

**AN APPRAISAL**

**OF**

**2 BR, 2 BA Residential Condominium Unit  
4700 Water Park Drive, Unit J.  
Belcamp, Maryland 21017  
First Election District  
Harford County**

**FOR**

**Susan C. Hendren**

**AS OF**

**May 1, 2026**

**FAIR MARKET VALUE**

**\$ 500,000.00**

*Aimee O'Neill & Co., Inc.*

**REAL ESTATE BROKER • AUCTIONEER • APPRAISER • MANAGEMENT & ACCOUNTING SERVICES**

103 E. Jarrettsville Road • Suite A • P.O. Box 394 • Forest Hill, Maryland 21050

410-838-6980 • FAX: 410-836-0772

[www.oneillenterprises.com](http://www.oneillenterprises.com) • [aimee@oneillenterprises.com](mailto:aimee@oneillenterprises.com)

*"Serve the Lord with Gladness" Psalm 100:2a*

May 1, 2026

Susan C. Hendren  
2100 Marsh Grove Lane, Unit #2105  
Southport, NC 28461

RE: Appraisal of Real Estate  
4700 Water Park Drive, Unit J., Belcamp, MD 21017  
2 BR, 2BA Residential Condominium Unit

Dear Ms. Hendren,

Pursuant to your request, I have visited the property as captioned for the purpose of ascertaining the current Fair Market Value thereof. Fair Market Value is defined as the highest price in terms of money which a property should bring if exposed for sale on the open market, allowing a reasonable time for a willing and knowledgeable buyer to purchase from a willing and knowledgeable seller, neither party being under undue, abnormal pressure to buy or sell. The value is required for purposes of Residential Sale. The intended users of this appraisal report are the addressee, her accountants, attorneys and assigns. This appraisal report is completed in accordance with Uniform Standards of Appraisal Practice.

As discussed, and as per your request, the appraisal format which is submitted is a summary report. The basis of valuation is the Comparable Sales Analysis which is contained, in greater detail, within your appraiser's research files. The detail of that analysis is omitted from this appraisal report, as per our agreement.

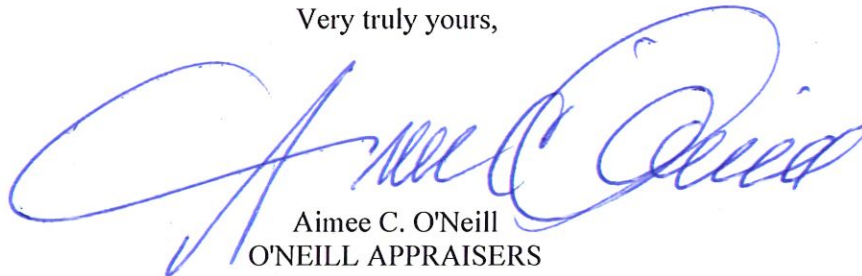
The subject property is more particularly described as follows and the Comparable Sales which were considered are similarly summarized in the following addenda.

Based on the consideration of the Comparable Sales Method of appraisal valuation, the undersigned appraiser has developed the following conclusion as to value. The Cost and Income Capitalization Methods of appraisal valuation are deemed to be not applicable to the subject property's valuation as an owner-occupied residential property.

The effective date of the appraisal is May 1, 2026.

Should additional information be required, please do not hesitate to contact the undersigned.

Very truly yours,



Aimee C. O'Neill  
O'NEILL APPRAISERS

Encl:

**SCHEDULE OF APPRAISAL**

2 BR, 2 BA Condominium Unit  
Lot 4700J on a Plat entitled Waters Edge Condominiums, An Expanding Condominium  
Recorded among the Land Records of Harford County  
Plat Book 12, Page 22  
Known as 4700 Water Park Drive, Unit J.  
Belcamp, Maryland 21017  
First Election District – Harford County  
Condominium – Built circa 2003  
2,451 sq. ft. above grade  
2 BR, 2 BA Floor Plan  
Main level floor plan includes:  
Foyer, Office, Kitchen, Dining Room, Utility/Laundry Room, Breakfast Nook, 2 Bedrooms  
2 Bathrooms  
The main floor plan has hardwood flooring; tile in the Kitchen, Bathrooms and Utility/Laundry  
Room  
Storage Room in hall, 1 garage parking space  
The property is served by public water and sewer service.  
There is a natural gas heating system; electric commercial grade water heater and central air  
conditioning.  
The condo unit is in good condition.

FAIR MARKET VALUE: \$ 500,000.00

As of May 1, 2026

  
Aimee C. O'Neill  
O'NEILL APPRAISERS  
MD Certified General Appraiser License # 04-2332

# MARKET DATA

January 1, 2025 – May 1, 2026

**Aimee C O'Neill**  
 O'Neill Enterprises Realty  
 Office Ph: (410) 838-6980  
 Ph: (410) 838-6980



Property Type is 'Residential' Latitude, Longitude is within 1.00 mi of 4700 Water Park Dr, Belcamp, MD 21017, USA Status is 'Closed' 01/01/2025 to 05/01/2026 Structure Type is 'Unit/Flat/Apartment'

## Results Statistics | Residential Sale

Listings as of 5/4/2026 at 11:51 am, Page 1 of 2

#	MLS #	Address	City	Bds	Bths	Yr Blt	Acres	Abv Grd SF	CL\$/SqFt	List Price	CL Price	Concess	CL Date	CLP%LP	DOM
<b>Listings: Closed</b>															
1	MDHR2040016	1206 Bramble Wood #204	Belcamp	2	1	1992		1,000	\$159.90	\$159,900	\$159,900		09/12/2025	100.00	78
2	MDHR2038054	1203 Raven Wood Ct #103	Belcamp	1	1	1991				\$179,333	\$179,000		01/13/2025	99.81	2
3	MDHR2041904	1210 Mist Wood Ct #103	Belcamp	2	1	1991				\$199,000	\$190,000		05/29/2025	95.48	18
4	MDHR2045288	1210 Mist Wood Ct #101	Belcamp	2	1	1991				\$195,000	\$190,000		10/15/2025	97.44	51
5	MDHR2046990	1308 Cranesbill Ct #104	Belcamp	2	1	1993		1,056	\$203.60	\$219,900	\$215,000	\$5,375.00	11/12/2025	97.77	34
6	MDHR2043376	4740-N Water Park Dr #4740N	Belcamp	3	2	2001		2,400	\$160.42	\$399,900	\$385,000		07/31/2025	96.27	28
7	MDHR2038178	4760-M Water Park Dr #4760M	Belcamp	2	2	2001		1,721	\$232.42	\$410,000	\$400,000		01/24/2025	97.56	35
8	MDHR2045586	4700-K Water Park Dr	Belcamp	2	2	2003		1,743	\$249.57	\$449,900	\$435,000		11/06/2025	96.69	76
9	MDHR2042378	4760 Water Park Dr #G	Belcamp	2	2	2001		1,980	\$244.70	\$484,500	\$484,500		10/16/2025	100.00	130
10	MDHR2039672	4760-D Water Park Dr #4760D	Belcamp	3	2	2001		2,410	\$226.14	\$565,000	\$545,000		06/02/2025	96.46	54
				Min	1	1.0		1,000	\$159.90	\$159,900	\$159,900	5,375.00		95.48	2
				Max	3	2.0		2,410	\$249.57	\$565,000	\$545,000	5,375.00		100.00	130
				Avg	2	1.5		1,769	\$210.96	\$326,243	\$318,340	5,375.00		97.75	51
				Med	2	1.5		1,743	\$226.14	\$309,900	\$300,000	5,375.00		97.50	43
				Property Age Range: 23 - 35 Median Age: 29											

Presented by: Aimee C O'Neill

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**Total Listings**

Average for all:	2	1.5	1997	1,231	\$210.96	\$326,243	\$318,340	\$5,376	97.75	51
Median for all:	2	1.5	1997	1,389	\$226.14	\$309,900	\$300,000	\$5,376	100.00	43
Median Property Age for all:	29									

**Quick Statistics**

	Min	Max	Avg	Med
List Price	\$159,900	\$565,000	\$326,243	\$309,900
Closed Price	\$159,900	\$545,000	\$318,340	\$300,000
DOM	2	130	51	43

*Presented by: Aimee C O'Neill*

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**Three-Up Report**



MLS#	MDHR2040016	MDHR2038054	MDHR2045288
Status	Closed	Closed	Closed
Address	1206 Bramble Wood #204, Belcamp, MD, 21017	1203 Raven Wood Ct #103, Belcamp, MD, 21017	1210 Mist Wood Ct #101, Belcamp, MD, 21017
MLS Area			
Subdivision/Neighborhood	RIVERSIDE PARK	RIVERSIDE	RIVERSIDE
School District	Harford County Public Schools	Harford County Public Schools	Harford County Public Schools
Property Type	Residential	Residential	Residential
Bedrooms	2	1	2
Bathrooms	1	1	1
Ownership	Condominium	Condominium	Fee Simple
Type			
Year Built	1992	1991	1991
Structure Type	Unit/Flat/Apartment	Unit/Flat/Apartment	Unit/Flat/Apartment
Architectural Style	Ranch/Rambler	Ranch/Rambler	Straight Thru
Abv Grd Fin SF	1,000	0	0
Blw Grd Fin SF		0	0
Basement			
Garage Spaces			
Heat	Heat Pump(s)	Heat Pump(s)	Central
Cooling	Central A/C	Central A/C	Central A/C
Lot Size Acres			
Lot Size Dimensions			
Taxes / Year	\$1,399 / 2024	\$1,141 / 2024	\$1,330 / 2024
Assessment	\$128,333	\$104,667	\$137,000
Assoc. Fee / Frequency	\$43 / Quarterly	\$35 / Quarterly	\$40 / Quarterly
Original Price	\$170,000	\$179,333	\$198,000
Price Before Sale	\$159,900	\$179,333	\$195,000
Close Price	\$159,900	\$179,000	\$190,000
Seller Concessions			
Sale Type	Bank Owned/REO	Standard	Standard
Listing Contract Date			
Days On Market	78	2	51
Off Market Date	09/15/2025	01/15/2025	10/21/2025
Close Date	09/12/2025	01/13/2025	10/15/2025
Close Sale Terms	Bank Owned/REO	Standard Sale	Standard Sale

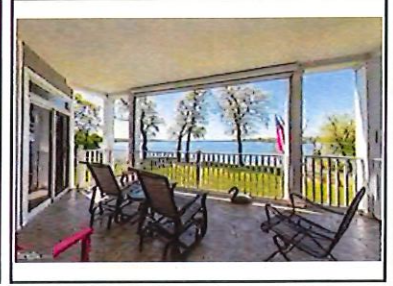
**Three-Up Report**



MLS#	MDHR2041904	MDHR2046990	MDHR2043376
Status	Closed	Closed	Closed
Address	1210 Mist Wood Ct #103, Belcamp, MD, 21017	1308 Cranesbill Ct #104, Belcamp, MD, 21017	4740-N Water Park Dr #4740N, Belcamp, MD, 21017
MLS Area			
Subdivision/Neighborhood	RIVERSIDE	RIVERSIDE	WATERS EDGE
School District	Harford County Public Schools	Harford County Public Schools	Harford County Public Schools
Property Type	Residential	Residential	Residential
Bedrooms	2	2	3
Bathrooms	1	1	2
Ownership	Condominium	Condominium	Condominium
Type			
Year Built	1991	1993	2001
Structure Type	Unit/Flat/Apartment	Unit/Flat/Apartment	Unit/Flat/Apartment
Architectural Style	Unit/Flat	Traditional, Unit/Flat	Colonial
Abv Grd Fin SF	0	1,056	2,400
Blw Grd Fin SF	0	0	0
Basement			
Garage Spaces		1.00	1.00
Heat	Heat Pump(s)	Heat Pump(s)	Forced Air
Cooling	Central A/C	Ceiling Fan(s), Central A/C	Ceiling Fan(s), Central A/C
Lot Size Acres			
Lot Size Dimensions			
Taxes / Year	\$1,330 / 2024	\$1,308 / 2024	\$4,232 / 2024
Assessment	\$137,000	\$130,000	\$406,667
Assoc. Fee / Frequency	\$39 / Quarterly		
Original Price	\$199,900	\$225,000	\$399,900
Price Before Sale	\$199,000	\$219,900	\$399,900
Close Price	\$190,000	\$215,000	\$385,000
Seller Concessions		\$5,375.00	
Sale Type	Standard	Standard	Standard
Listing Contract Date			
Days On Market	18	34	28
Off Market Date	05/31/2025	11/12/2025	08/01/2025
Close Date	05/29/2025	11/12/2025	07/31/2025
Close Sale Terms	Standard Sale	Standard Sale	Standard Sale



