Public Safety Information

Police District: [Frederick County Sheriffs Office](#)
Fire Station Number: 7
Fire Station: Middletown Volunteer Fire Company
Registered Sex Offenders Within 1/4 Mile: 0
Reported Crimes Within 1/4 Mile (2017) * : 170
Hospital: [Frederick Health Hospital](#)

Closest Points of Interest

Library: [Middletown](#)
Park: Middletown Memorial Park
Farmer's Market: [Middletown Farmer's Market](#)
Golf Course: Hollow Creek Golf Club
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-4-039 / Middletown Historic District

F-4-074 / Old National Pike Milestone No. 53

F-4-137 / Stonebraker & Harbaugh (Shafer Building, Rudy's Hall)

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.

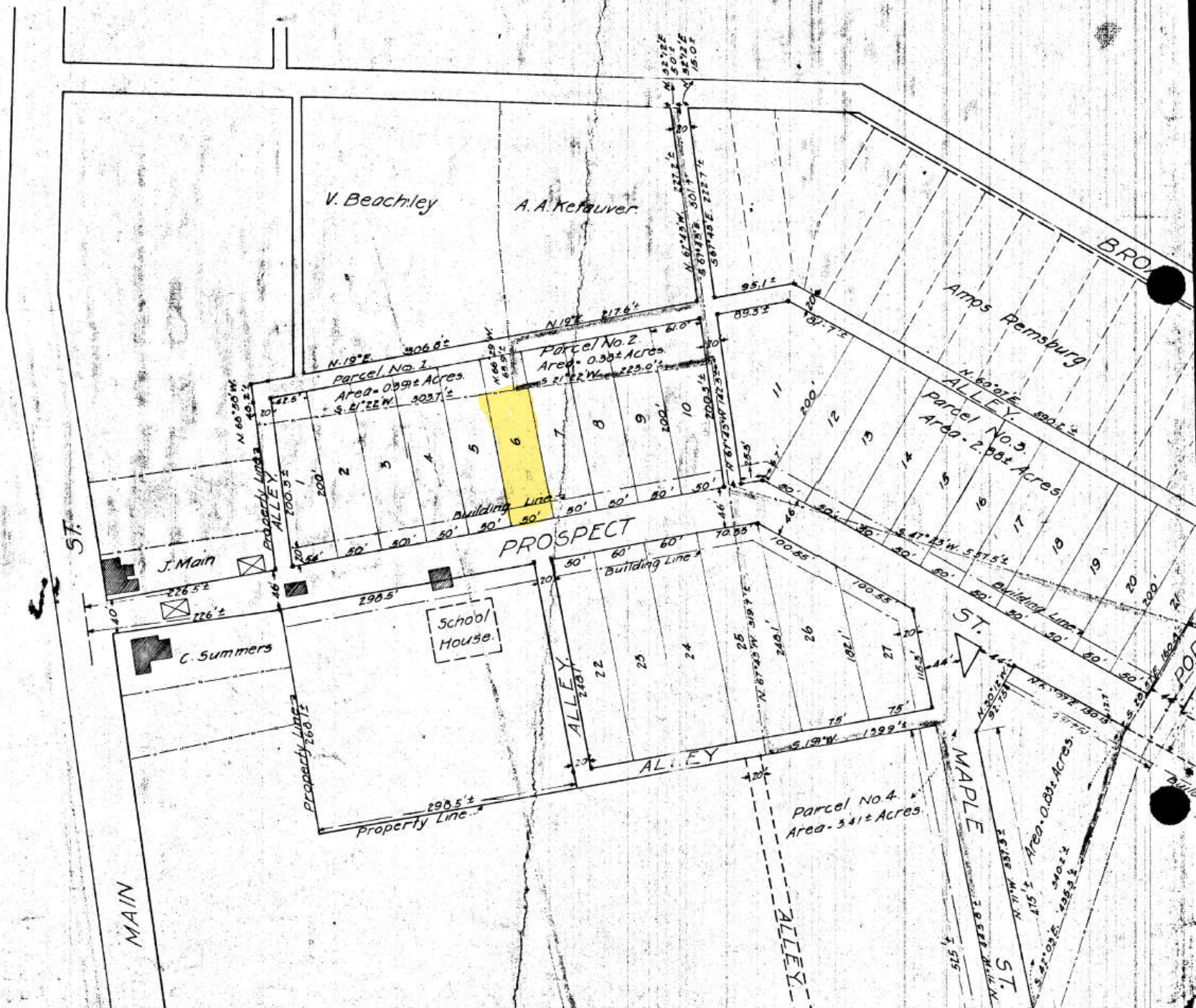
TINGHOUSE, CHURCH, KIRK & Co.
ENGINEERS

10 BRIDGE ST.

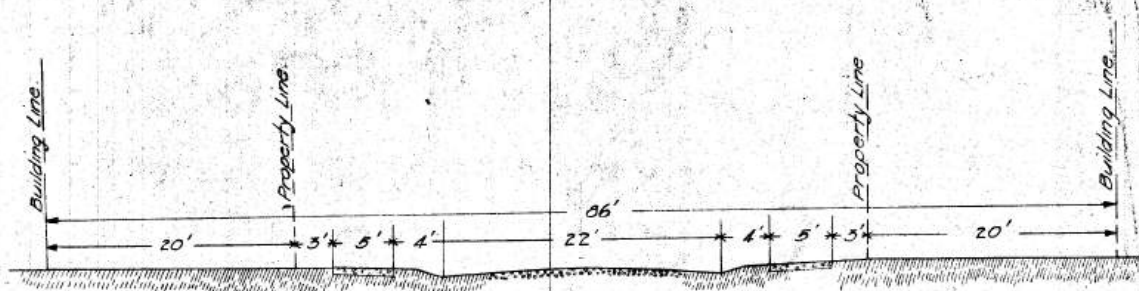
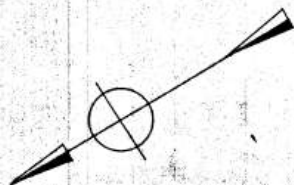
NEW YORK



