



**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 04/02/2021 TO CONTRACT OF SALE  
BUYER(S): Marjorie Kuehn  
SELLER(S): Amy Wales  
PROPERTY: 1115 Cedar Ridge Court, Annapolis, MD 21403

**The following notice applies to members of the public who intend to occupy or rent a lot for residential purposes. Under the Maryland Homeowners Association Act (Act), "lot" means any plot or parcel of land on which a dwelling is located or will be located within a development.**

**This sale is subject to the requirements of the Maryland Homeowners Association Act ("the Act"). The Act requires that the seller disclose to you, at or before the time the contract is entered into, or within 20 calendar days of entering into the contract, certain information concerning the development in which the lot you are purchasing is located. The content of the information to be disclosed is set forth in Section 11B-106(b) of the Act ("the MHAA information") as follows:**

**(1). A statement as to whether the lot is located within a development;**

**(2). Fees:**

- (i). The current monthly fees or assessments imposed by the homeowners association upon the lot;**
- (ii). The total amount of fees, assessments, and other charges imposed by the homeowners association upon the lot during the prior fiscal year of the homeowners association; and**
- (iii). A statement of whether any of the fees, assessments, or other charges against the lot are delinquent;**

**(3). The name, address, and telephone number of the management agent of the homeowners association, or other officer or agent authorized by the homeowners association to provide to members of the public, information regarding the homeowners association and the development, or a statement that no agent or officer is presently so authorized by the homeowners association;**

**(4). A statement as to whether the owner has actual knowledge of:**

- (i). The existence of any unsatisfied judgments or pending lawsuits against the homeowners association; and**
- (ii). Any pending claims, covenant violations actions, or notices of default against the lot; and**

**(5). A copy of:**

- (i). The articles of incorporation, the declaration, and all recorded covenants and restrictions of the primary development, and of other related developments to the extent reasonably available, to which the buyer shall become obligated on becoming an owner**



Buyer ☐ ☐

Seller ☐ ☐  
04/04/21  
9:24 AM EDT  
dotloop verified



Maryland Homeowners Association Act Notice To Buyer

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

Buyer Date

*Amy Wales*

dotloop verified  
04/04/21 9:24 AM EDT  
MQ91-00WG-5A11-5B2A

Seller Date

Seller Date