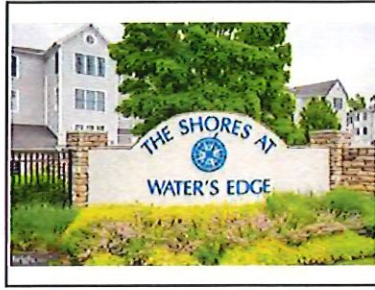
### Three-Up Report



MLS#	MDHR2038178	MDHR2045586	MDHR2042378
Status	Closed	Closed	Closed
Address	4760-M Water Park Dr #4760M, Belcamp, MD, 21017	4700-K Water Park Dr, Belcamp, MD, 21017	4760 Water Park Dr #G, Belcamp, MD, 21017
MLS Area			
Subdivision/Neighborhood	WATERS EDGE	WATERS EDGE	WATERS EDGE
School District	Harford County Public Schools	Harford County Public Schools	Harford County Public Schools
Property Type	Residential	Residential	Residential
Bedrooms	2	2	2
Bathrooms	2	2	2
Ownership	Condominium	Condominium	Condominium
Type			
Year Built	2001	2003	2001
Structure Type	Unit/Flat/Apartment	Unit/Flat/Apartment	Unit/Flat/Apartment
Architectural Style	Other	Unit/Flat	Colonial
Abv Grd Fin SF	1,721	1,743	1,980
Blw Grd Fin SF	0	0	0
Basement			
Garage Spaces	1.00	1.00	1.00
Heat	Forced Air	90% Forced Air	Forced Air
Cooling	Ceiling Fan(s), Central A/C	Central A/C	Central A/C
Lot Size Acres			
Lot Size Dimensions			
Taxes / Year	\$3,869 / 2024	\$4,087 / 2026	\$3,231 / 2018
Assessment	\$355,000	\$375,000	\$280,000
Assoc. Fee / Frequency			
Original Price	\$420,000	\$449,900	\$484,900
Price Before Sale	\$410,000	\$449,900	\$484,500
Close Price	\$400,000	\$435,000	\$484,500
Seller Concessions			
Sale Type	Standard	Standard	Standard
Listing Contract Date			
Days On Market	35	76	130
Off Market Date	01/24/2025	11/10/2025	10/17/2025
Close Date	01/24/2025	11/06/2025	10/16/2025
Close Sale Terms	Standard Sale	Standard Sale	Standard Sale



### Three-Up Report



MLS#	MDHR2039672
Status	Closed
Address	4760-D Water Park Dr #4760D, Belcamp, MD, 21017
MLS Area	
Subdivision/Neighborhood	WATERS EDGE
School District	Harford County Public Schools
Property Type	Residential
Bedrooms	3
Bathrooms	2
Ownership	Condominium
Type	
Year Built	2001
Structure Type	Unit/Flat/Apartment
Architectural Style	Traditional
Abv Grd Fin SF	2,410
Blw Grd Fin SF	0
Basement	
Garage Spaces	1.00
Heat	Central
Cooling	Ceiling Fan(s), Central A/C
Lot Size Acres	
Lot Size Dimensions	
Taxes / Year	\$4,178 / 2024
Assessment	\$383,333
Assoc. Fee / Frequency	
Original Price	\$565,000
Price Before Sale	\$565,000
Close Price	\$545,000
Seller Concessions	
Sale Type	Standard
Listing Contract Date	
Days On Market	54
Off Market Date	06/03/2025
Close Date	06/02/2025
Close Sale Terms	Standard Sale

# PHOTOGRAPHS

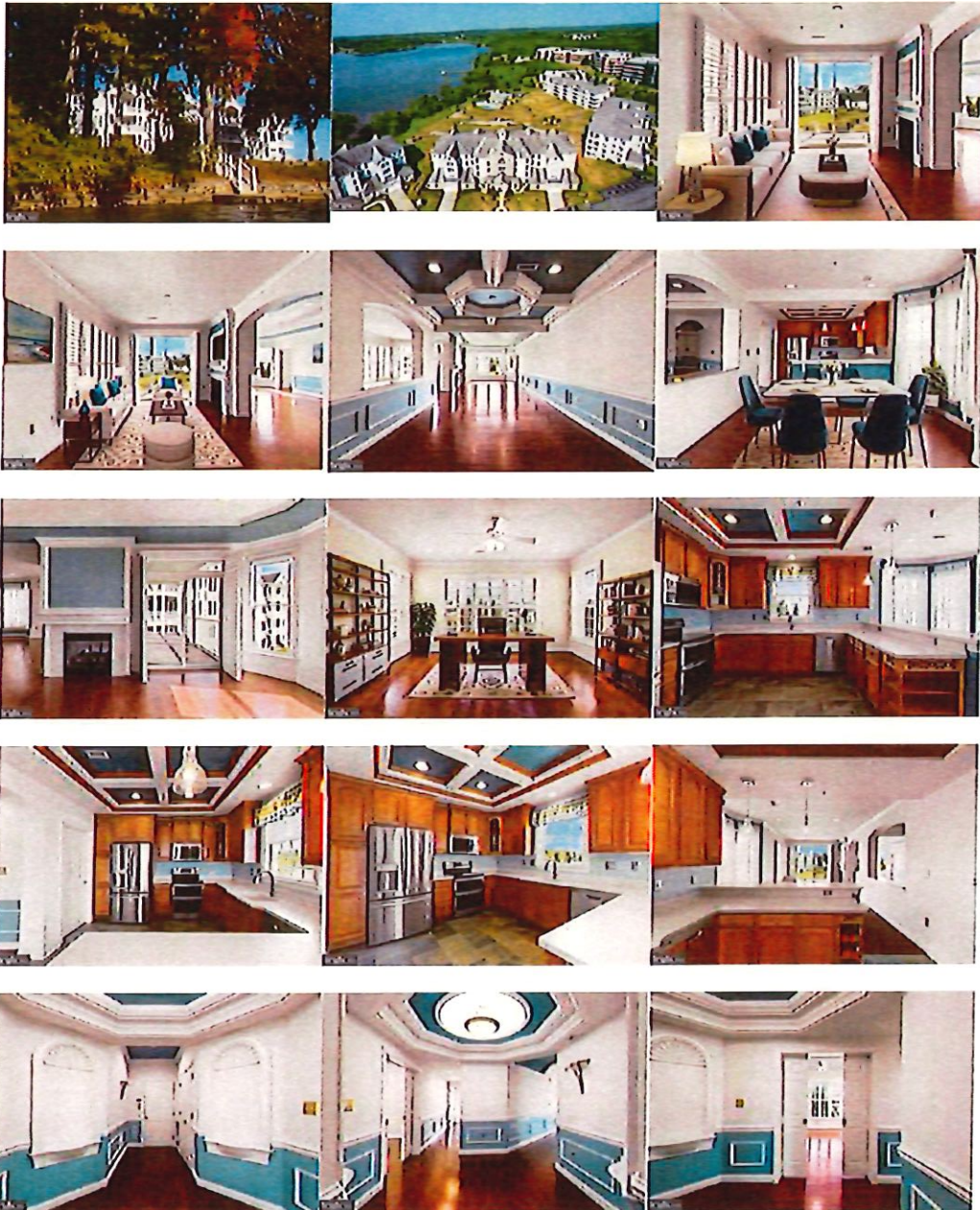
Office Phone: (443) 550-1455

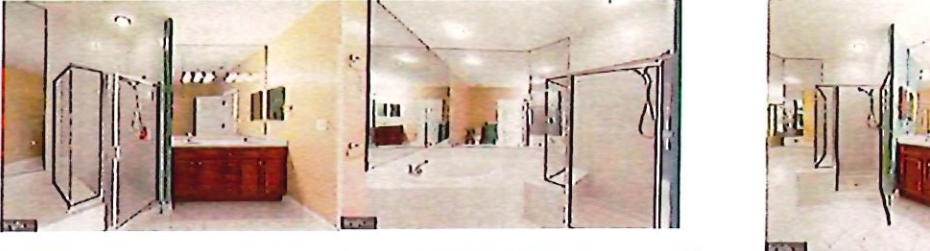
**Directions**

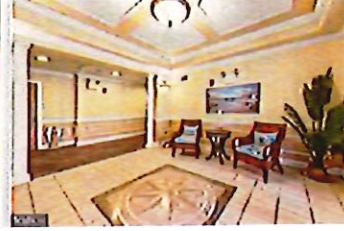
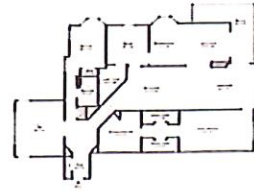
Bata Blvd to Water Park Drive

**Listing Details**

Original Price:	\$529,900	DOM / CDOM:	54 / 54
Vacation Rental:	No	Original MLS Name:	BRIGHT
Listing Agrmnt Type:	Exclusive Right	Off Market Date:	12/06/25
Prospects Excluded:	No	Pets Allowed:	Yes
Listing Service Type:	Full Service	Pet Restrictions:	Size/Weight Restriction
Dual Agency:	Yes	Seller Concessions:	
Sale Type:	Standard		
Listing Term Begins:	10/06/2025		
Listing Entry Date:	10/14/2025		
List Agrmnt Cancel Dt:	12/06/25		
Possession:	Settlement		
Acceptable Financing:	Cash, Conventional, FHA, VA		







4700-J Water Park Dr #4700J, Belcamp, MD 21017

**Property History**

Source	Category	Status	Date	Price	Owner
Public Records		Record Date	03/16/2007	\$	David B and Susan C Brumbaugh
Public Records		Record Date	04/14/2004	\$	David B Brumbaugh
Public Records		Record Date	10/30/2003	\$377,070	David B & Susan C Brumbaugh
Public Records				\$	Waters Edge Properties Llc

**MLS History Details**

Listing Info	Change Type	Change Date	Price
MLS#: <a href="#">MDHR2048382</a>	Canceled	12/06/25	
Prop. Type: Residential	New Active	10/14/25	\$529,900
DOM / CDOM: 54 / 54	Coming Soon	10/13/25	
Listing Office: <a href="#">Black Dog Realty, LLC</a>	New Listing	10/13/25	
MLS#: <a href="#">MDHR2044644</a>	Expired	12/31/25	
Prop. Type: Residential Lease	Withdrawn	07/29/25	
DOM / CDOM: 37 / 37	New Active	06/23/25	\$3,200
Listing Office: <a href="#">John W. Cairnes Realty Co., Inc.</a>	New Listing	06/23/25	
MLS#: <a href="#">MDHR2042466</a>	Canceled	09/29/25	
Prop. Type: Residential	New Active	05/03/25	\$529,900
DOM / CDOM: 150 / 150	New Listing	05/03/25	
Listing Office: <a href="#">John W. Cairnes Realty Co., Inc.</a>			
MLS#: <a href="#">MDHR2037772</a>	Canceled	04/24/25	
Prop. Type: Residential			

# ADDENDA

Assessment Record

Title Deed – Liber 7258, Folio 521

Plat – Book 12, Page 22

Maps

Real Property Data Search ( )  
 Search Result for HARFORD COUNTY

[View Map](#)

No Ground Rent Redemption on File

No Ground Rent Registration on File

Special Tax Recapture: None

Account Number: District - 01 Account Identifier - 349074

**Owner Information**

Owner Name: BRUMBAUGH DAVID B Use: RESIDENTIAL CONDOMINIUM  
 BRUMBAUGH SUSAN C Principal Residence: YES  
 Mailing Address: 4700 WATER PARK DR UNIT J Deed Reference: /07258/ 00521  
 BELCAMP MD 21017-1519