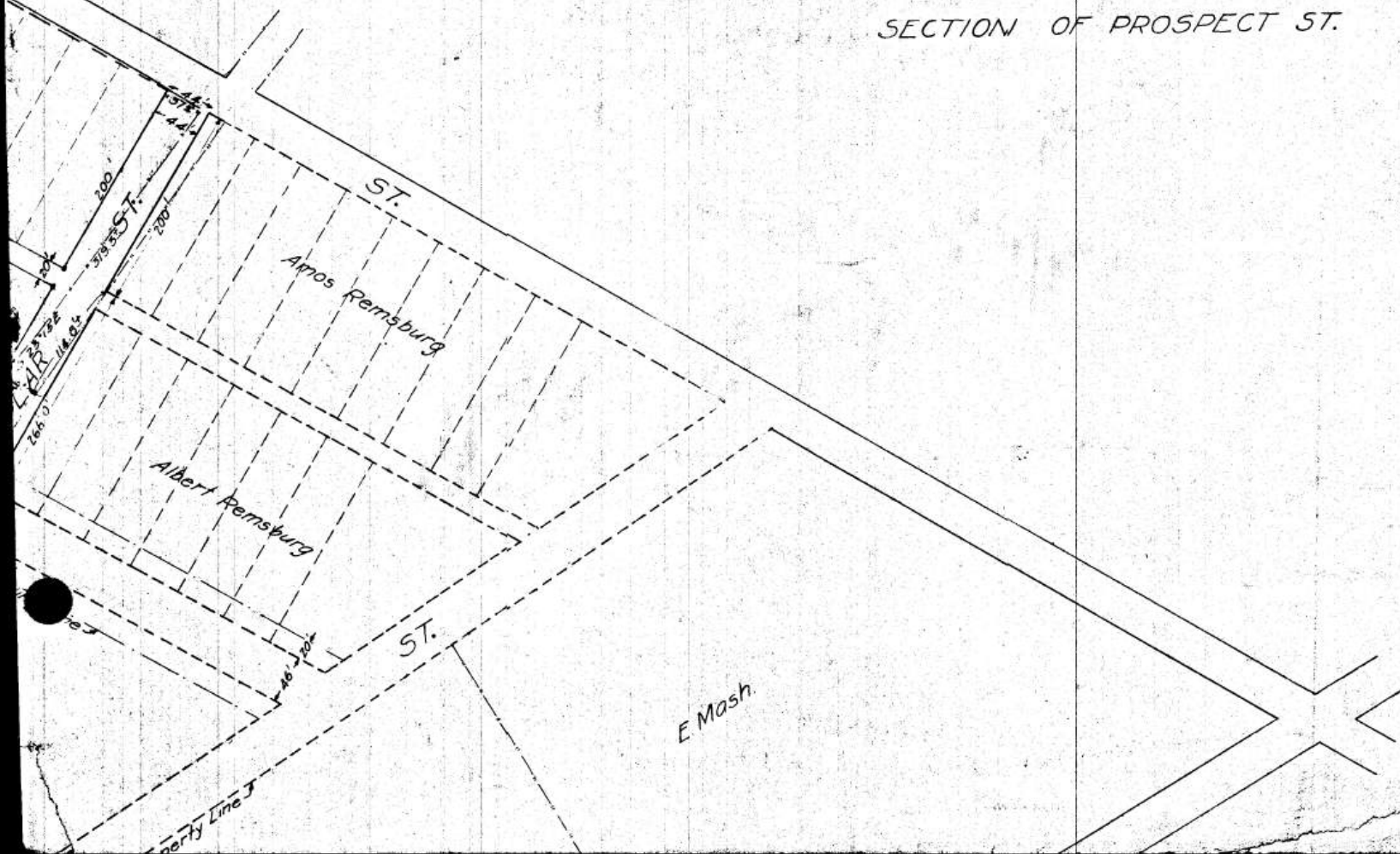
Maryland State Archives



Drawn by M. &
Checked by



SECTION OF PROSPECT ST.





Frederick County,
Maryland

Search...

I want to...

Tools





Street/A...

03060ft

Real Property Data Search ()
Search Result for FREDERICK COUNTY

Search Tax Maps		No Ground Rent Redemption on File		No Ground Rent Registration on File	
-----------------	--	-----------------------------------	--	-------------------------------------	--

Special Tax Recapture: None

Account Number:

District - 03 Account Identifier - 148238

Owner Information

Owner Name:

FOREMAN JENNIFER
FOREMAN MATTHEW RICHARD

Mailing Address:

106 PROSPECT ST
MIDDLETOWN MD 21769-

Use:

Principal Residence:

Deed Reference:

RESIDENTIAL
YES
/12378/ 00172

Location & Structure Information

Premises Address:

106 PROSPECT ST
MIDDLETOWN 21769-0000

Legal Description:

LT 90 X 200
106 PROSPECT ST.
MIDDLETOWN

Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:
065B	0009	1076	3030035.11	0000				2024	Plat Ref:

Town: MIDDLETOWN

Primary Structure Built		Above Grade Living Area		Finished Basement Area		Property Land Area		County Use	
1920		1,734 SF				18,000 SF			

Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements	
2	YES	STANDARD UNIT	STUCCO/	4	1 full/ 1 half	1 Detached		

Value Information

Base Value

Value

Phase-in Assessments

As of

As of

As of

01/01/2024

07/01/2025

07/01/2026

Land:

Improvements

Total:

Preferential Land:

78,400

213,900

292,300

0

94,000

315,800

409,800

0

370,633

409,800

Transfer Information

Seller: CALHOUN JULIA ROSE
Type: ARMS LENGTH IMPROVED

Date: 04/25/2018
Deed1: /12378/ 00172

Price: \$290,000
Deed2:

Seller: CALHOUN, VIRGINIA L
Type: NON-ARMS LENGTH OTHER

Date: 05/31/1994
Deed1: /02016/ 01099

Price: \$0
Deed2:

Seller:
Type:

Date:
Deed1:

Price:
Deed2:

Exemption Information

Partial Exempt Assessments:

County:

State:

Municipal:

Class

000

000

000

07/01/2025

0.00

0.00

0.00|0.00

07/01/2026

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	03-148238	2026	FY	PRINCIPAL RESIDENCE	2735482	07/01/2025

FOREMAN JENNIFER
FOREMAN MATTHEW RICHARD
106 PROSPECT ST
MIDDLETOWN, MD 21769

Property Location
106 PROSPECT ST

Property Description
LT 90 X 200
106 PROSPECT ST.
MIDDLETOWN

Liber 12378 Folio 172

Charges	Assessment/Units	Rate	Amount
STATE TAXES	370,633	.112000	415.11
COUNTY TAXES	370,633	1.110000	4,114.03
MIDDLETOWN TAX	370,633	.232000	859.87
SYSTEM BENEFIT CHG	1	88.000	88.00
	TOTAL		5,477.01
	TOTAL DUE		5,477.01

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.
03-148238	2026	FY	2735482

Return this coupon with your
payment

2nd Semiannual Payment Schedule		
If paid in:	Disc/Int	Amount Due
DEC	76.54	2,771.03
JAN	102.04	2,796.53
FEB	127.56	2,822.05

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

FOREMAN JENNIFER
FOREMAN MATTHEW RICHARD
106 PROSPECT ST
MIDDLETOWN, MD 21769

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

208202630273548280000266532100000000000

:

FREDERICK
COUNTY
MARYLAND

Parcel ID	Year	Bill Type	Bill No.
03-148238	2026	FY	2735482

Choose payment option below
Return this coupon with your
payment

Annual Payment Schedule		
If paid in:	Disc/Int	Amount Due
JUL	-58.34	5,418.67
AUG	-29.18	5,447.83
SEP	0.00	5,477.01
OCT	51.92	5,528.93
NOV	103.80	5,580.81
DEC	155.72	5,632.73
JAN	207.61	5,684.62
FEB	259.52	5,736.53

