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:

3030 Mill Island Parkway Unit 405
Frederick, Maryland 21701

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
- Homeowners Insurance Disclosure
- General Addendum - Appraisal Order Timeline
- Frederick County Notices and Disclosures
- The City of Frederick Disclosure Statement
- Notice to Buyer & Seller of Buyer's Rights & Seller's Obligations
- Condominium Resale Notice
- Condominium Resale Disclosure & Transmittal of Documents
- Maryland Homeowner Association Act Notice to Buyer
- Maryland Homeowner Act Disclosure to Buyer & Transmittal of Documents
- MLS Errors Disclosure Statement
- Consent for Dual Agency
- Notification of Dual Agency Within a Team
- Affiliated Business Disclosure

PLEASE LEAVE THIS COPY AT THE PROPERTY

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

Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

LISTING BROKER'S OFFER OF COOPERATIVE COMPENSATION

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

Seller(s): Milena Neza Finamore Revocable Trust.

Listing Broker: RE/MAX Results.

Property Address: 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701.

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.

RE/MAX Results

Listing Broker (Company Name)

DocuSigned by:
Robbi Grant
C58F0E5712876465

9/23/2026

Listing Broker/Authorized Representative Signature Date

Signed by:
John Finamore, Successor Trustee of the Milena Neza Finamore Revocable Trust
9A6487A084CB9E

9/26/2026

Seller Signature Date

Seller Signature Date

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

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Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

Frederick County, Maryland

Property Report: 3030 MILL ISLAND PKWY APT 405 Frederick MD 21701

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

General Information

Municipality:	Frederick City
Tax Account:	1102460963
Tax Map/Parcel:	Not Available
Plat:	0079-0067
Census Tract:	750802
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:	02-015
Legislative District:	03
Congressional District:	6
Council District:	4

Services Information

Recycle Day:	Blue Monday
Water Service:	Yes
Sewer Service:	Yes
Broadband:	National Broadband Map

School Districts

High:	Walkersville High
Middle:	Walkersville Middle
Elementary/ Primary:	Walkersville Elementary

Public Safety Information

Police District:	Frederick City Police Department
Fire Station Number:	29
Fire Station:	Northgate Fire Station
Registered Sex Offenders Within 1/4 Mile:	0
Reported Crimes Within 1/4 Mile (2017) * :	7
Hospital:	Frederick Health Hospital

Closest Points of Interest

Library:	Walkersville
Park:	Wormans Mill Park South
Farmer's Market:	YMCA of Frederick County Farmer's Market
Golf Course:	Clustered Spires Golf Course
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-3-163 / John Derr House

F-3-054 / Bridge 10025 (SHA) Monocacy River Bridge

F-8-038 / Pike's View

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.

Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

79/67

OWNER'S CERTIFICATION AND DEDICATION

WORMALD DEVELOPMENT COMPANY, OWNER OF THE PROPERTY SHOWN HEREON AND DESCRIBED IN THE SURVEYOR'S CERTIFICATE, DO HEREBY CONSENT TO AND ADOPT THIS FINAL PLAT OF SUBDIVISION, AND IN CONSIDERATION OF THE APPROVAL OF THIS FINAL PLAT BY THE PLANNING COMMISSION, ESTABLISH THE MINIMUM BUILDING RESTRICTION LINES, DEDICATE THE STREETS, WALKWAYS AND OTHER EASEMENTS TO PUBLIC USE, UNLESS OTHERWISE NOTED ON THIS PLAT.

WE CERTIFY THAT THERE ARE NO SUITS IN EQUITY, ACTIONS AT LAW, LEASES, LIENS, MORTGAGES, TRUSTS, EASEMENTS OR RIGHT OF WAYS INCLUDED IN THIS PLAT OF SUBDIVISION, EXCEPT AS INDICATED HEREON, AND AS OWNERS OF THE PROPERTY INCLUDED IN THIS PLAT OF SUBDIVISION, WE, OUR SUCCESSORS AND ASSIGNS, WILL CAUSE ALL PROPERTY CORNER MARKERS AND ANY OTHER REQUIRED MONUMENTATION, TO BE SET BY A LICENSED MARYLAND SURVEYOR, IN ACCORDANCE WITH THE ANNOTATED CODE OF MARYLAND , REAL PROPERTY BOOK, TITLE 3 SUBTITLE 1, SECTION 3-108, 1974 EDITION AND AS ENACTED OR AMENDED SO FAR AS IT MAY CONCERN THE MAKING OF THIS PLAT AND THE SETTING OF MONUMENTS AND MARKERS HAVE BEEN COMPLIED WITH.

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

WORMALD DEVELOPMENT COMPANY

DATE: 6.15.2005

ROBERT K. WORMALD, PRESIDENT

NOTARY PUBLIC

SUBSCRIBED TO AND SWORN BEFORE ME THIS 15th DAY OF June, 2005

SIGNATURE: Margaret R. Collins

Margaret R. Collins
PRINTED NAME
NOTARY PUBLIC
MY COMMISSION EXPIRES: 10/1/06

WE HEREBY ASSENT TO THIS PLAT OF SUBDIVISION

PROVIDENT BANK

JANINE L. SMITH, TRUSTEE

SURVEYOR'S CERTIFICATE

I HEREBY CERTIFY THAT THE FINAL PLAT SHOWN HEREON IS CORRECT; THAT IT IS A SUBDIVISION OF PART OF THE LANDS ACQUIRED BY THE WORMALD DEVELOPMENT COMPANY, A MARYLAND CORPORATION FROM ROBERT K. AND MYRA E WORMALD AND RECORDED MAY 28, 1968 IN LIBER 1489 AT FOLIO 504 AND THAT THE REQUIREMENTS OF THE ANNOTATED CODE OF MARYLAND, REAL PROPERTY BOOK, TITLE 3, SUBTITLE 1, SECTION 3-108, 1974 EDITION, AND THE REQUIREMENTS OF THE FREDERICK CITY CODE, AS ENACTED OR AMENDED SO FAR AS IT MAY CONCERN THE MAKING OF THIS PLAT AND ALL PROPERTY CORNERS ARE FOUND, SET, OR TO BE SET AS INDICATED HEREON.

DATE: JUNE 3,2005

RONALD L. COLLIER
PROFESSIONAL LAND SURVEYOR
MD REG No. 20014

FLOOD PLAIN NOTE: THE REVISED 100 YEAR FLOOD PLAIN IS THE SAME AS SHOWN ON FEDERAL EMERGENCY MANAGEMENT AGENCY FLOOD INSURANCE RATE MAP COMMUNITY PANEL NUMBER 240027-0115B DATED DECEMBER 19, 1997 REVISED, TO REFLECT LOMAR CASE NUMBER 03-03-121P, DATED JUNE 23, 2003.