**Location & Structure Information**

Premises Address: 4700J WATER PARK DR Legal Description: CONDO UNIT 4700J  
 BELCAMP 21017-1519 4700-J WATER PARK DRIVE  
 UNIT: 4700J WATERS EDGE PT 12/22

Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:	12022
0063	0002A	0368	1060017.13	1104			4700J	2024	Plat Ref:	12/ 22

Town: None

Primary Structure Built	Above Grade Living Area	Finished Basement Area	Property Land Area	County Use
2003				000000

Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements
		CONDO GARDEN	/				

**Value Information**

	Base Value	Phase-in Assessments	
		Value As of 01/01/2024	As of 07/01/2026
Land:	90,000	100,000	
Improvements	280,000	325,000	
Total:	370,000	425,000	406,667
Preferential Land:	0	0	425,000

**Transfer Information**

Seller:	Date:	Price:
BRUMBAUGH DAVID B	03/16/2007	\$0
Type: NON-ARMS LENGTH OTHER	Deed1: /07258/ 00521	Deed2:
BRUMBAUGH DAVID B	04/14/2004	\$0
Type: NON-ARMS LENGTH OTHER	Deed1: /05295/ 00218	Deed2:
WATERS EDGE PROPERTIES LLC	10/30/2003	\$377,070
Type: ARMS LENGTH IMPROVED	Deed1: /04977/ 00698	Deed2:

**Exemption Information**

Partial Exempt Assessments:	Class	07/01/2025	07/01/2026
County:	000	0.00	
State:	000	0.00	
Municipal:	000	0.00 0.00	0.00 0.00

Special Tax Recapture: None

**Homestead Application Information**

Homestead Application Status: Approved 05/08/2024

**Homeowners' Tax Credit Application Information**

Homeowners' Tax Credit Application Status: No Application Date:

IMP FD SURE \$ 20.00  
RECORDING FEE 20.00  
TOTAL 40.00

NO TITLE EXAMINATION OR WARRANTY THEREOF  
NO CONSIDERATION  
NO TRANSFER TAX REQUIRED

THIS DEED, made this 13<sup>th</sup> day of February, 2007, by and between DAVID B. BRUMBAUGH, party of the first part, Grantor, and DAVID B. BRUMBAUGH and SUSAN C. BRUMBAUGH, his wife, parties of the second part, Grantees.

WITNESSETH, that for and in consideration of the sum of Five Dollars (\$5.00), and other good and valuable consideration, the actual consideration being Zero (\$0.00), the receipt of which is hereby acknowledged, the said party of the first part does hereby grant and convey unto DAVID B. BRUMBAUGH and SUSAN C. BRUMBAUGH, his wife, as tenants by the entireties, the survivor of them, the survivor's personal representatives and assigns, in fee simple, all that lot of ground situate in Harford County, State of Maryland, and described as follows, that is to say:

For Legal Description: See Exhibit A Attached hereto and made a part hereof.

BEING the same lot of ground which by Deed dated April 1, 2004, and recorded among the Land Records of Harford County, Maryland in Liber J.J.R. No. 5295, folio 218, was granted and conveyed from David B. Brumbaugh and Susan C. Brumbaugh to David B. Brumbaugh, the Grantor herein.

AND the said party of the first part does further grant unto the said parties of the second part, their personal representatives and assigns, in fee simple, together with the aforesaid Condominium Unit, an undivided interest in the common elements described in said Condominium Declaration as amended by the aforesaid First Amendment thereto, and shown on the said Condominium Plats.

TOGETHER with the improvements and appurtenances and subject to and with the benefit of the provisions of the said Condominium Declaration and By-Laws recorded among the Land Records of Baltimore County as aforesaid.

THIS DEED is subject to all rights, easements, reservations, covenants and restrictions contained in said Condominium Declaration and By-Laws, as amended by the said First Amendment thereto, the same as though the provisions of the same were recited

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HARFORD COUNTY CIRCUIT COURT (Land Records) JJR 7258-0521 MSA\_CE\_54\_7261. Date available 4/4/2007. Printed 3/5/2026.

MIGNINI &  
RAAB, LLP

Attorneys At Law  
606 Baltimore Ave.  
Suite 100  
Towson, MD 21204  
410-426-3000  
Fax 410-821-7758

The Prudential Bldg  
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Suite 202  
Bel Air, MD 21015  
410-803-2900  
Fax 410-569-2960

3300 North Ridge Road  
Suite 215  
Ellicott City, MD 21043  
410-750-6766

www.migniniraab.com  
Toll Free 1-888-426-3009

LIBER 07258 FOLIO 521

HARFORD COUNTY CIRCUIT COURT (Land Records) JJR 7258 p.0522 MSA\_CE\_54\_7261. Date available 4/4/2007. Printed 3/5/2026.

and stipulated at length herein, and the party of the second part by acceptance of this Deed and joinder herein expressly assumes and agrees to be bound by the covenants and provisions in the aforesaid Declaration and By-Laws as if the same had been fully set forth, including but not limited to the obligations to make payment of the assessments as prescribed in the Declaration and By-Laws of said Condominium.

TOGETHER with the buildings thereupon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said described lot of ground and premises to the said DAVID B. BRUMBAUGH and SUSAN C. BRUMBAUGH, his wife, as tenants by the entireties, the survivor of them, the survivor's personal representatives and assigns, in fee simple forever.

AND the said party of the first part hereby covenants that he has not done nor suffered to be done any act, matter or thing whatsoever to encumber the property hereby granted and conveyed; that he will warrant specially the property hereby granted; and that he will execute such further assurances of the same as may be requisite.

WITNESS the hand and seal of said Grantor.

WITNESS:

Lawrence F. O'Connell DAVID B. BRUMBAUGH (SEAL)

MIGNINI & RAAB, LLP

Attorneys At Law

606 Baltimore Ave.  
Suite 100  
Towson, MD 21204  
410-426-3000  
Fax 410-821-7758

The Prudential Bldg.  
2015 Emorton Road  
Suite 202  
Bel Air, MD 21015  
410-803-2900  
Fax 410-569-2960

3300 North Ridge Road  
Suite 215  
Ellicott City, MD 21043  
410-750-6766

www.migniniraab.com

Toll Free 1-888-426-3099

STATE OF MARYLAND, COUNTY OF Baltimore, to wit:

I HEREBY CERTIFY, that on this 13th day of February, 2007, before me, the Subscriber, a Notary Public of the State aforesaid personally appeared DAVID B. BRUMBAUGH, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged the foregoing Deed to be her act, and in my presence signed and sealed the same.

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

Rita M. Weidinger  
Notary Public

My Commission Expires: 8/1/08



RYTA M. WEIDINGER  
Notary Public, State of Maryland  
County of Baltimore  
My Commission Expires August 1, 2008

LIBER 07258 FOLIO 522

**Certification of Exemption from Withholding Upon Disposition of Maryland Real Estate  
Affidavit of Residence or Principal Residence**

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information	
Name of Transferor	
David B. Brumbaugh	
2. Reasons for Exemption	
Resident Status	<input checked="" type="checkbox"/> I, Transferor, am a resident of the State of Maryland <input type="checkbox"/> Transferor is a resident entity under §10-912(A)(4) of the Tax-General Article of the Annotated Code of Maryland, I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf.
Principal Residence	<input type="checkbox"/> Although I am no longer a resident of the State of Maryland, the Property is my principle residence as defined in IRC §121.

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

3a. Individual Transferors	
<i>Lawrence F. Demuth</i>	David B. Brumbaugh
Witness	Name
	<i>David B. Brumbaugh</i>
	Signature
3b. Entity	
Transferors	
Witness/Attest	Name of Entity
	By
	Name
	Title

HARFORD COUNTY CIRCUIT COURT (Land Records) JJR 7258 p.0523 MSA\_CE\_54\_7261. Date available 4/4/2007. Printed 3/5/2026.

**MIGNINI &  
RAAB, LLP**

Attorneys At Law

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Suite 100  
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Fax 410-821-7758

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Suite 202  
Bel Air, MD 21015  
410-803-2900  
Fax 410-569-2960

3300 North Ridge Road  
Suite 215  
Ellicott City, MD 21043  
410-750-6766

www.migniniraab.com

Toll Free 1-888-426-3099

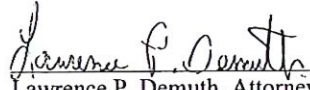
HARFORD COUNTY MARYLAND

TRANSFER TAX PD \$ *0*  
ALL OTHER TAXES PAID *my 3/5/07*

OTHER WATER/SEWER CHARGES DUE:  
COLLECTION NOT REQUIRED NOW.  
PER: *my* DATE: *3/5/07* HARFORD COUNTY

LIBER 07258 FOLIO 523

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

  
Lawrence P. Demuth, Attorney

HARFORD COUNTY CIRCUIT COURT (Land Records) JUR 7258 p.0524 MSA\_CE\_54\_7261. Date available 4/4/2007. Printed 3/5/2026.

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—  
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Ellicott City, MD 21043  
410-750-6766

—  
[www.migniniraab.com](http://www.migniniraab.com)

Toll Free 1-888-426-3009

LIBER 07258 FOLIO 524

EXHIBIT 'A'

BEING KNOWN AND DESIGNATED as Unit No. 4700-J (the "Unit"), Phase 12 in the Waters Edge Condominium (the "Condominium"), a condominium established under the provisions of the Maryland Condominium Act, Title II of the Real Property Article by the operation and effect of a Declaration for Waters Edge Condominium dated February 11, 2000 and recorded among the Land Records of Harford County in Liber No. 3208, folio 384 and the Amended and Restated Waters Edge Condominiums Declaration of Covenants, Conditions and Restrictions dated March 30, 2000 and recorded among the Land Records of Harford County in Liber No. 3231, folio 512, as amended by First Amendment to Declaration of Waters Edge Condominiums dated September 29, 2000 and recorded among the aforesaid in Liber No. 3348, folio 001; as further amended by Second Amendment to Declaration dated January 17, 2001 and recorded among the aforesaid in Liber No. 3417, folio 439; as further amended by Third Amendment to Declaration dated August 10, 2001 and recorded among the aforesaid in Liber No. 3639, folio 511 as further amended by Fourth Amendment dated October 29, 2001 and recorded among the aforesaid in Liber No. 3716, folio 485, as further amended by Fifth Amendment to Declaration dated November 8, 2001 and recorded among the aforesaid in Liber No. 3740, folio 151, as further amended by Sixth Amendment to Declaration dated October 24, 200 and recorded among the aforesaid in Liber No. 4193, folio 536; Seventh Amendment to Declaration dated May 28, 2003 and recorded among the aforesaid in Liber No. 4618, folio 0067; as amended from time to time (hereafter, together with any amendments thereto, referred to as "the Condominium Declaration") all as the Unit and the Condominium are defined in the Declaration and are shown on those certain plats entitled, Final Plat One of Three, Waters Edge, which Plat is recorded among the Land Records of Harford County in Plat Book No. 93, folio 6; and Plat entitled, "Final Plat Two of Three, Waters Edge," which Plat is recorded among the aforesaid in Plat Book No. 93, folio 7; and Plat entitled, "Final Plat Three of Three, Waters Edge," which Plat is recorded among the aforesaid in Plat Book No. 93, folio 8; and Plat entitled, "Revised Final Plat One of Three, Waters Edge," which Plat is recorded among the aforesaid in Plat Book No. 97, folio 86; and Revised Final Plat Two of Three, Waters Edge," which Plat is recorded among the aforesaid in Plat Book No. 97, folio 87; and Plat entitled, "Revised Final Plat Three of Three, Waters Edge," which Plat is recorded among the aforesaid in Plat Book No. 97, folio 88 and Plat entitled "Second Revised Final Plat One of Three, Waters Edge," which Plat is recorded among the aforesaid in Plat Book No. 101, folio 92; and Plat entitled, "Phase 1, Waters Edge Condominiums, an Expanding Condominium," which Plat is recorded among the aforesaid in Condominium Plat Book No. 10, folio 47 - 48 and Plat entitled, Phase 6, Waters Edge Condominiums, an Expanding Condominium," which Plat is recorded among the aforesaid in Condominium Plat Book No. 10, folio 83-84; and Plat entitled, "Phase 2, Waters Edge Condominiums, an Expanding Condominium," which Plats are recorded among the aforesaid in Condominium Plat Book No. 10, folios 100-105; and Plat entitled, "Phase 7, Waters Edge Condominiums, an Expanding Condominium," which Plats are recorded among the aforesaid in Condominium Plat Book No. 11, folios 23-24, and Plat entitled, "Phase 9, Waters Edge Condominiums, an Expanding Condominium," which Plats are recorded among the aforesaid, Condominium Plat Book No. 11, folios 37-38; and Plat entitled, "Phase 10, Waters Edge Condominiums, an Expanding Condominium," which Plats are recorded among the aforesaid in Condominium Plat Book No. 11, folios 47-52, and Plat entitled, "Phase 4, Waters Edge Condominiums, an Expanding Condominium," which Plats are recorded among the aforesaid in Condominium Plat Book 11, folio 85-90. and Plat entitled, "Phase 12, Waters Edge Condominiums, an Expanding Condominium," which Plats are recorded among the aforesaid in Condominiur Plat Book 12, folio 22-27. The improvements thereon being known as No. 4700 J Water Park Drive.