1st Semiannual Payment Schedule		
If paid in:	Disc/Int	Amount Due
JUL	-29.17	2,753.35
AUG	-14.59	2,767.93
SEP	0.00	2,782.52
OCT	26.40	2,808.92
NOV	52.78	2,835.30

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

FOREMAN JENNIFER
FOREMAN MATTHEW RICHARD
106 PROSPECT ST
MIDDLETOWN, MD 21769

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

208202630273548280000275335800000000000

:



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 6/26/2026 ■ ADDENDUM to Contract of Sale dated _____
 between Buyer _____
 and Seller Matthew R Foreman Jen Foreman
 for Property known as 106 Prospect Street, Middletown, MD 21769

1. INCLUSIONS/EXCLUSIONS. Included in the purchase price are all permanently attached fixtures, including all smoke detectors (and, carbon monoxide detectors, as applicable). Certain other **now existing items** which may be considered personal property, whether installed or stored upon the property, **are included if box below is checked.**

☐ Alarm System	☐ Exist. W/W Carpet	☐ Playground Equipment	☐ TV Antenna
☒ Ceiling Fan(s) # <u>3</u>	☒ Fireplace Screens/Doors	☐ Pool, Equipment & Cover	☐ Trash Compactor
☐ Central Vacuum	☐ Fireplace Equipment	☒ Refrigerator(s) # <u>1</u>	☒ Wall Mount TV Brackets
☒ Clothes Dryer	☐ Freezer	☒ w/ Ice Maker(s) # <u>1</u>	☐ Wall Oven(s) # _____
☒ Clothes Washer	☐ Furnace Humidifier	☐ Satellite Dish	☐ Water Filter
☐ Cooktop	☐ Garage Opener(s) # _____	☒ Screens	☒ Water Softener
☒ Dishwasher	☐ Garage remote(s) # _____	☒ Shades/Blinds	☐ Window A/C Unit(s) # _____
☒ Drapery/Curtain Rods	☒ Garbage Disposal	☐ Storage Shed(s) # _____	☐ Window Fan(s) # _____
☒ Draperies/Curtains	☒ Hot Tub, Equipment & Cover	☒ Storm Doors	☐ Wood Stove
☐ Electronic Air Filter	☐ Intercom	☒ Storm Windows	
☒ Exhaust Fan(s) # <u>3</u>	☐ Microwave	☒ Stove or Range	

ADDITIONAL INCLUSIONS (SPECIFY): Washer & Dryer Stands with Custom Drip Pan/picture rails/vintage safe/TV/Cabinet
Wall Knife block/Wood beam photo shelves/basement couch/Primary TV/Dehumidifier/Original home hardware/lights/cabinet faces
 ADDITIONAL EXCLUSIONS (SPECIFY): _____

/door/retractable hose reel/ gas firepit/upstairs bathroom shelf/quartz radiator shelf

2. LEASED ITEM(S) INCLUDED:

☒ Fuel Tank(s)	☐ Other _____
☐ Solar Panels	☐ Other _____
☐ Alarm System	☐ Other _____
☐ Water Treatment System	☐ Other _____

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

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

Water Supply	☒ Public	☐ Well			
Sewage Disposal	☒ Public	☐ Septic	☐ Other _____		
Heating	☒ Gas	☐ Electric	☐ Oil	☐ Heat Pump	☐ Other _____
Hot Water	☒ Gas	☐ Electric	☐ Oil		☐ Other _____
Air Conditioning	☐ Gas	☒ Electric			☐ Other _____

Utility Service Providers: _____

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

Buyer Signature **Date**

6/26/2026

Seller Signature **Date**

Buyer Signature **Date**

6/28/2026

Seller Signature **Date**



MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 106 Prospect Street, Middletown, MD 21769

Legal Description: LT 90 X 200 106 PROSPECT ST. MIDDLETOWN

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? 8 years

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

Water Supply	☒ Public	☐ Well	☐ Other _____
Sewage Disposal	☒ Public	☐ Septic System approved for _____ (# of bedrooms)	Other Type _____
Garbage Disposal	☒ Yes	☐ No	
Dishwasher	☒ Yes	☐ No	
Heating	☐ Oil	☐ Natural Gas	☐ Electric ☐ Heat Pump Age _____ ☒ Other <u>Propane</u>
Air Conditioning	☐ Oil	☐ Natural Gas	☒ Electric ☒ Heat Pump Age <u>8y</u> ☐ Other _____
Hot Water	☐ Oil	☐ Natural Gas	☐ Electric Capacity _____ Age _____ ☒ Other <u>Propane</u>

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: minor efflorescence; treated and sealed

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

Type of Roof: 30y Shingle Age 8

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: Half bath on first floor does not have AC

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: Most knob-and-tube wiring replaced; a small number of active lines remain

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: water softener

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? Basement

Comments: Exterior walls are constructed of clay block

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: detectors on all floors

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: _____

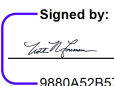
19. Are there any other material defects, including latent defects, affecting the physical condition of the property?