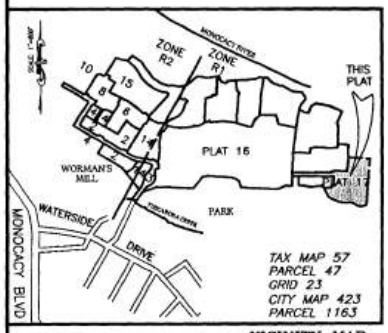
COORDINATES SHOWN HEREON ARE BASED ON MARYLAND'S STATE PLANE DATUM NAD27, AND WERE ESTABLISHED BY GPS OBSERVATIONS AND CONVENTIONAL METHODS FROM CONTROL POINTS IN THE NGS DATABASE. THE BOUNDARY OUTLINE IS BASED ON ADJACENT PLATS AND PIPES FOUND IN THE WORMANS MILL AND TUSCARORA KNOLLS SUBDIVISIONS TO THE SOUTH, AND POINTS FOUND ALONG TRADING LANE.

SCALE 1"=60'
MARYLAND STATE PLANE COORDINATES

OWNER/DEVELOPER:
WORMALD DEVELOPMENT CO
5291 CORPORATE DRIVE, SUITE 101
FREDERICK, MD 21703
301-695-6614

PROPERTY OF WORMALD DEVELOPMENT CO L. 1489 F. 504

PLAT SIXTEEN SEE SHEET 6 OF 6

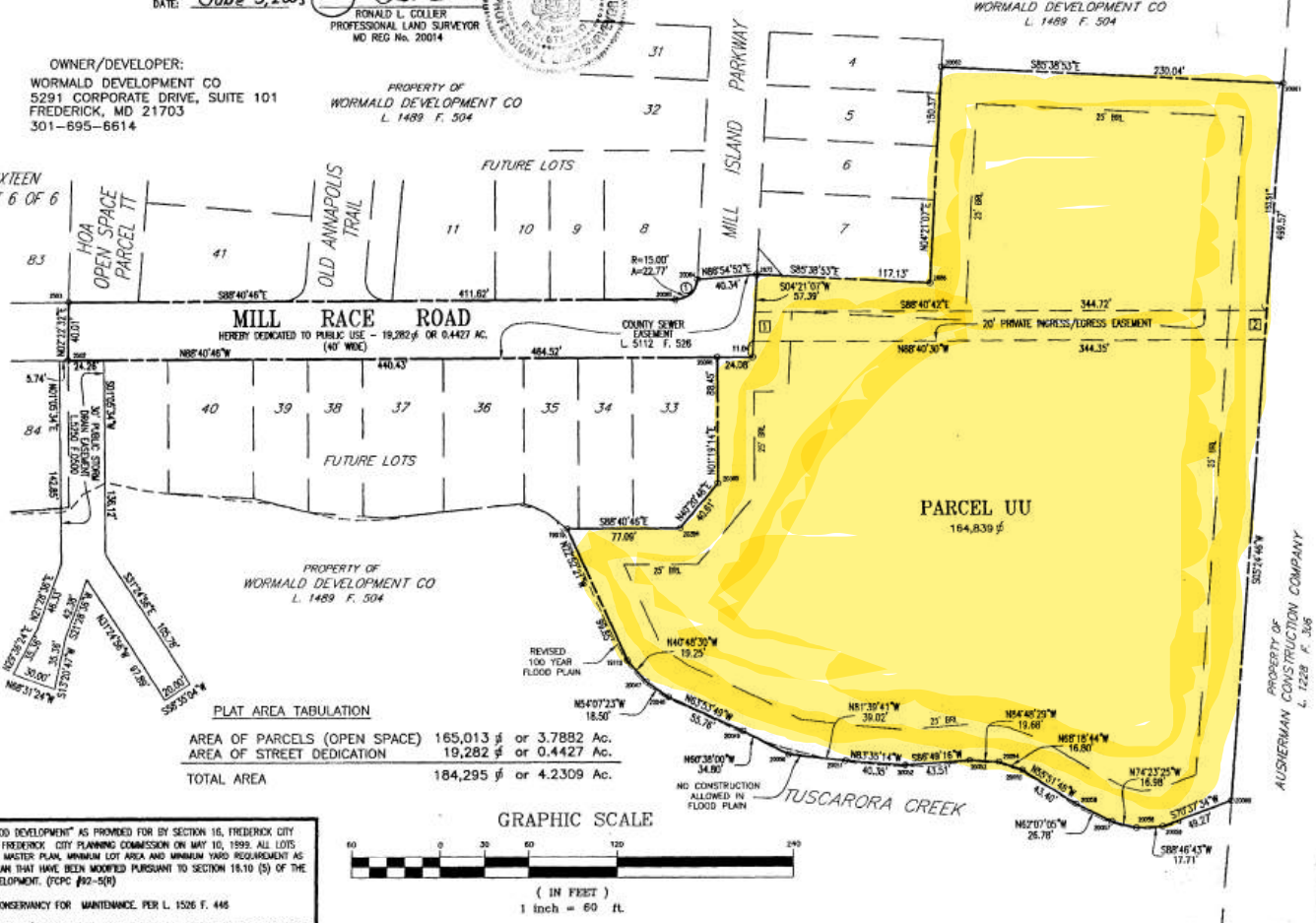


VICINITY MAP

BOUNDARY COORDINATES		
Number	North	East
2502	92224.9804	92099.8886
2503	92264.9628	92101.5289
2643	92085.4620	92511.8587
2653	92126.4110	92538.1482
2656	92214.8409	92540.1865
2670	92214.2859	92564.2638
2672	92271.5064	92568.6184
2681	92571.3675	92591.4400
2686	92262.8184	92685.4094
2694	92562.4994	92708.2310
18897	92530.1350	92588.3006
19019	92097.2385	92434.7877
19110	92005.2378	92473.5982
20047	91990.6661	92486.1799
20048	91979.8270	92501.1682
20049	91955.2942	92551.2374
20050	91938.2283	92581.5659
20051	91932.5690	92620.1769
20052	91928.0624	92660.2742
20053	91930.4749	92703.7137
20054	91928.8938	92723.3152
20055	91922.4850	92738.9269
20056	91898.1283	92774.8520
20057	91885.6045	92788.5235
20058	91881.0346	92814.8802
20059	91881.4122	92832.5906
20060	91897.7581	92879.0752
20061	92395.1026	92926.2001
20062	92412.5589	92696.8202
20063	92533.1703	92548.4160
20064	92269.3352	92528.3375
20065	92255.4774	92513.0151
20394	92095.4620	92511.8587
20395	92126.4110	92538.1482
20396	92214.8409	92540.1865