LIBER 07258 FOLIO 525

**MIGNINI &  
RAAB, LLP**

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Fax 410-569-2960

300 North Ridge Road,  
Suite 215  
Ellicott City, MD 21043  
410-750-6766

www.migniniraab.com

Toll Free 1-888-426-3009

**State of Maryland Land Instrument Intake Sheet**  
 Baltimore City     County: HARFORD

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

Space Reserved for Circuit Court Recording Validation

<b>1</b>	<b>Type(s) of Instruments</b>	<input type="checkbox"/> Check Box if addendum Intake Form is Attached.							
		<input checked="" type="checkbox"/> Deed	<input type="checkbox"/> Mortgage	<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____				
<b>2</b>	<b>Conveyance Type Check Box</b>	<input type="checkbox"/> Deed or Trust	<input type="checkbox"/> Lease	<input type="checkbox"/> Multiple Accounts	<input type="checkbox"/> Not an Arms-Length Sale [9]				
		<input type="checkbox"/> Improved Sale Arms-Length [1]	<input type="checkbox"/> Unimproved Sale Arms-Length [2]	<input type="checkbox"/> Arms-Length [3]					
<b>3</b>	<b>Tax Exemptions (if Applicable)</b>	Recordation	<u>from Husband to</u>						
		State Transfer	<u>Husband + Wife</u>						
		County Transfer							
<b>4</b>	<b>Consideration and Tax Calculations</b>	<b>Consideration Amount</b>		<b>Finance Office Use Only</b>					
				<b>Transfer and Recordation Tax Consideration</b>					
		Purchase Price/Consideration	\$ <u>0</u>	Transfer Tax Consideration	\$				
		Any New Mortgage	\$	X ( ) % =	\$				
		Balance of Existing Mortgage	\$	Less Exemption Amount =	\$				
		Other:	\$	Total Transfer Tax =	\$				
		Other:	\$	Recordation Tax Consideration	\$				
		Full Cash Value:	\$	X ( ) per \$500 =	\$				
				TOTAL DUE	\$				
<b>5</b>	<b>Fees</b>	<b>Amount of Fees</b>		<b>Doc. 1</b>	<b>Doc. 2</b>				
		Recording Charge	\$ <u>20</u>	\$					
		Surcharge	\$ <u>20</u>	\$					
		State Recordation Tax	\$	\$					
		State Transfer Tax	\$	\$					
		County Transfer Tax	\$	\$					
		Other	\$	\$					
		Other	\$	\$					
<b>6</b>	<b>Description of Property</b> SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3-104(g)(3)(i).	District	Property Tax ID No. (1)	Grantor Liber/Folio	Map	Parcel No.	Var. LOG <input type="checkbox"/> (5)		
		<u>01</u>	<u>34907P</u>						
		Subdivision Name		Lot (3a)	Block (3b)	Sect/AR (3c)	Plat Ref.	SqFt/Acreage (4)	
		Location/Address of Property Being Conveyed (2)							
		<u>4700 J Water Park Drive</u>							
		Other Property Identifiers (if applicable)					Water Meter Account No.		
		Residential <input checked="" type="checkbox"/> or Non-Residential <input type="checkbox"/>		Fee Simple <input checked="" type="checkbox"/> or Ground Rent <input type="checkbox"/>		Amount:			
		Partial Conveyance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Description/Amt. of SqFt/Acreage Transferred:					
		If Partial Conveyance, List Improvements Conveyed:							
		<b>7</b>	<b>Transferred From</b>	Doc. 1 - Grantor(s) Name(s)			Doc. 2 - Grantor(s) Name(s)		
<u>David B. Brumbaugh</u>									
<b>8</b>	<b>Transferred To</b>	Doc. 1 - Grantee(s) Name(s)			Doc. 2 - Grantee(s) Name(s)				
		<u>David B. Brumbaugh + Susan C. Brumbaugh</u>							
		New Owner's (Grantee) Mailing Address							
		<u>4700 J Water Park Drive Belcamp MD 21017</u>							
<b>9</b>	<b>Other Names to Be Indexed</b>	Doc. 1 - Additional Names to be Indexed (Optional)			Doc. 2 - Additional Names to be Indexed (Optional)				
<b>10</b>	<b>Contact/Mail Information</b>	Instrument Submitted By or Contact Person				<input checked="" type="checkbox"/> Return to Contact Person			
		Name: <u>Laurince P. Demuth</u>				<input type="checkbox"/> Hold for Pickup			
		Firm: <u>Mignoli + Knab LLP</u>				<input type="checkbox"/> Return Address Provided			
		Address: <u>2015 Emmorton Rd Ste 202 Bel Air, MD 21015</u>				Phone: <u>(410)</u>			
<b>11</b>	<b>Assessment Information</b>	<b>IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER</b>							
		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Will the property being conveyed be the grantee's principal residence? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Does transfer include personal property? If yes, identify: _____							
		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Was property surveyed? If yes, attach copy of survey (if recorded, no copy required).							
		<b>Assessment Use Only - Do Not Write Below This Line</b>							
		<input type="checkbox"/> Terminal Verification	<input type="checkbox"/> Agricultural Verification	<input type="checkbox"/> Whole	<input type="checkbox"/> Part	<input type="checkbox"/> Tran. Process Verification			
Transfer Number:	Date Received:	Deed Reference:		Assigned Property No.:					
Year	<u>20</u>	<u>20</u>	Geo.	Map	Sub	Block			
Land			Zoning	Grid	Plat	Lot			
Buildings			Use	Parcel	Section	Occ. Cd.			
Total			Town Cd.	Ex. St.	Ex. Cd.				
REMARKS:									

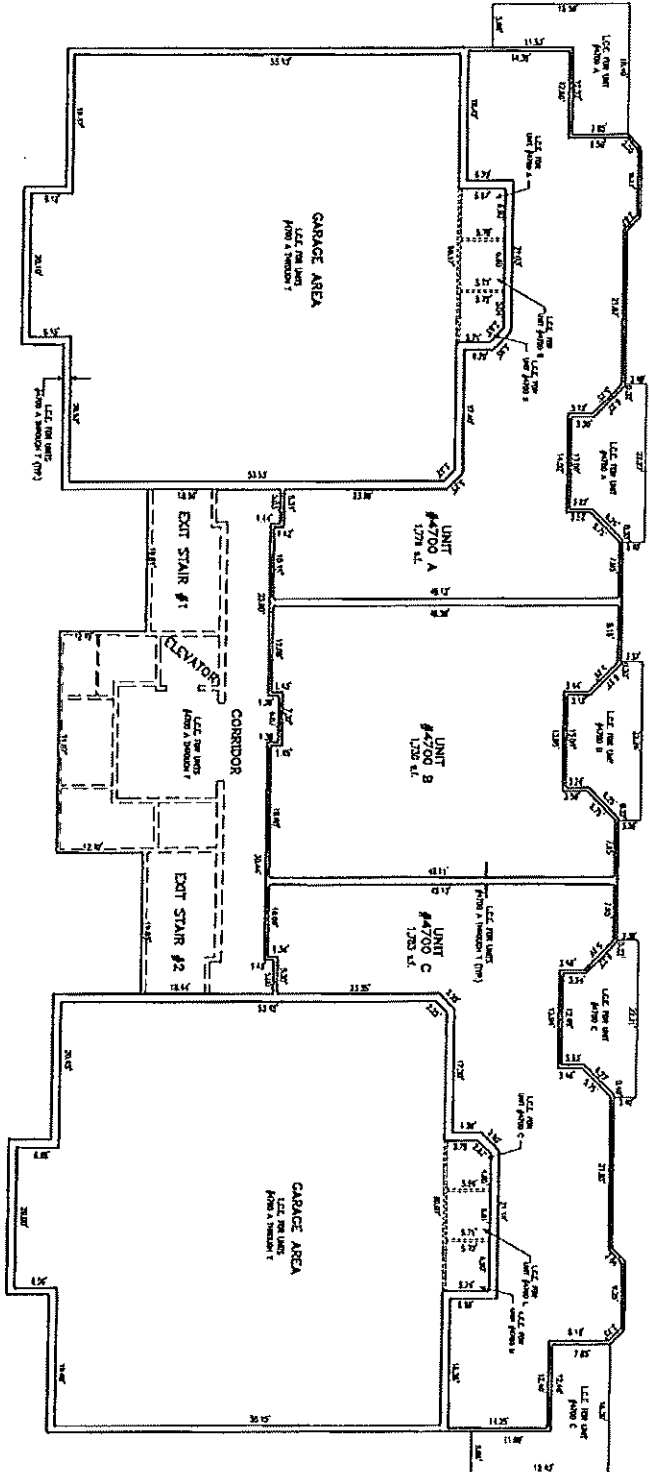
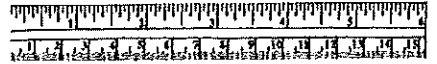
HARFORD COUNTY CIRCUIT COURT (Land Records) JUR 7258 p.0526 MSA\_CE\_54\_7261. Date available 4/14/2007. Printed 3/5/2026.