☐ Yes ☒ No ☐ Unknown

Comments: _____

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: _____ Date 7/26/2026
9880A52B57EB406...

Seller(s)  DocuSigned by: _____ Date 7/26/2026
7D1ACC4140614C7...

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 _____ Date _____

Seller _____ 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 _____

Disclosure Addition

7/29/2026

Within the past week, while cleaning, we observed a small amount of evidence consistent with carpenter ants, isolated to one window sill, with no visible wood damage. Key Pest Control treated the area and completed a WDI report; additional treatment is scheduled for next week.

Wood Destroying Insect Inspection Report

Notice: Please read important consumer information on page 2.

Section I. General Information

Inspection Company, Address, & Phone

Kellshaw LLC T/A Key Pest Control
7820B Wormans Mill Road #205
Frederick, Maryland 21701

Company's Business Lic. No.

31754

Date of Inspection

July 23, 2026

Address of Property Inspected

File Number:

106 Prospect Street
Middletown, Maryland 21793

Inspector's Name, Signature, & Certification, Registration, or Lic. #

Shawn Kessell MDA 31754-32203

Structure(s) Inspected

Single Family Home

Section II. Inspection Findings This report is indicative of the condition of the above identified structure(s) on the date of inspection and is not to be construed as a guarantee or warranty against latent, concealed, or future infestations or defects. **Based on a careful visual inspection of the readily accessible areas of the structure(s) inspected:**

☐ A. No visible evidence of a wood destroying insect infestation was observed.

☒ B. Visible evidence of a wood destroying insect infestation was observed as follows:

☐ 1. Live insects (description and location):

☒ 2. Dead insects, insect parts, frass, shelter tubes, exit holes, or staining (description and location):

Carpenter Frass inside

☐ 3. Visible damage from wood destroying insects was noted as follows (description and location):

NOTE: This is not a structural damage report. If box B above is checked, it should be understood that some degree of damage, including hidden damage, may be present. If any questions arise regarding damage indicated by this report, it is recommended that the buyer or any interested parties contact a qualified structural professional to determine the extent of damage and the need for repairs. Maryland regulations require the inspector indicate, if known, whether the damage indicated by this report has, or will be, corrected or further evaluated. Unless disclosed in Section V. below, the inspector does not know the disposition of the listed damage.

☐ Yes ☒ No It appears that the structure(s) or a portion thereof may have been previously treated. Evidence of previous treatment:

The inspecting company can give no assurances with regard to work by other companies. The company that performed the treatment should be contacted for information on treatment and any warranty or service agreement which may be in place.

Section III. Recommendations

☐ No treatment recommended: (Explain if Box B in Section II is checked)

☐ Recommended treatment for the control of:

☒ Proper control measures were performed by this inspection company for insect evidence listed in II. B., :

Section IV. Obstructions & Inaccessible Area

The following areas of the structure(s) inspected were obstructed or inaccessible:

☒ Basement 10

☐ Crawlspace

☒ Main Level 1, 3, 4, 5, 6, 7, 8, 9, 13

☐ Attic

☐ Garage 10

☒ Exterior 13, 17

☐ Porch

☐ Other

The inspector may write out obstructions or use the following optional key:

- | | |
|-------------------------|--|
| 1. Fixed ceilings | 13. Only visual access |
| 2. Suspended ceiling | 14. Cluttered condition |
| 3. Fixed wall covering | 15. Standing water |
| 4. Floor covering | 16. Dense vegetation |
| 5. Insulation | 17. Exterior siding |
| 6. Cabinets or shelving | 18. Window well covers |
| 7. Stored items | 19. Wood pile |
| 8. Furnishings | 20. Snow |
| 9. Appliances | 21. Unsafe conditions |
| 10. No access or entry | 22. Rigid foam board |
| 11. Limited access | 23. Synthetic stucco |
| 12. No access beneath | 24. Duct work, plumbing, and/or wiring |

Section V. Additional Comments and Attachments (these are an integral part of the report)

Attachments

Signature of Seller(s) or Owner(s) if refinancing. Seller acknowledges that all information regarding W.D.I. infestation, damage repair and treatment history has been disclosed to the buyer

X

Signature of Buyer. The undersigned hereby acknowledges receipt of a copy of both page 1 and page 2 of this report and understands the information reported.