LINE TABLE		
LINE	LENGTH	BEARING
1	20.01	N04°21'07"E
2	20.05	S05°24'46"W

CURVE TABLE						
CURVE	RADIUS	LENGTH	DELTA	TANGENT	BEARING	CHORD
1	15.00	22.77	86°58'07"	14.23	N47°50'10"E	20.64



PLAT AREA TABULATION

AREA OF PARCELS (OPEN SPACE)	165,013 sf	or 3.7882 Ac.
AREA OF STREET DEDICATION	19,282 sf	or 0.4427 Ac.
TOTAL AREA	184,295 sf	or 4.2309 Ac.

GRAPHIC SCALE

(IN FEET)
1 inch = 60 ft.

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

6/28/05
DATE

R.S.
APPROVING AUTHORITY

APPROVED:
CITY OF FREDERICK
PLANNING COMMISSION

7-7-05
DATE

CHAIRMAN OR SECRETARY

F.C.P.C. FILE No. STF05-188FSU

DATE:

Plat Book:

Plat No.:

1. WORMAN'S MILL IS APPROVED FOR DEVELOPMENT AS A "PLANNED NEIGHBORHOOD DEVELOPMENT" AS PROVIDED FOR BY SECTION 16, FREDERICK CITY ZONING ORDINANCE. A PND MASTER PLAN (92-05 (R2) WAS APPROVED BY THE FREDERICK CITY PLANNING COMMISSION ON MAY 10, 1999. ALL LOTS SHOWN ON THIS PLAT MUST BE DEVELOPED IN ACCORDANCE WITH THE APPROVED MASTER PLAN, MINIMUM LOT AREA AND MINIMUM YARD REQUIREMENT AS INDICATED BY THE MINIMUM BUILDING RESTRICTION LINES ESTABLISHED ON THE PLAN THAT HAVE BEEN MODIFIED PURSUANT TO SECTION 18.10 (5) OF THE FREDERICK CITY ZONING ORDINANCE PERTAINING TO PLANNED NEIGHBORHOOD DEVELOPMENT. (FCPC #92-5(R)

2. OPEN SPACE AREAS WILL BE CONVEYED TO THE WORMAN'S MILL COMMUNITY CONSERVANCY FOR MAINTENANCE. PER L. 1526 F. 446

3. ALL LOTS ARE SUBJECT TO RESTRICTIVE COVENANTS AND ARE PART OF A HOMEOWNER'S ASSOCIATION, AS SET FORTH IN LIBER 1526 AT FOLIO 446 AS RECORDED AMONG THE LAND RECORDS OF FREDERICK COUNTY, MARYLAND.

4. THE CITY OF FREDERICK HAS ALLOCATED 54 MULTIFAMILY UNITS WITH A TOTAL OF 9,720 GALLONS PER DAY OF POTABLE WATER AND WASTEWATER TREATMENT CAPACITY TO SERVE ALL OR A PORTION OF THE LOTS SHOWN ON THIS PLAT IN ACCORDANCE WITH A WATER SERVICE CONTRACT (WSC05-016) BETWEEN THE OWNER AND THE CITY DATED APRIL 12, 2005. RECORDATION OF THIS PLAT DOES NOT CONSTITUTE A GUARANTEE OR ALLOCATION OF POTABLE WATER CAPACITY OR WASTEWATER TREATMENT CAPACITY TO SERVE THE DEVELOPMENT OF ALL THE LOTS SHOWN ON THE PLAT, NOR DOES RECORDATION OF A LOT OR LOTS WITHOUT A WATER SERVICE CONTRACT ENTITLE THE OWNER TO A PREFERRED ALLOCATION STATUS AS PROVIDED IN SECTION 25-33. 7.C.I OF THE WATER ALLOCATION ORDINANCE. WATER ALLOCATION FOR THE LOTS ON THE PLAT SHALL BE IN ACCORDANCE WITH AND SUBJECT TO THE PROVISIONS OF THE WATER ALLOCATION ORDINANCE NO. O-02-17, CODIFIED AT 25-33 ET. SEQ. OF THE FREDERICK CITY CODE, AND THE ADMINISTRATIVE GUIDELINES MANUAL ADOPTED PURSUANT THERETO. IF A BUILDING PERMIT IS NOT ISSUED, A WATER AND SEWER TAP NOT PURCHASED, AND FOUNDATION CONSTRUCTION NOT COMMENCED ON A LOT WITHIN THE TIME PERIOD PROVIDED IN THE WATER SERVICE CONTRACT (AS IT MAY BE MODIFIED OR EXTENDED), THE POTABLE WATER SUPPLY CAPACITY ALLOCATION AND WASTEWATER TREATMENT CAPACITY FOR ANY LOT NOT IN COMPLIANCE WITH THE REQUIREMENTS LISTED HEREON IS NO LONGER RESERVED, AND THE ABILITY TO PERMIT AND DEVELOP LOTS WILL BE DEPENDENT ON POTABLE WATER SUPPLY AND WASTEWATER TREATMENT CAPACITY AVAILABLE AT THE TIME OF BUILDING PERMIT APPLICATION. FEDERAL OR STATE ACTION, INCLUDING OPERATIONAL MORATORIA, MAY TEMPORARILY SUSPEND, DELAY OR OTHERWISE AFFECT AN ALLOCATION WHICH IS GRANTED.