Space Reserved for County Validation

Distribution: White - Clerk's Office  
 Canary - SDAT  
 Pink - Office of Finance  
 Goldenrod - Preparer  
 AOC-CC-300 (6/95)

**LIBER 07258 FOLIO 526**





12-28

**FIRST FLOOR PLAN**  
**#4700 WATER PARK DRIVE**

L.C.L. DEPOSITS UNITED COMMON COUNCIL

**RECORDING STAMP**  
 Made for Record 5-28-03  
 by registered in 2nd L.L.B.  
 No. 12, Folio 23, Book of the  
 Commission Plat Book of the  
 Marford County, Md. and amended per  
 JAMES A. KELLY, CLERK



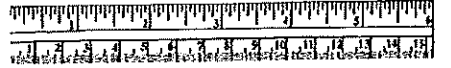
**WATERS EDGE CONDOPMINIUMS,**  
**AN EXPANDING CONDOPMINIUM**  
 FIRST ELECTION DISTRICT MARFORD COUNTY, MARYLAND  
**WATERS EDGE PROPERTIES, LLC**  
 2105 LAUREL BUSH ROAD  
 BEL AIR, MARYLAND 21015



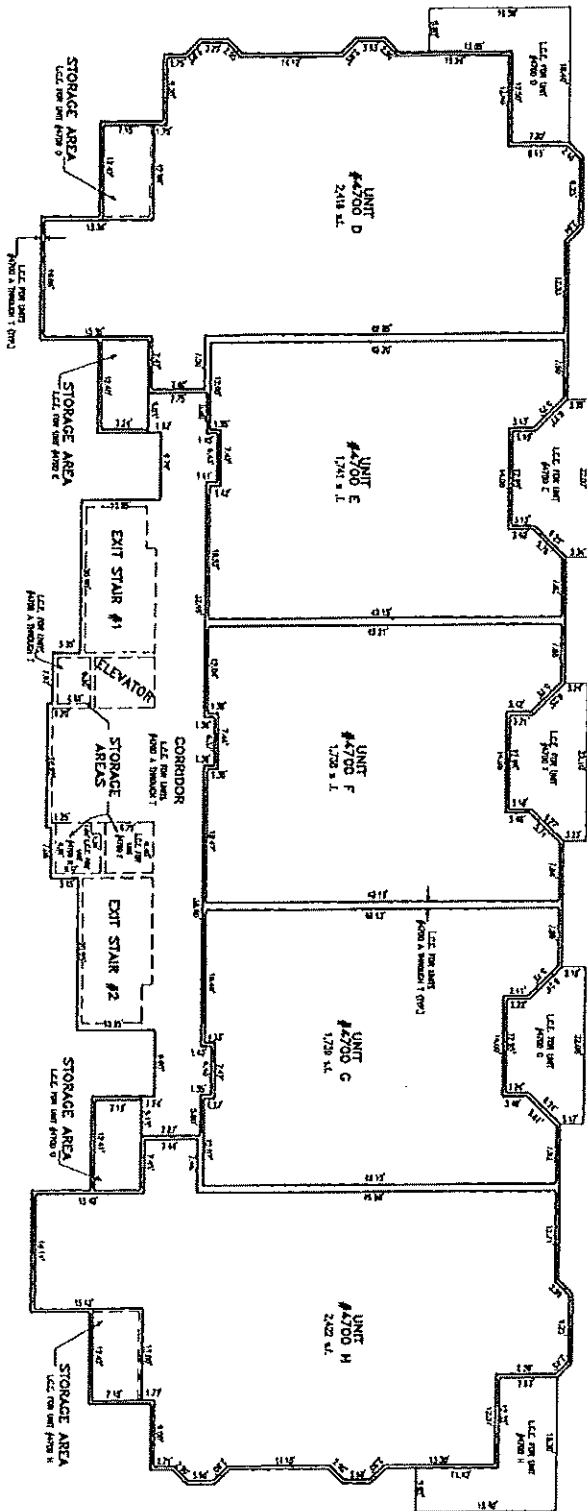
**MORRIS & BITTICHE ASSOCIATES, INC.**  
 ARCHITECTS, INTERIORS, AND LANDSCAPE ARCHITECTS  
 3400-A, Blue Hill, Gaithersburg, Maryland  
 Phone: 410-515-8500 Fax: 410-515-8822

SHEET 2 OF 6

SCALE: 1" = 8'  
 DATE: 5/14/03  
 DRAWN BY: PVS  
 CHECKED BY: DVM  
 JOB NO.: 10020  
 235716  
 1058 5811 2414 2878 2



12-24



**SECOND FLOOR PLAN**  
#4700 WATER PARK DRIVE

SHEET 3 OF 6

RECORDING STAMP

Book for Record 5-18-05  
at 5:15 o'clock P. M. 2005  
for recorded in Case 121  
No. 12 File 24 one of the  
Condominium Plat Books of  
Kentford County Md. and estimated per  
JAMES T. REED, CLERK

SURVEYORS



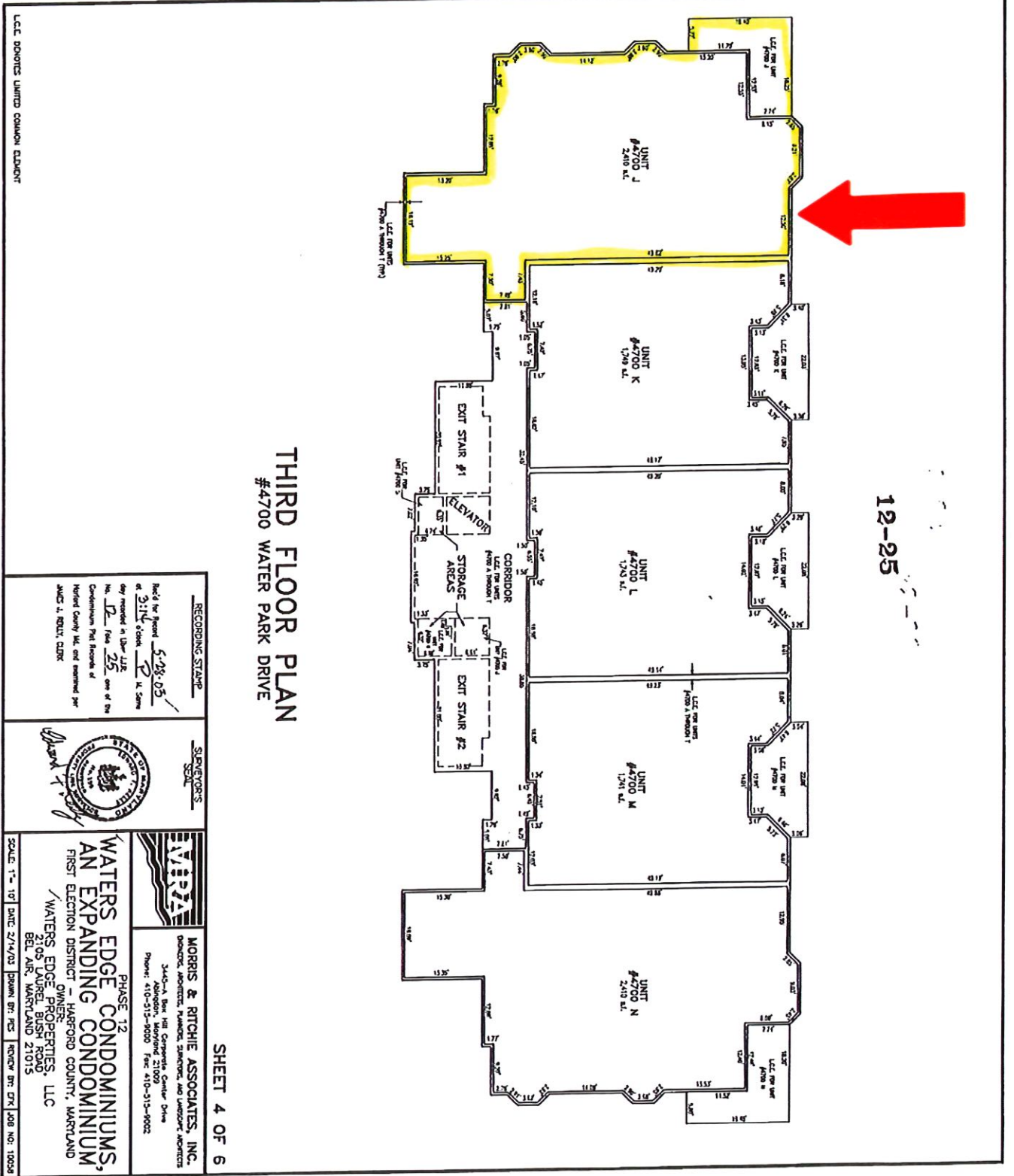
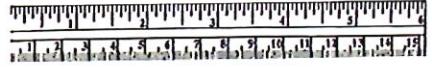
**WATERS EDGE CONDOMINIUMS,  
AN EXPANDING CONDOMINIUM,  
FIRST ELECTION DISTRICT -**

WATERS EDGE PROPERTIES, LLC  
2105 LAUREL BUSH ROAD  
BEL AIR, MARYLAND 21015

**MORRIS & RITCHE ASSOCIATES, INC.**  
DRAFTER, ARCHITECT, PLANNER, SURVEYOR, AND LANDSCAPE ARCHITECT  
3443-A Bay Hill Corporate Center Drive  
Annapolis, Maryland 21403  
Phone: 410-513-7000 Fax: 410-515-8002

SCALE: 1" = 10' DATE: 2/14/05 DRAWN BY: PFC REVIEW BY: DRY/LOP NO. 10028

MSA 554 1846 4022-3



12-25

**THIRD FLOOR PLAN**  
**#4700 WATER PARK DRIVE**

L.C.C. DONOR'S UNITED COMMON COUNCIL

**RECORDING STAMP**  
 Paid for Record at 3:14 o'clock on 5/28/03 by recorded in Liber 112 No. 12 File 25 of the Condominium Plan Records of Harford County Md. and examined per AMC 1, REALT. CDR



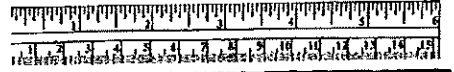
**WATERS EDGE CONDOMINIUMS, AN EXPANDING CONDOMINIUM**  
 FIRST ELECTION DISTRICT - HARFORD COUNTY, MARYLAND  
 /WATERS EDGE PROPERTIES, LLC  
 2105 LAUREL BUSH ROAD  
 BEL AIR, MARYLAND 21015

**NORRIS & RITCHIE ASSOCIATES, INC.**  
 ARCHITECTS, INTERIORS, PLANNERS, ENGINEERS AND LANDSCAPE ARCHITECTS  
 3400-A Bell Hill Corporate Center Drive  
 Bel Air, MD 21034  
 Phone: 410-515-8000 Fax: 410-515-8002

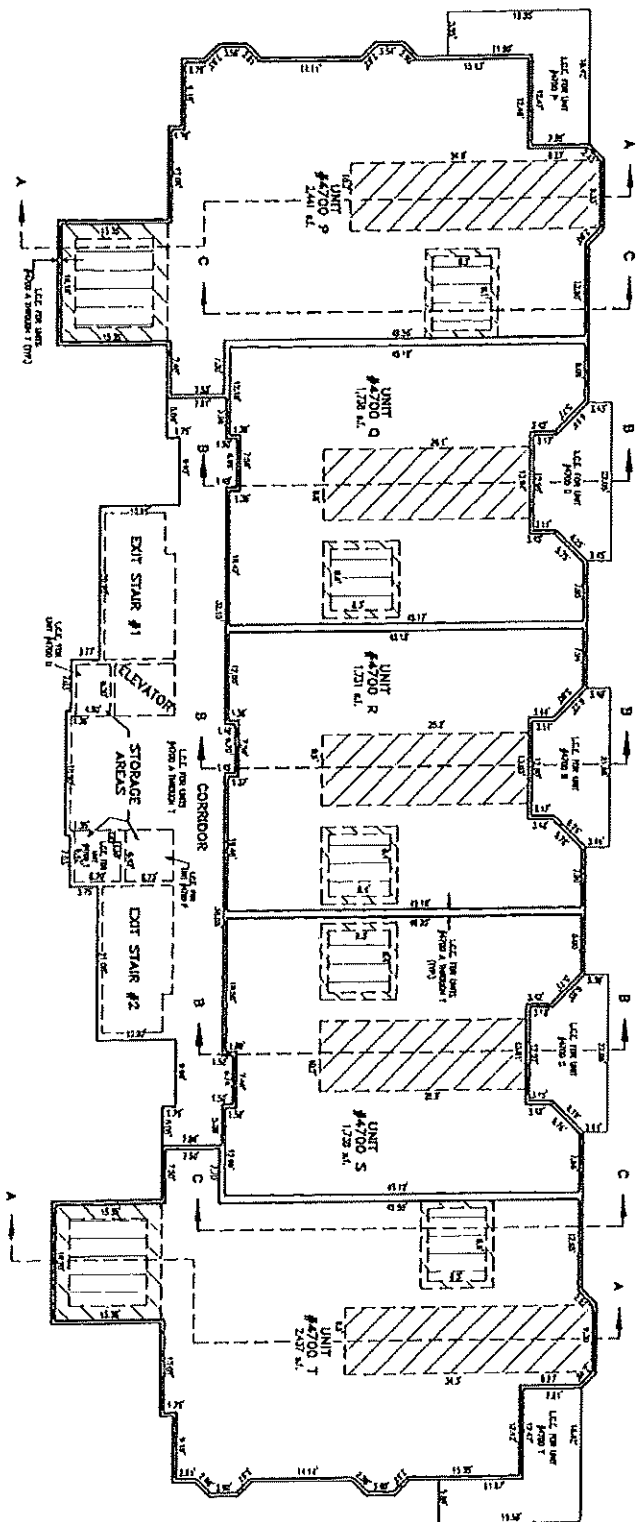
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MSA SSA 12449242-7