X

Important Consumer Information Regarding the Scope and Limitation of the Inspection

Please read this entire page as it is part of this report. This report is not a guarantee or warranty as to the absence of wood destroying insects nor is it a structural integrity report. The inspector's training and experience do not qualify the inspector in damage evaluation or any other building construction technology and/or repair.

- 1. About the Inspection:** A visual inspection was conducted in the readily accessible areas of the structure(s) indicated (see Page 1) including attics and crawlspaces which permitted entry during the inspection. The inspection included probing and/or sounding of unobstructed and accessible areas to determine the presence or absence of visual evidence of wood destroying insects. The WDI inspection firm is not responsible to repair any damage or treat any infestation at the structure(s) inspected, except as may be provided by separate contract. Also, wood destroying insect infestation and/or damage may exist in concealed or inaccessible areas. The inspection firm cannot guarantee that any wood destroying insect infestation and/or damage disclosed by this inspection represents all of the wood destroying insect infestation and/or damage which may exist as of the date of the inspection. ***For purposes of this inspection, wood destroying insects include: termites, carpenter ants, carpenter bees, and reinfesting wood boring beetles. This inspection does not include mold, mildew or non-insect wood destroying organisms.*** This report shall be considered invalid for purposes of securing a mortgage and/or settlement of property transfer if not used within ninety (90) days from the date of inspection. This shall not be construed as a 90 day warranty. There is no warranty, express or implied, related to this report unless disclosed as required by state regulations or a written warranty or service agreement is attached.
- 2. Treatment Recommendation Guidelines Regarding Subterranean Termites:** FHA and VA require treatment when any active evidence of subterranean termites is found in a structure. If signs of subterranean termites -but no activity- are found in a structure that shows no evidence of having been treated for subterranean termites in the past, then a treatment should be recommended. A treatment may also be recommend for a previously treated structure showing evidence of subterranean termites -but no activity- if there is no documentation of a liquid treatment by a licensed pest control company within the previous five years unless the structure is presently under warranty or covered by a service agreement with a licensed pest control company.
- 3. Obstructions and Inaccessible Areas:** No inspection was made in areas which required the breaking apart or into, dismantling, removal of any object, including but not limited to: moldings, floor coverings, wall coverings, siding, fixed ceilings, insulation, furniture, appliances, and/or personal possessions, nor were areas inspected which were obstructed or inaccessible for physical access on the date of inspection. Your inspector may write out inaccessible areas or use the key in Section IV. Crawl spaces, attics, and/or other areas may be deemed inaccessible if the opening to the area is not large enough to provide physical access for the inspector. Crawl spaces (or portions thereof) may also be deemed inaccessible if there is inadequate clearance from the bottom of the floor joists to the surface below. If inaccessible, reasons will be noted in Section IV of the report. If an area which has been reported as inaccessible is made accessible, the inspection company may be contacted for another inspection. An additional fee may apply.
- 4. Consumer Maintenance Advisory Regarding Integrated Pest Management for Prevention of Wood Destroying Insects.** Any structure can be attacked by wood destroying insects. Homeowners should be aware of and try to eliminate conditions which promote insect infestation in and around their structure(s). Factors which may lead to wood destroying insect infestation include: earth to wood contact, foam insulation at foundation, faulty grade, improper drainage, firewood against structure(s), insufficient ventilation, moisture, wood debris in crawlspace, wood mulch, tree branches touching structure(s) landscape timbers and wood decay. Should these or other conditions exist, corrective measures should be taken in order to reduce the chances of infestation of wood destroying insects and the need for treatment.
- 5. Neither the inspection company nor the inspector has had, presently has, or contemplates having any interest in the property inspected.**



HOMEOWNER'S INSURANCE DISCLOSURE



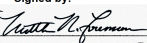
Property Address: 106 Prospect Street, Middletown, MD 21769
Street Address City/State/Zip

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

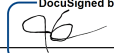
1. ☒ I/We have filed no insurance claims, nor have any knowledge of any claims filed on the property listed above in the past five (5) years. I/We are not aware of any existing conditions that may lead to a claim against our homeowner's insurance policy.
2. ☐ I/We have filed _____ insurance claim(s), 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: Geico

Signed by:  6/26/2026
 7D1ACC4140614C7... Seller's Signature/Date

 Buyer's Signature/Date

DocuSigned by:  6/28/2026
 7D1ACC4140614C7... Seller's Signature/Date

 Buyer's Signature/Date

Updated January 2021

© Copyright 2019 Frederick County Association of REALTORS®



For the sole use of the Fredrick 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.





GENERAL ADDENDUM

Special provisions attached to and hereby made a part thereof, the Contract dated _____

on Lot _____, Block _____, Subdivision _____,

106 Prospect Street, Middletown, MD 21769 _____,

located in _____ FREDERICK _____ County, Maryland between

(Purchasers) _____

and (Sellers) Matthew R Foreman _____ Jen Foreman _____

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:

Matthew R. Foreman

Seller ID1ACC4140614C7...

DocuSigned by:

Jen Foreman

Seller ID1ACC4140614C7...

Purchaser

Purchaser

6/26/2026

Date

Date

FORM #1320

7/05



**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 _____ (Buyer) and
Matthew R Foreman Jen Foreman (Seller) for the property
located in the County of Frederick, State of Maryland, described as _____
106 Prospect Street, Middletown, MD 21769 (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.

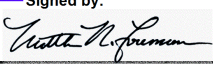
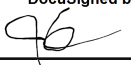
- 5. MARYLAND PIEDMONT RELIABILITY PROJECT ELECTRIC POWER LINE:** This disclosure pertains to properties in Baltimore, Carroll, and Frederick Counties.

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:			
	6/26/2026		
Seller	Date	Buyer	Date
DocuSigned by:			
	6/28/2026		
Seller	Date	Buyer	Date



Updated October 2025 © Copyright 2019 Frederick County Association of REALTORS®
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.





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 Matthew R Foreman Jen Foreman for Property
 known as 106 Prospect Street, Middletown, MD 21769.

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.

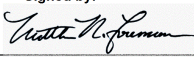
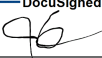
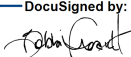
Your rights as a buyer under Section 10-702 may not be waived in the contract and any attempted waiver is void. Your rights as the buyer to terminate the contract under Section 10-702 are waived conclusively if not exercised before:

- (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:  Matthew M. Johnson	6/26/2026
_____ Buyer's Signature	_____ Date	DocuSigned by:  Bobbi Prescott	6/28/2026
_____ Agent's Signature	_____ Date	DocuSigned by:  Bobbi Prescott	6/24/2026



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

Property Address: 106 Prospect Street, Middletown, MD 21769

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

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

Seller's/Landlord's Disclosure

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

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

(ii) ML / JE Seller/Landlord has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (initial (i) or (ii) below):

(i) / Seller/Landlord has provided the purchaser/tenant with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

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

Buyer's/Tenant's Acknowledgment (initial)

(c) / Buyer/Tenant has received copies of all information listed in section (b)(i) above, if any.

(d) / Buyer/Tenant has received the pamphlet Protect Your Family from Lead In Your Home.

(e) Buyer has (initial (i) or (ii) below):

(i) / received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) / waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

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

Certification of Accuracy

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

Signed by: Michelle M. Johnson 6/26/2026
Seller/Landlord Date

Buyer/Tenant Date

DocuSigned by: JE 6/28/2026
Seller/Landlord Date

Buyer/Tenant Date

DocuSigned by: Bobbi Prescott 6/24/2026
Seller's/Landlord's Agent Date
Bobbi Prescott

Buyer's/Tenant's Agent Date



10/17



©Copyright 2017 Maryland REALTORS®. For use by REALTOR® members of Maryland REALTORS® only. Except as negotiated by the parties to the Contract, this form may not be altered or modified in any form without the prior expressed written consent of Maryland REALTORS®.



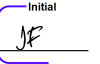
MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE

Property Address: 106 Prospect Street, Middletown, MD 21769

MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE: Under the Maryland Lead Poisoning Prevention Program (the "Maryland Program"), any leased residential dwelling constructed prior to 1978 is required to be registered with the Maryland Department of the Environment (MDE). Detailed information regarding compliance requirements may be obtained at: <http://www.mde.state.md.us/programs/Land/LeadPoisoningPrevention/Pages/index.aspx>.

1. Seller hereby discloses that the Property was constructed prior to 1978;

AND

The Property _____ / _____ is or  /  is **not** registered in the Maryland Program (***Seller to initial applicable line***).

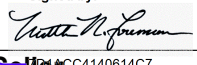
2. If the Property was constructed prior to 1978 and Buyer intends to lease the Property effective immediately following settlement or in the future, Buyer is required to register the Property with the Maryland Department of the Environment within thirty (30) days following the date of settlement or within thirty (30) days following the conversion of the Property to rental property as required by the Maryland Program. Buyer is responsible for full compliance under the Maryland Program, including but not limited to, registration; inspections; lead-paint risk reduction and abatement procedures; payment of all fees, costs and expenses; and the notice requirements to tenants.