5. NONE OF THE RESIDENTIAL LOTS SHOWN HEREON ARE LOCATED WITHIN THE 100-YEAR FLOODPLAIN.

6. THE SUBJECT PROPERTY IS ZONED R-1

7. THIS PROJECT IS EXEMPT FROM FOREST CONSERVATION REQUIREMENTS PER SECTION 1.7(M) OF THE FOREST CONSERVATION ORDINANCE. (APPROVAL) DATE JULY 23, 1993 PND FILE 88.61

8. PRELIMINARY SUBDIVISION PLAN #99-02, PC APPROVAL 3/8/99, UNCONDITIONAL STAFF APPROVAL 2/15/00.

9. SITE PLAN NUMBER 99-26, APPROVAL DATE FEBRUARY 15, 2000.

10. THE WATER QUALITY FACILITIES ARE TO BE MAINTAINED BY THE HOA.

SYMBOLS:
- ○ REBAR AND CAP STAMPED (CPJ 181) TO BE SET
- □ CONCRETE MONUMENT TO BE SET

MINIMUM BUILDING RESTRICTION LINES

SEE NOTE 1 OF THIS SHEET

MULTIFAMILY
25' FRONT
25' SIDE
25' REAR

DATE	
5/19/05	ADDRESSED AGENCY COMMENTS IN LETTER DATED 5/2/05

SEAL

FINAL PLAT
SECTION 7D AND 8, PLAT SEVENTEEN
PARCEL UU

MILL ISLAND AT WORMAN'S MILL

CITY OF FREDERICK
FREDERICK ELECTION DISTRICT No. 2, FREDERICK CITY ELECTION PRECINCT No. 10
FREDERICK COUNTY, MARYLAND
SCALE: 1"=60' MAY, 2005 STF05-188FSU

CPJ Associates
Charles P. Johnson & Associates, Inc.
PLANNERS · ENGINEERS · LANDSCAPE ARCHITECTS · SURVEYORS
8711 ELTON ROAD SUITE 300 SILVER SPRING, MARYLAND 20903
Phone (301) 434-7000 E-mail cpja@cpja.com Fax (301) 434-9594
FREDERICK, MD FAIRFAX, VA

BWS | SWM
29-001-15,288

P 119650 MSA CE 3311-1489 4

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PROPERTY EXPLORER

Frederick County, Maryland

Search...



Street/A...

0 50 100ft

Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

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 -** 02 **Account Identifier -** 460963

Owner Information

Owner Name:	FINAMORE MILENA NEZA TRUSTEE MILENA NEZA FINAMORE REV TRUST	**Use:** **Principal Residence:**	RESIDENTIAL CONDOMINIUM YES
Mailing Address:	3030 MILL ISLAND PKWY APT 405 FREDERICK MD 21701-6820	**Deed Reference:**	/09921/ 00309

Location & Structure Information

Premises Address:	3030 MILL ISLAND PKWY FREDERICK 21701- UNIT: 405	**Legal Description:**	UNIT 405 FOURTH FLR 1,536 SQ FT PARK PLACE AT MILL ISLAND

Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:	
057F	0024	1163	2100101.11	0000				2026	**Plat Ref:**	0085/ 0071

Town: FREDERICK CITY

Primary Structure Built	Above Grade Living Area	Finished Basement Area	Property Land Area	County Use
2010	1,508 SF		1,536 SF	000000

Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements	Pending Permit
		CONDO HI RISE	/		2 full/ 1 half			None

Value Information

	Base Value	Value	Phase-in Assessments	
		As of 01/01/2026	As of 07/01/2026	As of 07/01/2027
Land:	110,000	115,000		
Improvements	220,000	270,000		
Total:	330,000	385,000	348,333	366,667
Preferential Land:	0	0		

Transfer Information

Seller: FINAMORE LOUIS J &	**Date:** 01/14/2014	**Price:** $0
Type: NON-ARMS LENGTH OTHER	**Deed1:** /09921/ 00309	**Deed2:**
Seller: MILL ISLAND CONDOMINIUM CO LLC	**Date:** 09/08/2010	**Price:** $303,767
Type: ARMS LENGTH IMPROVED	**Deed1:** /07980/ 00362	**Deed2:**
Seller:	**Date:**	**Price:**
Type:	**Deed1:**	**Deed2:**

Exemption Information

Partial Exempt Assessments:	Class	07/01/2026	07/01/2027
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: Approved 07/30/2014

Homeowners' Tax Credit Application Information

Homeowners' Tax Credit Application Status: No Application **Date:**

Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

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
07/01/2026 - 06/30/2027	02-460963	2027	FY	PRINCIPAL RESIDENCE	2926739	07/01/2026

FINAMORE MILENA NEZA TRUSTEE
MILENA NEZA FINAMORE REV TRUST
3030 MILL ISLAND PKWY APT 405
FREDERICK, MD 21701-6820

Property Location
3030 MILL ISLAND PKWY

Property Description
UNIT 405 FOURTH FLR
1,536 SQ FT PARK PLACE
AT MILL ISLAND

Liber 9921 **Folio** 309

Charges		Assessment/Units	Rate	Amount
STATE TAXES		348,333	.112000	390.13
COUNTY TAX DIFFRNTL	TWNCO	348,333	1.012500	3,526.87
FREDERICK CITY TAX		348,333	.705500	2,457.49
SYSTEM BENEFIT CHG		1	49.000	49.00
HMSTD COUNTY TAX CR		-1,913	1.012500	-19.37
HMSTD MUN TAX CR		-1,913	.705500	-13.50
	TOTAL			6,390.62
	TOTAL DUE			6,390.62

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.
02-460963	2027	FY	2926739

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

FINAMORE MILENA NEZA TRUSTEE
MILENA NEZA FINAMORE REV TRUST
3030 MILL ISLAND PKWY APT 405
FREDERICK, MD 21701-6820

Return this coupon with your payment

2nd Semiannual Payment Schedule

If paid in:	Disc/Int	Amount Due
DEC	95.12	3,265.92
JAN	126.83	3,297.63
FEB	158.54	3,329.34

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

208202710292673900000314104100000000000

FREDERICK COUNTY MARYLAND

Parcel ID	Year	Bill Type	Bill No.
02-460963	2027	FY	2926739

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

FINAMORE MILENA NEZA TRUSTEE
MILENA NEZA FINAMORE REV TRUST
3030 MILL ISLAND PKWY APT 405
FREDERICK, MD 21701-6820

Annual Payment Schedule

If paid in:	Disc/Int	Amount Due
JUL	-59.52	6,331.10
AUG	-29.76	6,360.86
SEP	0.00	6,390.62
OCT	63.91	6,454.53
NOV	127.82	6,518.44
DEC	191.71	6,582.33
JAN	255.62	6,646.24
FEB	319.53	6,710.15

Choose payment option below
Return this coupon with your payment

1st Semiannual Payment Schedule

If paid in:	Disc/Int	Amount Due
JUL	-29.76	3,190.06
AUG	-14.88	3,204.94
SEP	0.00	3,219.82
OCT	32.20	3,252.02
NOV	64.40	3,284.22

Make checks payable to:
Treasurer of Frederick County

DO NOT STAPLE OR FOLD - DO NOT WRITE BELOW LINE

208202710292673900000319006300000000000

Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

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 9/26/2026 ■ ADDENDUM to Contract of Sale dated _____
between Buyer _____
and Seller Milena Neza Finamore Revocable Trust
for Property known as 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701.