10/21/16






12-26



**FOURTH FLOOR PLAN**  
#4700 WATER PARK DRIVE

SHEET 5 OF 6

-  DENOTES HATCHED-VAULTED CEILING
  -  DENOTES SLOPED CEILING
  -  DENOTES FLATTED CEILING
- SEE SHEET 6 OF 6 FOR CROSS SECTIONS
- LALC DENOTES LIMITED COMMON ELEMENT

**RECORDING STAMP**  
 Book 14 of Record 5, 08-05  
 Day recorded is 14th JUL  
 at 11:15 O'clock P. M. Same  
 No. 12, Page 26  
 one of the  
 Condominium Plat Books of  
 Harford County Md. and compiled per  
 JAMES L. HENLY, CLERK

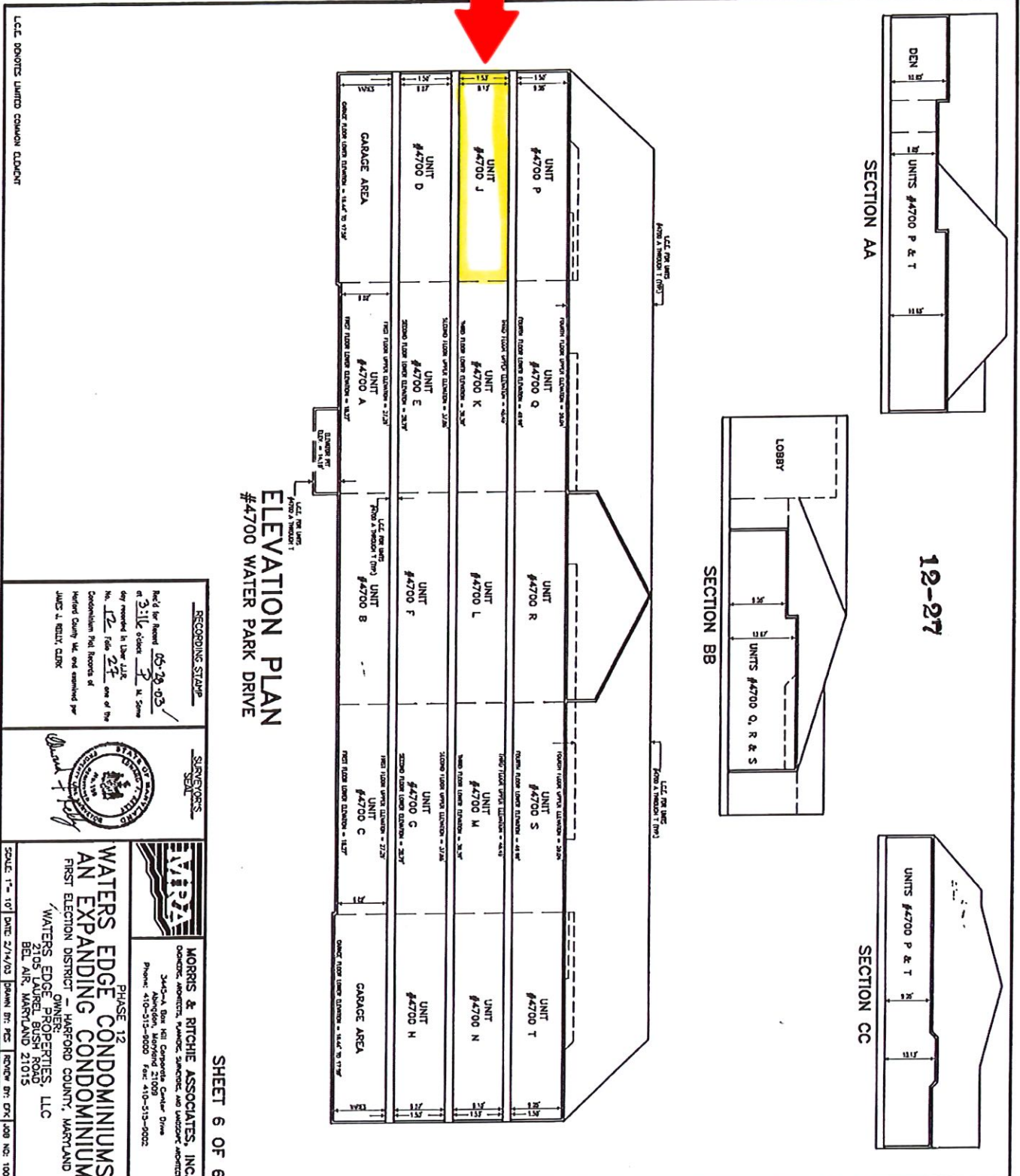
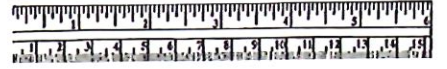


**WATERS EDGE PROPERTIES, LLC**  
 OWNER  
 2005 LADEN BUSH ROAD  
 BEL AIR, MARYLAND 21015

**PHASE 12**  
**WATERS EDGE CONDOMINIUMS,**  
**AN EXPANDING CONDOMINIUM,**  
 FIRST ELECTION DISTRICT - HARFORD COUNTY, MARYLAND

**MORRIS & RITCHIE ASSOCIATES, INC.**  
 ARCHITECTS, ENGINEERS, INTERIORS, AND LANDSCAPE ARCHITECTS  
 3404-41 Box 104 Corporate Center Drive  
 Annapolis, Maryland 21403  
 PHONE: 410-315-9500 FAX: 410-315-8002

SCALE 1" = 10' DATE 2/14/03 DRAWN BY: PCJ | REVIEW BY: DJK | JOB NO: 10025  
 5/24/18 C:\0000\CONDOMINIUMS\4700\DWG\4700P12.dwg  
 MSA 534 1246 9242 5



**ELEVATION PLAN**  
#4700 WATER PARK DRIVE

SHEET 6 OF 6

**RECORDING STAMP**  
 Rec'd for Record 05-28-03  
 at 3:16 o'clock P. M. Same  
 day recorded in Liber 1112  
 No. 12 File 27 one of the  
 Condominium Plat Records of  
 Harford County Md. and certified per  
 JAMES J. REILLY, CLERK



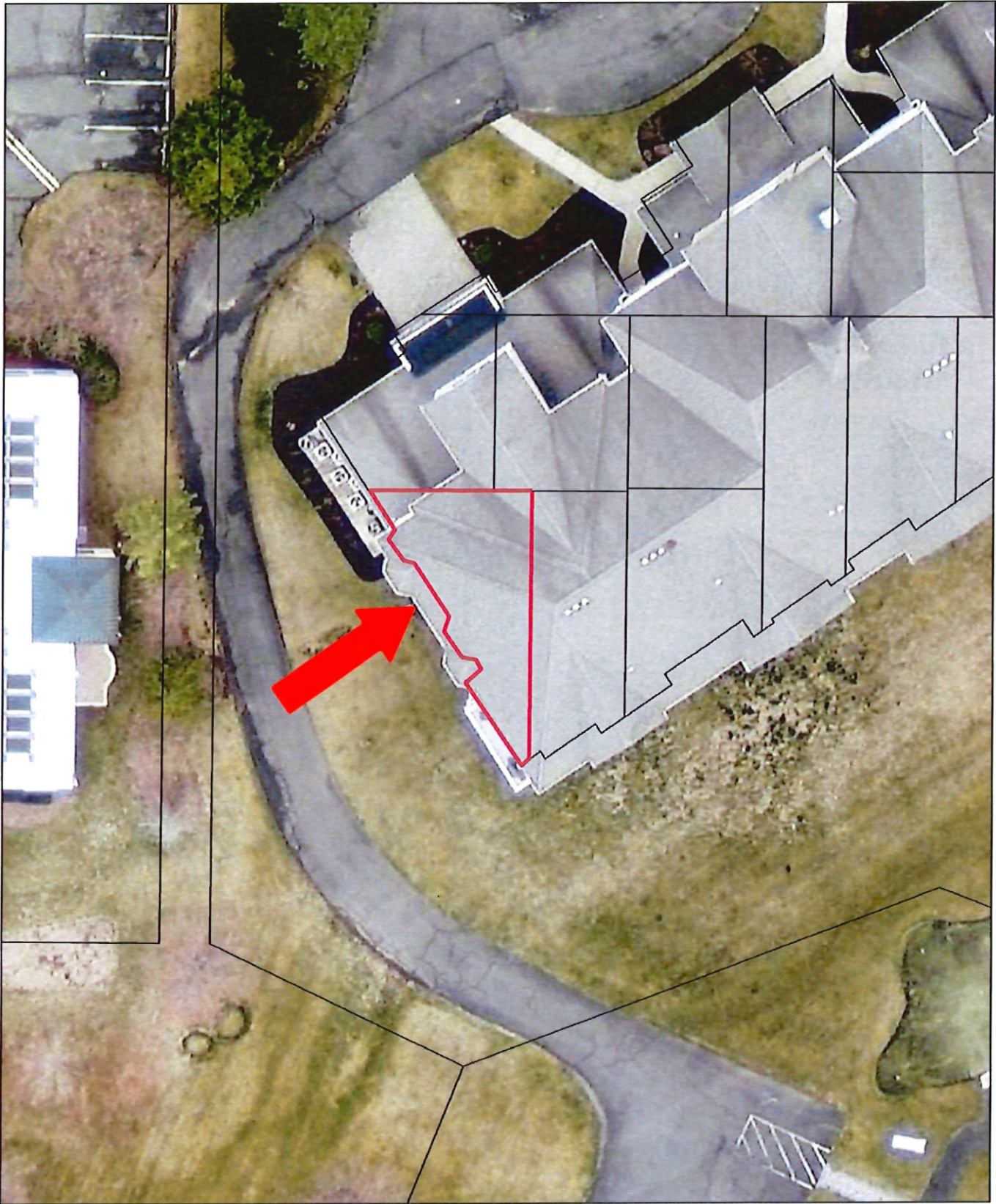
**WATERS EDGE CONDOMINIUMS,  
AN EXPANDING CONDOMINIUM,  
FIRST ELECTION DISTRICT - HARFORD COUNTY, MARYLAND**  
 OWNER:  
 WATERS EDGE PROPERTIES, LLC  
 2105 LAUREL BUSH ROAD  
 BEL AIR, MARYLAND 21015

**MORRIS & RITCHIE ASSOCIATES, INC.**  
 ARCHITECTS, PLANNERS, ENGINEERS, INTERIORS, AND LANDSCAPE ARCHITECTS  
 3400-A Bar Hill Corporate Center Drive  
 Annapolis, Maryland 21403  
 Phone: 410-513-9000 Fax: 410-513-9002

DATE: 2/14/03  
 SCALE: 1" = 10'

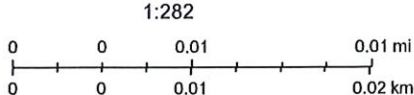
0-3112-0  
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 MSA SDA LAR W. F. R. 6