3. If the Property is registered under the Maryland Program as indicated above, Seller further discloses to Buyer that an event as defined under the Maryland Program (including, but not limited to, notice of the existence of lead-based paint hazards or notice of elevated blood lead levels from a tenant or state, local or municipal health agency) (***Seller to initial applicable line***) _____ / _____ has; or _____ / _____ has **not** occurred, which obligates Seller to perform either the modified or full risk reduction treatment of the Property as required under the Maryland Program. If an event has occurred that obligates Seller to perform either the modified or full risk reduction treatment of the Property, Seller hereby discloses the scope of such treatment as follows:

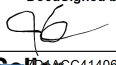
If such event has occurred, Seller (***Seller to initial applicable line***) _____ / _____ will; OR _____ / _____ will **not** perform the required treatment prior to transfer of title of the Property to Buyer.

ACKNOWLEDGEMENT: Buyer acknowledges by Buyer's initials that Buyer has read and understands the above Paragraphs. _____ / _____ (**BUYER**)

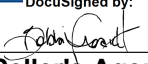
CERTIFICATION OF ACCURACY: The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Signed by:  6/26/2026
Seller _____ **Date**

Buyer _____ **Date**

DocuSigned by:  6/28/2026
Seller _____ **Date**

Buyer _____ **Date**

DocuSigned by:  6/24/2026
Seller's Agent _____ **Date**
Bobbi Prescott

Buyer's Agent _____ **Date**



10/17



©Copyright 2017 Maryland REALTORS®. For use by REALTOR® members of Maryland Association of REALTORS® only. Except as negotiated by the parties to the Contract, this form may not be altered or modified in any form without the prior expressed written consent of Maryland REALTORS®.

MLS Errors

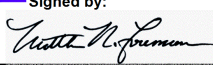
Disclosure Statement

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 	Date <u>6/26/2026</u>
		Signed by:	
		7D1ACC4140614C7...	
Buyer _____	Date _____	Seller 	Date <u>6/28/2026</u>
		DocuSigned by:	
		7D1ACC4140614C7...	

Property Address 106 Prospect Street, Middletown, MD 21769





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.

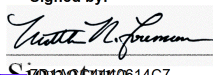
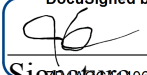
Consent for Dual Agency

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: 106 Prospect Street, Middletown, MD 21769

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

Signed by:		DocuSigned by:	
	6/26/2026		6/28/2026
Signature	Date	Signature	Date

AFFIRMATION OF PRIOR CONSENT TO DUAL AGENCY

The undersigned **Buyer(s)** hereby affirm(s) consent to dual agency for the following property:

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.

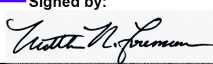
The law also requires that the buyer and seller each be notified in writing that the two agents are members of the same team, and that the team could have a financial interest in the outcome of the transaction in addition to any financial benefit obtained by selling one of the broker's own listings. 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: 
 7D1ACC4140614C7...
 DocuSigned by: 
 7D1ACC4140614C7...

DATE: 6/26/2026

DATE: 6/28/2026



© Copyright 2017 Frederick County Association of REALTORS®

This form is intended for use by members only.



BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**Maryland**To (Client's Name(s)): Matthew R Foreman Jen ForemanProperty Address: 106 Prospect Street, Middletown, MD 21769

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.

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:

/ 6/26/2026

Signature

Date

DocuSigned by:

/ 6/28/2026

Signature

Date

BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**Maryland**

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

Property Address: 106 Prospect Street, Middletown, MD 21769

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.

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.

Signature / Date

Signature / Date

List of Upgrades 106 Prospect Street

National Historic Register for Middletown

Frederick Historic Register-plaque by front door

- 2018 New HVAC & NTI combi-boiler (heat & hot water)
 New Roof
 Electrical updated, new line and panel for garage, new exterior panel for hot tub
 Insulation
 Propane install
 Washer/Dryer
 Upstairs Bathroom update including new plumbing
 New sewage - upstairs toilet to cast iron in the basement- (plumbing in the walls
 have been updated)
 French drains added to driveway around garage and down the back yard
- 2019 New Kitchen including plumbing and electrical upgrades
 New 1/2 bath off kitchen
 Hand crafted custom storm windows built and original window repairs
- 2020 Gas Fireplace
 Outdoor Gas Firepit
 Basement window upgrade
 Basement floor
- 2024 New range- home is also fitted for a gas range

Miscellaneous

Lawn Service and yearly spring clean up & mulching
Buried pool
Custom shades and shutters throughout
Front and rear entry Ring cameras
New storm doors

Service Providers

Holtzopole - AC serviced 5/2026
Holtzopole - Heat serviced 5/2025
Putnam - Plumbing
Coblentz - Electric
Heller Gas
Glo Fiber - Internet