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

ADDITIONAL INCLUSIONS (SPECIFY): _____

ADDITIONAL EXCLUSIONS (SPECIFY): _____

2. LEASED ITEM(S) INCLUDED:

[ ] Fuel Tank(s)	[ ] Other _____
[ ] Solar Panels	[ ] Other _____
[ ] Alarm System	[ ] Other _____
[ ] Water Treatment System	[ ] Other _____

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

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

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

Utility Service Providers: Washington Gas; Potomac Edison; Frederick County Water & Sewer

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

Buyer Signature	**Date**	**Seller Signature**	**Date**
		Signed by: Julia Finamore, Successor Trustee of the Milena Neza Finamore Revocable Trust	9/26/2026
Buyer Signature	**Date**	**Seller Signature**	**Date**

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RE/MAX Results, 5202 Presidents Court #310 Frederick MD 21703 Phone: **3015146163** Fax: **3016985344** **Template**
Bobbi Prescott
Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

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MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: 3030 Mill Island Parkway Unit 405, Frederick, MD 21701

Legal Description: UNIT 405 FOURTH FLR 1,536 SQ FT PARK PLACE AT MILL ISLAND

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.

Initial JFS TAT MNFBT

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

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

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

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

NOTICE TO PURCHASERS: The information provided is the representation of the Seller(s) based upon the actual knowledge of Seller(s) as of the date of their signature(s) on this form; it is not the representation of the real estate broker or salesperson, if any. You may wish to obtain professional advice about, or an inspection of, the property. Disclosure by the Seller(s) is not a substitute for an inspection by an independent home inspection company, and you may wish to obtain such an inspection. The information contained in this statement is not a warranty by the Seller(s) as to; the condition of the property of which the Seller(s) has no actual knowledge, or other conditions of which the Seller(s) has no actual knowledge.

Please indicate your actual knowledge with respect to the following:

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

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

Hot Water ○Oil ○Natural Gas ○Electric □ Capacity ____ Age ___ ○Other _____

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

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16. Exterior Drainage: Does water stand on the property for more than 24 hours after a heavy rain? ◯Yes ◯No ◯Unknown
    Comments: _____
    Are gutters and downspouts in good repair? ◯Yes ◯No ◯Unknown
    Comments: _____
17. Wood-destroying insects: Any infestation and/or prior damage? ◯Yes ◯No ◯Unknown
    Comments: _____
    Any treatments or repairs? ◯Yes ◯No ◯Unknown
    Any warranties? ◯Yes ◯No ◯Unknown
    Comments: _____
18. Are there any hazardous or regulated materials (including, but not limited to, licensed landfills, asbestos, radon gas, lead-based paint, oil tank, propane tank, underground storage tanks, or other contamination) on the property? ◯Yes ◯No ◯Unknown
    If yes, specify below.
    Comments: _____
    a. If you or a contractor have made improvements to the property, were the required permits issued by the county or local permitting office, and did the improvements pass all required inspections? ◯Yes ◯No ◯Does Not Apply ◯Unknown
       Comments: _____
19. If the property relies on fossil fuel combustion for heat, ventilation, hot water, clothes dryer operation, or other purposes, is a carbon monoxide alarm installed in the property? ◯Yes ◯No ◯Unknown
    Comments: _____
20. Are there any zoning violations, nonconforming uses, violation of building restrictions or setback requirements or any recorded or unrecorded easement, except for utilities, on or affecting the property? ◯Yes ◯No ◯Unknown If yes, specify below.
    Comments: _____
21. Is the property located in a flood zone, conservation area, wetland area, Chesapeake Bay critical area or Designated Historic District? ◯Yes ◯No ◯Unknown If yes, specify below.
    Comments: _____
    a. If answered Yes, are there currently any open violations? Comments: _____
22. Is the property subject to any restriction imposed by a Homeowners Association or any other type of community association? ◯Yes ◯No ◯Unknown If yes, specify below.
    Comments: _____
23. Is the property subject to any restrictions imposed by a covenant? ◯Yes ◯No ◯Unknown If yes, specify below.
    Comments: _____
24. Has the property ever had flooding or a fire? ◯Yes ◯No ◯Unknown
    Comments: _____
25. Are there any other material defects, including latent defects, affecting the physical condition of the property? ◯Yes ◯No ◯Unknown
    Comments: _____

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

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

Seller(s) _____ Date _____

Seller(s) _____ Date _____

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

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

Purchaser _____ Date _____

Purchaser _____ Date _____

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MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

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

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

(1) A purchaser would not reasonably be expected to ascertain or observe by a careful visual inspection of the real property; and

(2) Would pose a direct threat to the health or safety of:

(i) the purchaser; or

(ii) an occupant of the real property, including a tenant or invitee of the purchaser.

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

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

_____

_____

_____

_____

_____

_____

_____

_____

_____

Seller _____ Date _____

Seller _____ Date _____

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

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

Purchaser _____ Date _____

Purchaser _____ Date _____

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FREDERICK COUNTY ASSOCIATION OF REALTORS®

HOMEOWNER'S INSURANCE DISCLOSURE

FREDERICK COUNTY ASSOCIATION OF REALTORS®

Property Address: 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701
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:

The current insurance company is: Erie

Signed by: John Finamore, Successor Trustee of the Milena Meza Finamore Revocable Trust 9A6487A084CE42E...
Seller's Signature/Date 9/26/2026

Buyer's Signature/Date

Seller's Signature/Date

Buyer's Signature/Date

Updated January 2021
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REALTOR® EQUAL HOUSING OPPORTUNITY

GENERAL ADDENDUM

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

on Lot _____, Block _____, Subdivision WORMANS MILL,

3030 Mill Island Parkway, Unit 405, Frederick, MD 21701,

located in FREDERICK County, Maryland between

(Purchasers) _____

and (Sellers) Milena Neza Finamore Revocable Trust.

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: John Finamore, Successor Trustee of the Milena Neza Finamore Revocable Trust
9A6487A084CE42E...

Seller _____ Purchaser _____

Seller _____ Purchaser _____

9/26/2026
Date _____ Date _____

FORM #1320 **7/05**

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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 Milena Neza Finamore Revocable Trust (Seller) for the property located in the County of Frederick, State of Maryland, described as _____ 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701 (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:
John Finamore, Successor Trustee of the Milena Maja Finamore Revocable Trust
9A6487A084CE42E...

Seller	Date 9/26/2026	Buyer	Date
Seller	Date	Buyer	Date

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FREDERICK COUNTY ASSOCIATION OF REALTORS®

The City of Frederick Disclosure Statement

This disclosure statement concerns the real property located within The City of Frederick, State of Maryland, described as: 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701
The following are representations made by the Buyer and Seller in a contract for sale of residential real property within The City of Frederick and are not the representations of the agent(s), if any,

A. **Review of Maps, Plans, Land Management Code, Airport and Historic Preservation Overlay Areas:** Section 12.5-30 of the Frederick City Code affords a Buyer the right to request a 5-day review period to review land use documents, or to waive such review period. See City Code, Sec. 12.5-30, for details. Buyer and Seller acknowledge that ii is the Buyer's right to review the appropriate maps and plans at The City of Frederick Department of Planning for information about the Frederick Municipal Airport, Historic Preservation Overlay District delineation, any land uses, planned neighborhood developments, roads, highways, parks and other public facilities affecting property, and any amendments thereto, The City of Frederick Land Management Code and any official submittal for development review with the Department of Planning. Buyer and Seller further acknowledge that it is the Buyer's responsibility to determine whether the real property lies within that area of The City of Frederick designated as an Airport Overlay Zone or the Historic Preservation Overlay District, and to comply with all applicable state and local laws.

Buyer(s) Election (select one by initialing below):

_____/_____ Buyer(s) request five (5) calendar days from date of contract acceptance (the "Review Period") to review the above stated records and to rescind the Contract of Sale, in writing, if Buyer(s) so desire.

_____/_____ Buyer(s) waives the Review Period and the right to rescind the Contract of Sale.

B. **Residential Rental Licensing Ordinance:** Buyer is notified that effective December 31, 2023, the City of Frederick Ordinance G-22-09 (to be codified in Chapter 12.5, Article Vet *seq.* of the Frederick City Code), requires that property owners meet certain licensing and maintenance standards with respect to rental housing units, including but not limited to mandatory licensing, inspection, regulatory fees, and penalties for violations. Buyer(s) should review the full text of this Ordinance located at *www.cityoffrederickmd.gov/DocumentCenter/View/20308/G-22-09* to understand the property owner's obligations and impact, if any, on the purchase of the real property.

Buyer(s) Acknowledgement (initial) _____/_____ Buyer(s) have read and understood the above disclosure and is aware of his/her/their responsibility to ensure compliance therewith.

C. **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 www.FCPS.org or call 240-586-8454.

D. **Acknowledgment:** Buyer(s) and Seller(s) have read and understand the above disclosures. Seller acknowledges Buyer's Election in Paragraph A.

		Signed by: John Finamore, Successor Trustee of the Milena Meza Finamore Revocable Trust	
Buyer Signature	Date	Seller Signature	Date 9/26/2026
Buyer Signature	Date	Seller Signature	Date

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Maryland REALTORS®

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

ADDENDUM dated _____ to the Contract of Sale between Buyer _____ and Seller Milena Neza Finamore Revocable Trust for Property known as 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701 .

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: Jolin Finamore, Successor Trustee of the Milena Maja Finamore Revocable Trust 9A6487A084CE42F... Seller's Signature	Date 9/26/2026
Buyer's Signature	Date	Seller's Signature	Date
Agent's Signature	Date	DocuSigned by: Bobbi Prescott 9/23/2026 Agent's Signature **Bobbi Prescott**	Date

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CONDOMINIUM RESALE NOTICE

ADDENDUM/AMENDMENT dated_____ to Contract of Sale between Buyer(s):_____
and Seller(s):**Milena Neza Finamore Revocable Trust**
for Property known as:**3030 Mill Island Pkwy, Frederick, MD 21701**
Condominium Unit # **405** Building #_____, Section/Regime #_____,in _____ Condominium Association.

PART ONE

NOTICE: This notice applies where the condominium project contains seven (7) units or more. Seller ("unit owner") is required by law to furnish to buyer(s) not later than fifteen (15) days prior to closing certain information concerning the condominium, which is described in Section 11-135 of the Maryland Condominium Act (Real Property Article, Annotated Code of Maryland, Section 11-101 et. seq.). This information must include the following:

1. A copy of the Declaration (condominium plat not required).
2. A copy of the Bylaws.
3. A copy of the Rules or Regulations of the Condominium.
4. A certificate from the Council of Unit Owners which includes:
   a) A statement disclosing the effect on the proposed conveyance of any right of first refusal or other restraint on the free alienability of the unit, other than any restraint created by the unit owner;
   b) A statement of the amount of the common expense assessment and any unpaid common expense or special assessment adopted by the Council of Unit Owners that is due and payable from the selling unit owner;
   c) A statement of any other fees payable by unit owners to the Council of Unit Owners;
   d) A statement of any capital expenditures approved by the Council of Unit Owners or its authorized designee planned at the time of the conveyance which are not reflected in the current operating budget included in the certificate;
   e) The most recent regularly prepared balance sheet and income expense statement, if any, of the condominium;
   f) The current operating budget of the condominium, including the current reserve study report or a summary of the report, a statement of the status and amount of any reserve or replacement fund, or a statement that there is no reserve fund;
   g) A statement of any unsatisfied judgments and the status of any pending lawsuits to which the Council of Unit Owners is a party, excluding assessment collection suits;
   h) A statement generally describing any insurance policies provided for the benefit of unit owners, a notice that the policies are available for inspection stating the location at which they are available, and a notice that the terms of the policy prevail over the general description;
   i) A statement as to whether the Council of Unit Owners has actual knowledge of any violation of the health or building codes with respect to the unit, the limited common elements assigned to the unit, or any other portion of the condominium, including any violation of the health or building codes related to asbestos; and
   j) A description of any recreational or other facilities which are to be used by the unit owners or maintained by them or the Council of Unit Owners, and a statement as to whether or not they are to be part of the common elements.

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5. A statement by the unit owner as to whether the unit owner has knowledge:
   a) That any alteration to the unit or to the limited common elements assigned to the unit violates any provision of the Declaration, Bylaws, or Rules and Regulations;
   b) Of any violation of the health or building codes with respect to the unit or to the limited common elements assigned to the unit;
   c) The unit is subject to an extended lease under Section 11-137 of the Maryland Condominium Act or under local law and, if so, a copy of the lease must be provided; and
   d) Of the presence of asbestos in the unit, including a description of the location of the asbestos, and whether abatement has been performed in the unit during the occupancy of the owner.
6. A written notice of the unit owner's responsibility for the Council of Unit Owners' property insurance deductible and the amount of the deductible.

PART TWO

NOTICE: This notice applies where the condominium project contains six (6) units or less. Seller is required by law to furnish to buyer(s) not later than fifteen (15) days prior to closing certain information concerning the condominium, which is described in Section 11-135 of the Maryland Condominium Act. This information must include the following:

1. A copy of the Declaration (other than the plats);
2. A copy of the Bylaws;
3. A copy of the Rules or Regulations of the Condominium; and
4. A statement by Seller of his expenses relating to the common elements during the preceding twelve (12) months.
5. A written notice of the unit owner's responsibility for the Council of Unit Owners' property insurance deductible and the amount of the deductible.

The brokers and agents negotiating this sale assume and accept no responsibility for any representations made in any resale certificate provided in accordance with the Maryland Condominium Act, and by the execution of this Contract of Sale, both Buyer and Seller agree to indemnify, defend, protect and hold harmless the brokers and agents negotiating this contract from any claim demand, suit, cause of action or matter or thing whatsoever arising out of the issuance of any resale certificate.

This Addendum/Amendment is considered part of Contract of Sale and of equal force and effect as all other terms and conditions which otherwise remain the same. This is a legally binding document. If not understood, seek competent legal advice.

BUYER MAY, AT ANY TIME WITHIN 7 DAYS FOLLOWING RECEIPT OF ALL THIS INFORMATION, RESCIND IN WRITING THE CONTRACT OF SALE, WITHOUT STATING A REASON AND WITHOUT ANY LIABILITY ON BUYERS' PART. UPON RECISSION, BUYER IS ENTITLED TO THE RETURN OF ANY DEPOSIT MADE ON ACCOUNT OF THE CONTRACT. THE RETURN OF ANY DEPOSITS HELD IN TRUST BY A LICENSED REAL ESTATE BROKER TO BUYER SHALL COMPLY WITH THE PROCEDURES SET FORTH SECTION 17-505 OF THE BUSINESS OCCUPATIONS AND PROFESSIONS ARTICLE OF THE MARYLAND CODE. ONCE THE SALE IS CLOSED, BUYER'S RIGHT TO CANCEL THIS CONTRACT IS TERMINATED.

		Signed by: John Finamore, Successor Trustee of the Milena Neza Finamore Revocable Trust 9A6487A084CE42E...	
Buyer	**Date**	**Seller**	**Date**
		Milena Neza Finamore Revocable Trust	9/26/2026
Buyer	**Date**	**Seller**	**Date**

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Maryland REALTORS®

CONDOMINIUM RESALE DISCLOSURE AND TRANSMITTAL OF DOCUMENTS FROM SELLER AS UNIT OWNER

ADDENDUM/AMENDMENT dated_____ to Contract of Sale between Buyer(s):_____
and Seller(s):**Milena Neza Finamore Revocable Trust**
for Property known as:**3030 Mill Island Pkwy, Frederick, MD 21701**
Condominium Unit # **405** Building #_____ Section/Regime #_____, in _____Condominium Association.

PART ONE

NOTICE: This notice applies where the condominium project contains seven (7) units or more. Seller ("Unit Owner") is required by law to furnish to buyer(s) not later than fifteen (15) days prior to closing certain information concerning the condominium, which is described in Section 11-135 of the Maryland Condominium Act (Real Property Article, Annotated Code of Maryland, Section 11-101 et. seq.) This information must include the following, which is attached hereto and made a part hereof or has been attached electronically.

1. A copy of the Declaration (condominium plat not required).
2. A copy of the Bylaws.
3. A copy of the Rules or Regulations of the Condominium.
4. A certificate from the Council of Unit Owners which includes the information required under Section 11-135(a)(4).
5. The unit owner states:
   a) I have _____, do not have _____ knowledge of any alteration to the unit or to the limited common elements assigned to the unit violates any provision of the Declaration, Bylaws, or Rules and Regulations; or
   b) I have _____, do not have _____ knowledge of any violation of the health or building codes with respect to the unit or to the limited common elements assigned to the unit; or
   c) I have _____, do not have _____ knowledge that the unit is subject to an extended lease under Section 11-137 of this title or under local law. If so, a copy of the lease is be provided; or
   d) I have _____, do not have _____ knowledge of the presence of asbestos in the condominium, including a description of the location of the asbestos, whether abatement has been performed, and the date of any abatement.
6. A written notice of the unit owner's responsibility for the Council of Unit Owners' property insurance deductible and the amount of the deductible.

PART TWO

NOTICE: This notice applies where the condominium project contains six (6) units or less. Seller is required by law to furnish to buyer(s) not later than fifteen (15) days prior to closing certain information concerning the condominium, which is described in Section 11-135 of the Maryland Condominium Act. This information must include the following, which is attached hereto and made a part hereof or has been attached electronically.

1. A copy of the Declaration (other than the plats);
2. A copy of the Bylaws;
3. A copy of the Rules or Regulations of the Condominium; and

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4. A statement by unit owner of his expenses relating to the common elements during the preceding twelve (12) months.
5. A written notice of the unit owner's responsibility for the Council of Unit Owners' property insurance deductible and the amount of the deductible.

The brokers and agents negotiating this sale assume and accept no responsibility for any representations made in any resale certificate provided in accordance with the Maryland Condominium Act, and by the execution of this Contract of Sale, both Buyer and Seller agree to indemnify, defend, protect and hold harmless the brokers and agents negotiating this contract from any claim demand, suit, cause of action or matter or thing whatsoever arising out of the issuance of any resale certificate.

This Addendum/Amendment is considered part of Contract of Sale and of equal force and effect as all other terms and conditions which otherwise remain the same. This is a legally binding document. If not understood, seek competent legal advice.

BUYER MAY, AT ANY TIME WITHIN 7 DAYS FOLLOWING RECEIPT OF ALL THIS INFORMATION, RESCIND IN WRITING THE CONTRACT OF SALE, WITHOUT STATING A REASON AND WITHOUT ANY LIABILITY ON BUYERS' PART. UPON RECISSION, BUYER IS ENTITLED TO THE RETURN OF ANY DEPOSIT MADE ON ACCOUNT OF THE CONTRACT. THE RETURN OF ANY DEPOSITS HELD IN TRUST BY A LICENSED REAL ESTATE BROKER TO BUYER SHALL COMPLY WITH THE PROCEDURES SET FORTH SECTION 17-505 OF THE BUSINESS OCCUPATIONS AND PROFESSIONS ARTICLE OF THE MARYLAND CODE. ONCE THE SALE IS CLOSED, BUYER'S RIGHT TO CANCEL THIS CONTRACT IS TERMINATED.

_____		Signed by: John Finamore, Successor Trustee of the Milena Neza Finamore Revocable Trust 9A6487A084CE42E...	
Buyer	**Date**	**Seller**	**Date**
		Milena Neza Finamore Revocable Trust	
_____		_____	
Buyer	**Date**	**Seller**	**Date**

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Maryland REALTORS®

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): Milena Neza Finamore Revocable Trust
PROPERTY: 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701

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

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RE/MAX Results, 5202 Presidents Court #310 Frederick MD 21703 Phone: 3015146163 Fax: 3016985344 Template
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(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	Signed by: John Finamore, Successor Trustee of the Milena Meza Finamore Revocable Trust 9A6487A084CE42E... Seller	Date 9/26/2026
Buyer	Date	Seller	Date

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Maryland REALTORS®

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): Milena Neza Finamore Revocable Trust
PROPERTY: 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701

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 Worman's Mill

(2). (i). The current monthly fees or assessments imposed by the homeowners association upon the lot are $ 543 per month payable on a monthly basis.

(ii). The total amount of fees, assessments, and other charges imposed by the homeowners association upon the lot during the prior fiscal year of the homeowners association was:
$ 6,516 .

(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:

Initial
_____ (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: D.H. Bader
Address: 10480 Little Patuxent Parkway, Suite 1000, Columbia MD 21044
Telephone: (301) 953-1955

_____ (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: _____

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Initial
JFS JFM (ii). Seller has no actual knowledge of any of the items listed in (4)(i) above.

(5). (i). Attached are copies of the following documents relating to the development and the homeowners association to which the Buyer shall become obligated upon becoming the owner of the lot: (Seller to initial all applicable items.)

Initial
JFS JFM A. Articles of incorporation;
Initial
JFS JFM B. Declaration of covenants and restrictions;
Initial
JFS JFM C. All recorded covenants and restrictions of the primary developments, and of other related developments to the extent reasonably available;
Initial
JFS JFM D. The bylaws and rules of the primary development, and other related developments to the extent reasonably available.

(ii). Obligations contained in the attached copies of documents: (Seller to initial any applicable provision.)

A. Are Initial JFS JFM or Are Not _____ enforceable against an owner;

B. Are Initial JFS JFM or Are Not _____ enforceable against the owner's tenants.

The information contained in this Addendum issued pursuant to Section 11B-106(b) of the Maryland Homeowners Association Act is based on the Seller's actual knowledge and belief and is current as of the date hereof.

Seller hereby acknowledges that Seller has provided all information necessary to complete this Addendum, in compliance with the Act, and that Seller has reasonable grounds to believe and does believe, after reasonable investigation, that the information and statements herein provided to Buyer are true and that there is no omission to state a material fact necessary to make the statements not misleading.

Signed by:
John Finamore, Successor Trustee of the Milena Meza Finamore Revocable Trust
9A6487A084E3425...

Seller **Date** **Seller** **Date**

Buyer hereby acknowledges that Buyer, on the date indicated below, has received all of the disclosures contained herein, including attachments as indicated, and that Seller has fully complied with the disclosure requirements of the Act.

Buyer **Date** **Buyer** **Date**

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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: John Finamore, Successor Trustee of the Milena Meza Finamore Revocable Trust 9A64B7A084CE42E... Date 9/26/2026

Buyer _____ Date _____ Seller _____ Date _____

Property Address 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701

Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

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.

RE/MAX Results, 5202 Presidents Court #310 Frederick MD 21703 Phone: **3015146163** Fax: **3016985344** **Template**
Bobbi Prescott
Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

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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)

_X_ **Seller** in the sale of the property at: 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701

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

Signed by: John Finamore, Successor Trustee of the Milena Maza Finamore Revocable Trust 9A6487A084CB...

Signature Date 9/26/2026 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

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NOTIFICATION OF DUAL AGENCY WITHIN A TEAM

Under Maryland law, a team that provides real estate brokerage services must consist of two or more associate brokers or salespersons, or a combination of the two, who:

1. work together on a regular basis;
2. represent themselves to the public as being part of one entity; and
3. Designate themselves by a collective name such as "team" or "group."

The team operates within a brokerage, and team members are supervised by a team leader as well as by the broker, and, if they work in a brokerage branch office, by the branch office manager.

The law permits one member of a team to represent the buyer and one member to represent the seller in the same transaction only if certain conditions are met. If both parties agree, the **broker** of the real estate brokerage with which the salespersons or associate brokers are affiliated or the **broker's designee** (the "dual agent") shall designate one team member as the intra-company agent for the buyer and another team member as the intra-company agent for the seller. No one else may make that designation.

The law also requires that the buyer and seller each be notified in writing that the two agents are members of the same team, and that the team could have a financial interest in the outcome of the transaction in addition to any financial benefit obtained by selling one of the broker's own listings. THIS CONSTITUTES YOUR NOTICE OF THOSE FACTS.

Dual agency may occur only if both parties consent to it, and sign the Consent for Dual Agency form prescribed by the Real Estate Commission. If you have concerns or questions about being represented by a team member when another team member represents the other party, you should address these to the broker or branch office manager before signing the Consent form.

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

ACKNOWLEDGMENT OF RECEIPT OF NOTICE
I/we acknowledge receipt of the Notification of Dual Agency within a Team.

Signed by: 9A6487A084CE42E...
John Pinamore, Successor Trustee of the Milena Maja Pinamore Revocable Trust _____ DATE: 9/26/2026

_____ DATE: _____

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RE/MAX Results, 7310B Corporate Ct Frederick MD 21703 Phone: 301.514.6163 Fax:301.698.5344 420 Timbermill Run
Bobbi Prescott

Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com

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BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
Maryland

To (Client's Name(s)): Milena Neza Finamore Revocable Trust

Property Address: 3030 Mill Island Parkway, Unit 405, Frederick, MD 21701
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:
John Finamore, Successor Trustee of the Milena Neza Finamore Revocable Trust
9A0497A084CE42E...

Signature / Date 9/26/2026

Signature / Date

Docusign Envelope ID: A3642B6B-F72B-8831-83C3-5407DA6CD453

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Maryland

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

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Street City State Zip

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

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_____ / _____ _____ / _____
Signature Date Signature Date