# Aerial Map - 4700 Water Park Drive, Unit J., Belcamp, MD 21017



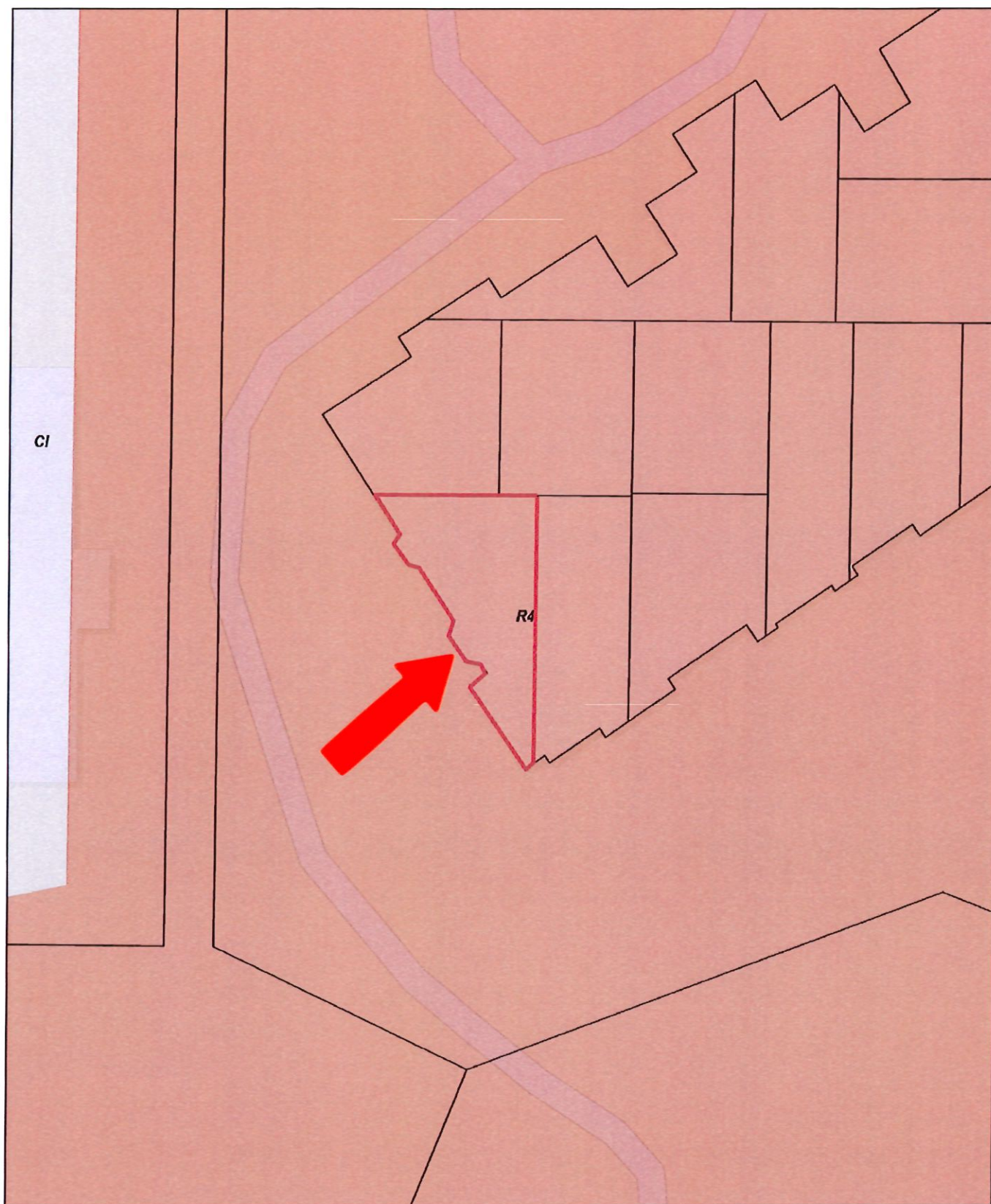
3/5/2026, 2:24:58 PM

-  Harford County Boundary
-  Cadastral



Sources: Esri, Vantor, Airbus DS, USGS, NGA, NASA, CGIAR, N Robinson, NCEAS, NLS, OS, NMA, Geodalityseisen, Rijkswaterstaat, GSA, Geoland, FEMA, Intermap, and the GIS user community

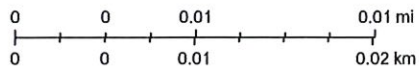
# Zoning Map - 4700 Water Park Drive, Unit J., Belcamp, MD 21017



3/5/2026, 2:24:13 PM

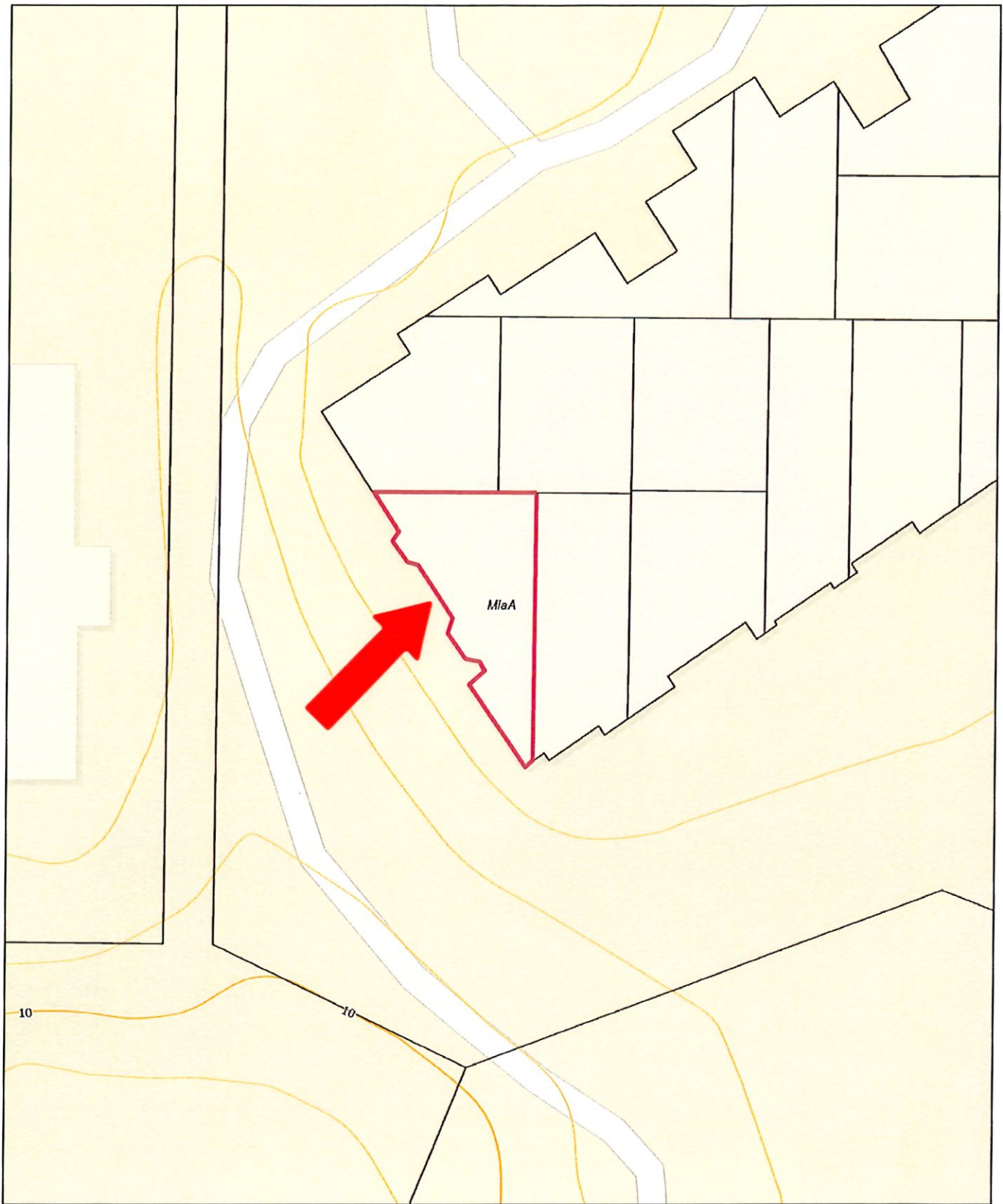
- Harford County Boundary
- Cadastral
- 2025 Zoning**
- CI Commercial Industrial District
- R4 Urban Residential District

1:282



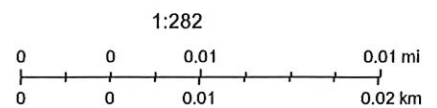
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community.  
Sources: Esri, Vantor, Airbus DS, USGS, NGA, NASA, CGIAR, N Robinson, NCEAS, NLS, OS, NMA, Geodastyrelsen, Rijkswaterstaat, GSA, Geoland, FEMA,

# Soils & Topo Map - 4700 Water Park Drive, Unit J., Belcamp, MD 21017



3/5/2026, 2:21:53 PM

- 2' Intermediate Contours
- 10' Index Contours
- Harford County Boundary
- Cadastral

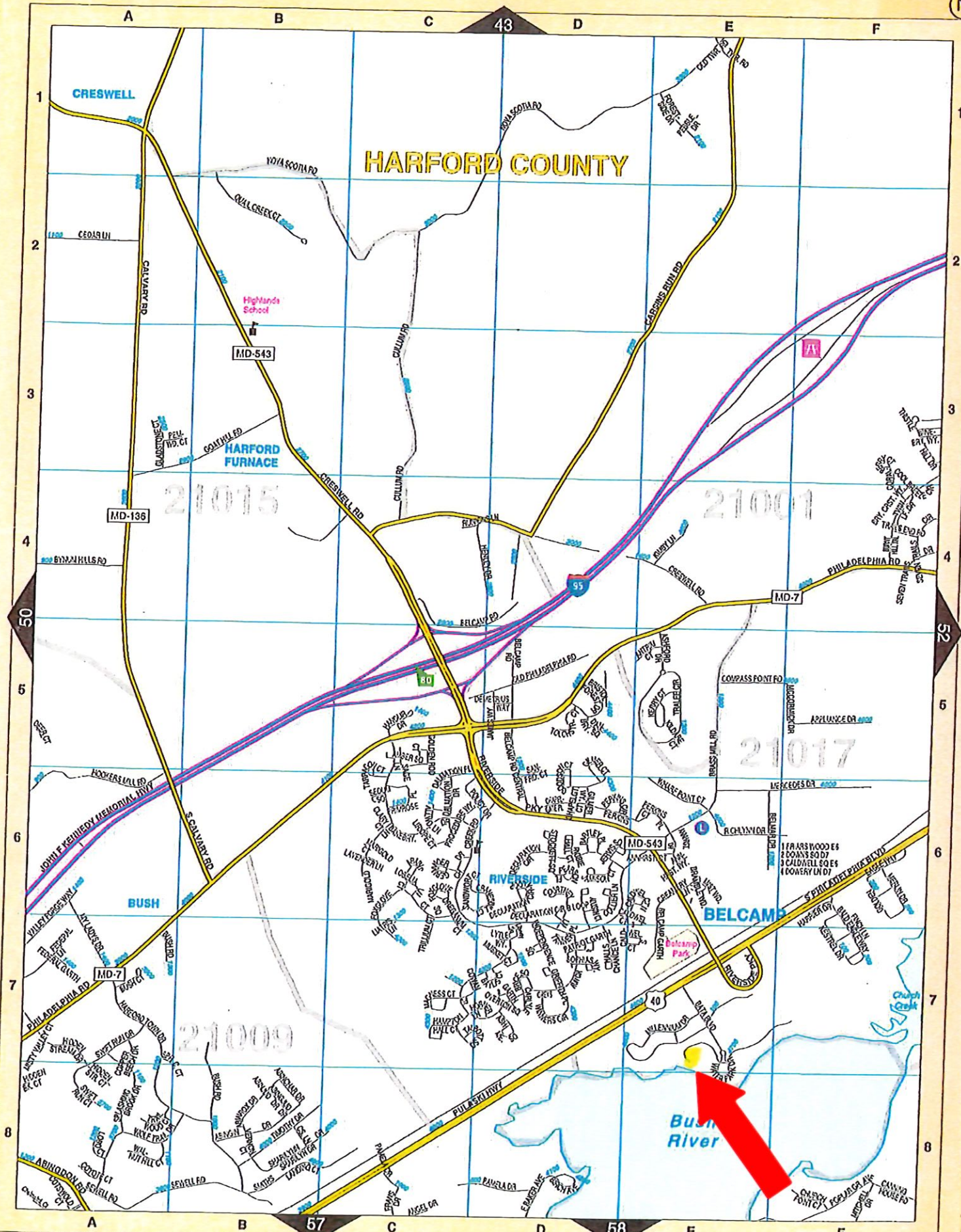


Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community, Sources: Esri, Vantor, Airbus DS, USGS, NGA, NASA, CGIAR, N Robinson, NCEAS, NLS, OS, NMA, Geodatasysteisen, Rijkswaterstaat, GSA, Geoland, FEMA,



Scale 1:24,000  
1 in = 2,000 ft  
0 1,000 2,000 3,000 4,000 6,000 ft  
0 200 400 600 800 1,000 m

# Harford County 51



# ADDENDA

Appraiser's Assumptions and Limiting Conditions  
Certification  
Qualifications

CERTIFICATION OF APPRAISER

This is to certify that I have carefully examined the subject property herein appraised, that the statements of fact contained in this report are true and correct; the reported analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analysis, opinions, and conclusions; I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest with respect to the parties involved; I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this agreement; I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment; my engagement in this assignment was not contingent upon developing or reporting predetermined results; my compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal; my analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice; no one provided significant business and/or intangible asset appraisal assistance to the person signing this certification.

It is further certified, based on my years of experience in appraising and selling Real and/or Tangible property, that the herein conclusions of Fair Market Value are fair and just, all things taken into consideration.



Aimee C. O'Neill  
O'NEILL APPRAISERS

APPRAISAL – ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following contingent and limiting conditions and assumptions:

The legal description furnished and contained in Deed references is assumed to be accurate and correct.

No responsibility is assumed for legal matters in nature nor is any opinion rendered as to the title for the real or personal property, which is assumed to be good and merchantable.

Existing liens and encumbrances, if any, have been disregarded and the property is appraised as though being free and clear in fee simple ownership.

No survey has been made of the property and no responsibility is assumed in such matters. The sketch maps contained in this Report are for illustrative purposes and are included to assist the reader to better visualize the outline and the general location of the subject property.

The information furnished by others is assumed and believed to be accurate and reliable and no responsibility is assumed for its accuracy.

The estimate of value is intended to apply to the owner only. No estimate of damages has been made as to the injury to tenants, if any, unless specifically stated. The purpose of the appraisal is to determine the Fair Market Value of the subject property, as defined herein.

Pursuant to intense awareness of hazardous substances and detrimental environmental conditions, the following applies herein, unless specifically addressed elsewhere in this report. No specific individual tests were performed for such hazards or conditions, and no reports from qualified, licensed, professional inspectors or testing agencies were provided.  
Further:

- a. It is recommended that all properties be tested for asbestos, PCB (polychlorinated biphenyls), radon, soil contaminants, UREA (formaldehyde), lead paint, water and air pollutants, radiation, and other environmental hazards.
- b. The value of the subject property is based on the assumption that these hazards do not exist, or for those occurring naturally in the environment, that they are below the hazardous level.

*Aimee O'Neill & Co., Inc.*

**REAL ESTATE BROKER • AUCTIONEER • APPRAISER • MANAGEMENT & ACCOUNTING SERVICES**

19 Newport Drive • Suite 202 • P.O. Box 394 • Forest Hill, Maryland 21050

410-838-6980 • 888-663-4557 • FAX: 410-836-0772

[www.oneillenterprises.com](http://www.oneillenterprises.com)

*"Serve the Lord with Gladness" Psalm 100:2a*

- c. Should such hazardous substances and environmental conditions exist, they should be eliminated, and until they are, the value herein would not be valid.

The submission of this report does not include the requirement of court appearance or testimony. Special arrangements will have to be made for this and other purposes. This appraisal report is intended for the use of the appraisers clients only and is not to be reproduced or distributed with out the permission of the appraisers.

A handwritten signature in black ink, appearing to read "Aimee C. O'Neill". The signature is written in a cursive, flowing style.

Aimee C. O'Neill  
O'NEILL APPRAISERS

**AIMEE C. O'NEILL**  
**MARYLAND GENERAL CERTIFIED APPRAISER LICENSE #04-2332**  
**MARYLAND REAL ESTATE BROKER LICENSE #921**  
**MARYLAND TAX PREPARER LICENSE #4047**

**PROFESSIONAL QUALIFICATIONS**

Lifelong resident of Harford County

Interests include agriculture, real property sales and valuation, accounting, advertising, the Arts and general business pursuits

President and sole owner of Aimee O'Neill & Co., a Maryland Corporation and successor to O'Neill Enterprises, Ltd. The family business was established in 1949 in Harford County by John H. O'Neill (father) and provides a variety of services to include Auction, Appraisal, Real Estate Sales and Management, Small Business and Personal Accounting and Accounts Management

Broker of record – O'Neill Enterprises Realty

Associate Broker – Century 21 Joan Ryder 1993 – 2003

Associate Broker – Martin Glackin & Associates 1987 – 1989

Broker of record – Martin Glackin & Associates 1989 - 1993

**AUCTIONEER:**

Over 40 years of experience in the field of Real and Tangible Property Auctions including Estates, Farm Machinery & Equipment, Trustees', Mechanic's Lien, Household, Antiques & Livestock Sales

Licensed Auctioneer since 1984

Member of the Auctioneer's Association of Maryland

**APPRAISER:**

Apprentice Appraiser under John H. O'Neill beginning in 1980

Independent Fee Appraiser beginning in 1984

Certified General Appraiser for State of MD – License # 04-2332 – issued in 1990

Member of the Maryland Association of Appraisers serving as Comptroller, Co-Chairman of Education Committee, Chairman of Scholarship Committee and instructor of Continuing Education courses

Estate Appraiser of both Real Estate and Personal Property

Recognized as an expert in the field of Real Property Appraisal by the Harford County Zoning Board of Appeals, the Harford County Real Property Review Board, the State of Maryland Highway Condemnation Proceedings, Internal Revenue Service Estate Tax Real Property Appraisal Review Committees, Maryland State Assessment Office for Harford and Baltimore Counties, the Maryland State Court of Appeals and by the District and Circuit Courts for Harford, Baltimore and Cecil Counties, Maryland

**REAL ESTATE SALES BROKER:**

Licensed Real Estate Sales Agent for the State of Maryland since 1981

Licensed Real Estate Sales Broker for the State of Maryland since 1987

Member of the Harford County Association of Realtors, Greater Baltimore Board of Realtors and National Association of Realtors

**ACCOUNTANT:**

Apprentice to John H. O'Neill beginning in 1980

Partner in 1984

Corporate owner in 1987

Small Business, Farm and Personal Income Tax Accounting services provided

Member of Maryland Society of Accountants

A handwritten signature in cursive script that reads "Aimee C. O'Neill". The signature is written in black ink and is positioned above the printed name and title.

Aimee C. O'Neill  
O'NEILL APPRAISERS

## CLIENTS

Following is a partial listing of commercial clients who have been served.

Harford County Government  
Harford County Board of Education  
Harford County Chamber of Commerce  
The Town of Bel Air, Maryland  
The City of Aberdeen, Maryland  
The City of Havre de Grace, Maryland  
Harford Land Trust  
Harford County Historical Society  
PNC Bank  
Aberdeen Proving Ground Federal Credit Union  
Harco Federal Credit Union  
Brown, Brown & Young Law Office  
Stark & Keenan Law Office  
Getz Law Office  
William D. Hooper, Esq., Attorney at Law  
H. Wayne Norman, Esq.  
James B. Rutledge, III, Law Office  
Hodes, Ullman, Pessin & Katz Law Offices  
Michael S. Birch, Esq.  
Robert S. Kahoe, Jr., Esq.  
Theodore M. Hart, Esq.  
Harold J. Tulley, Esq.  
Susan D. McComas, Esq.  
Karas & Bradford Law Offices  
Bolton & Kearney Law Offices  
Laura Henninger, Esq.  
Love, Fleming & Bearsch Law Offices  
Margaret Attanasio, Esq.  
Kevin Olszewski, Esq.  
Moore, Carney, Ryan & Lattanzi Law Offices  
Forest Hill Industrial Airpark  
Colgate Investments, Inc.  
Whiteford Packing Company  
H. P. White Laboratories, Inc.  
The ARC of Northern Chesapeake Region

## ***ORGANIZATION MEMBERSHIPS***

### **Board of Directors (past and present):**

Harford County Agricultural Land Preservation Program Advisory Committee (2 terms, Chairman); Harford County Agricultural Land Use and Zoning Task Force (Chairman); Harford County Agricultural Building Permits Task Force (Chairman); Harford County Chamber of Commerce; Main Street Theater Project; Edwin Booth Theater; Susquehanna Private Industry Council; Susquehannock Environmental Center (Treasurer); Harford County Farm Fair (Co-Chair); Maryland Association of Appraisers, Inc. (Comptroller and Chairman of the Scholarship Committee); Harford County Association of Realtors Education Committee; Harford County Planning Advisory Board (Co-Chair); Harford County Jarrettsville/Norrisville Citizens Advisory Board (Chairman: 2023-2026)

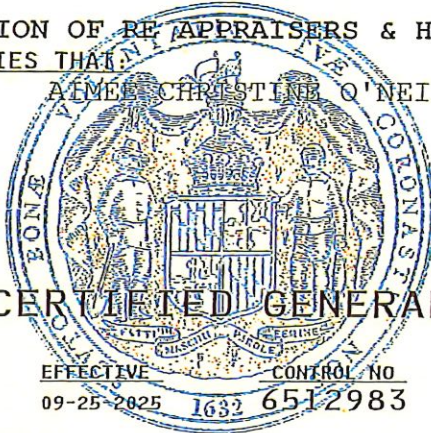
### **VOLUNTEER AND SUPPORTING MEMBER:**

Steppingstone Farm Museum; Liriodendron Foundation; Harford and Baltimore County 4-H Clubs; Harford Choral Society; Harford Dance Theater; Phoenix Festival Theater; Harford County Farm Bureau; Harford County Parks & Recreation Programs; American Red Cross; Harford County Historical Society; Harford Land Trust; YMCA; Maryland AG Council; numerous sponsorships of local youth, religious and civic organizations.

STATE OF MARYLAND MARYLAND DEPARTMENT OF LABOR

Wes Moore Governor Aruna Miller Lt. Governor Portia Wu Secretary

COMMISSION OF REAL APPRAISERS & HOME INSPECTORS CERTIFIES THAT:



AIMEE CHRISTINE O'NEILL

IS AN AUTHORIZED: 04 - CERTIFIED GENERAL

LIC/REG/CERT 2332 EXPIRATION 01-17-2028 EFFECTIVE 09-25-2025 CONTROL NO 1632 6512983

Signature of Bearer

Secretary

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

STATE OF MARYLAND MARYLAND DEPARTMENT OF LABOR

Wes Moore Governor Aruna Miller Lt. Governor Portia Wu Secretary

REAL ESTATE COMMISSION CERTIFIES THAT:



AIMEE CHRISTINE O'NEILL

O'NEILL ENTERPRISES REALTY 103 E JARRETTSVILLE ROAD SUITE A PO BOX 394 FOREST HILL MD 21050

IS AN AUTHORIZED: 01 - BROKER

LIC/REG/CERT 921 EXPIRATION 07-21-2027 EFFECTIVE N/A CONTROL NO 1632 6475852

Signature of Bearer

Secretary

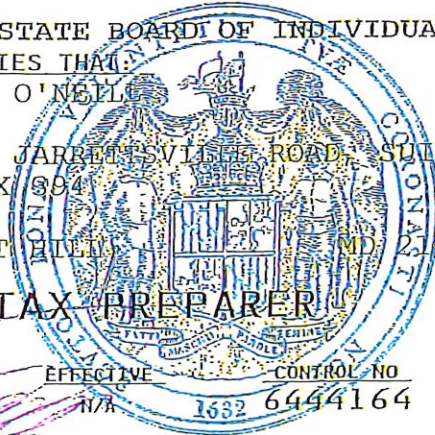
WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

STATE OF MARYLAND MARYLAND DEPARTMENT OF LABOR

Wes Moore Governor Aruna Miller Lt. Governor Portia Wu Secretary

MARYLAND STATE BOARD OF INDIVIDUAL TAX PREPARERS

CERTIFIES THAT:



AIMEE O'NEILL

103 E JARRETTSVILLE ROAD SUITE A PO BOX 394 FOREST HILL MD 21050

IS AN AUTHORIZED: 01 - TAX PREPARER

LIC/REG/CERT 4047 EXPIRATION 05-07-2027 EFFECTIVE N/A CONTROL NO 1632 6444164

Signature of Bearer

Secretary

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES