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GUARDIAN'S AUCTION

\$50,000 Opening Bid

WOODLAWN

2 BEDROOM BUNGALOW

– Renovation Needed –

And

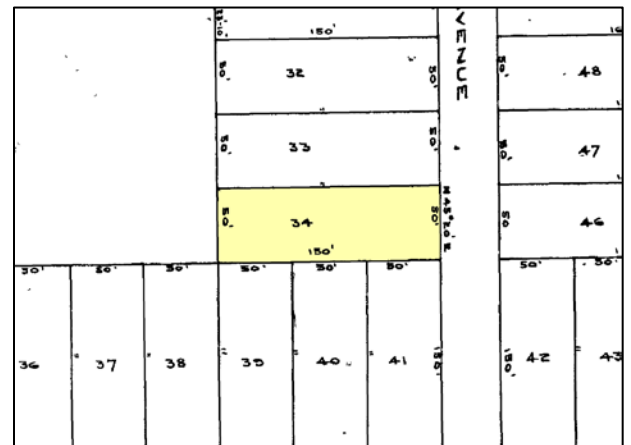
HONDA (2002) CIVIC SEDAN

Sale On Premises

2106 HOLDER AVENUE

Off 6900 Windsor Mill Road
 Baltimore County, MD 21207

TUESDAY, JUNE 13, 2023
AT 11:00 A.M.



Pursuant to an Order of the Circuit Court for Baltimore County, passed in the matter of Ruth Kidwell, Case No. C-03-FM-22-006435, the undersigned Guardian will sell at public auction the above-captioned property.

NOTE: The information contained herein has been obtained from sources deemed reliable and is believed to be accurate. However, no express or implied warranty is made or may be inferred from any such representation. Dimensions, square footage and acreage contained herein are more or less. Prospective purchasers are encouraged to perform their own due diligence, in advance of the auction, regarding the permitted uses of the property.

Real Estate

LOCATION:

2106 Holder Avenue is located in the Holder Park subdivision of Woodlawn, in western Baltimore County. The surrounding neighborhood is comprised of single family detached home, of varying ages and styles. Nearby public schools are Woodmoor Elementary, Woodlawn Middle and Woodlawn High, according to the Baltimore County government web site. The neighborhood is convenient to public transportation, the Baltimore Beltway, shopping and community amenities.

SITE:

- Level Lot – 50' x 150', or 0.172 acre
- Zoning DR 5.5, residential
- Public utilities
- Fenced rear yard
- Two-car parking pad

IMPROVEMENTS:

One Story Bungalow, built in 1953, containing 1,052 square feet of living area, according to public tax records.

Exterior – aluminum siding, vinyl-clad double-hung windows, composition shingle roof, concrete block foundation with partial unfinished basement (exterior access only).

Interior:

- Living Room – wood floor
- Eat-in Kitchen – vinyl floor, gas range/oven, older wooden cabinets, ceramic tile counters
- 2 Bedrooms – wood floors
- Full Bathroom – vinyl floor, ceramic wainscot
- Coat Closet
- Bonus Room – vinyl floor
- Laundry/Utility Room – vinyl floor, washer, utility sink
- Walk-up Unfinished Attic

Mechanical – gas hot water radiators, gas water heater, 100 amp. electric

The house needs updating and cosmetic repairs. There is standing water in the basement.

TITLE:

The property is in fee simple and sold free and clear of liens. Baltimore County Deed Book EHK 5727, Page 568.

TAXES:

Published annual real estate taxes are \$2,094, based on a full value assessment of \$142,833. Purchasers may petition for a reduction in the assessment of their property in conjunction with a purchase price substantially less than the currently assessed value of the property. Purchasers are encouraged to contact the Maryland State Department of Assessments & Taxation concerning the appeals process, and may see the following link for helpful information:

<http://dat.maryland.gov/realproperty/Pages/Assessment-Appeal-Process.aspx>

SUMMARY TERMS OF SALE:

Please see the contract of sale for complete terms.

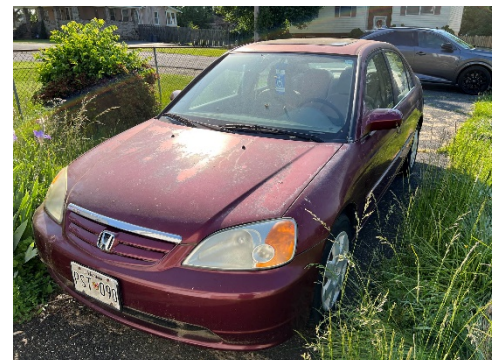
A \$10,000 deposit, payable by cashier's check, will be required of the purchaser at time and place of sale. If necessitated by price, the deposit shall be increased to 10% of the purchase price within 24 hours at the Auctioneer's office. (Personal checks for the difference in the deposit will be accepted at the sale site or wiring instructions will be provided.) Deposit funds shall be held by A. J. Billig & Co., LLC. Balance to be paid in cash at settlement, which shall take place within 45 days. If payment of the deposit or balance does not take place within the specified time, the deposit shall be forfeited and the property may be resold at the risk and expense of the purchaser. Interest to be charged on the unpaid purchase money, at the rate of 12% per annum, from date of contract to date of settlement. All adjustments, including taxes, all other public charges and assessments payable on a monthly or annual basis, and sanitary and/or metropolitan district charges, if any, to be adjusted for the current year to date of contract and assumed thereafter by the purchaser. The property will be sold in "AS IS" condition, and subject to easements, agreements, restrictions or covenants of record affecting same, if any. Purchaser assumes the risk of loss from the date of contract forward. The purchaser agrees to waive the right of inspection for lead paint, as provided under current Federal and State law. If the Seller is unable to convey good and marketable title, the purchaser's sole remedy in law or equity shall be limited to the refund of the deposit. Upon refund of the deposit this sale shall be null and void and of no effect, and the purchaser shall have no further claim against the Seller or Auctioneers. Recordation costs, transfer taxes and all costs incidental to settlement to be paid by the purchaser except where otherwise mandated by local, State or Federal law. Time is of the essence.

No buyer's premium.

Automobile

HONDA (2002) Civic EX, VIN# 1HGES26762L017257, four-door sedan, color red, rough condition, mileage unknown. Terms – cash or cashier's check, removal within 24 hours. The vehicle is sold in "as is, where is" condition without warranty of any kind. It shall be the responsibility of the purchaser to have the vehicle inspected as per Maryland State Law. Title and bill of sale will be provided. No buyer's premium.

Terry K, Sullivan, Guardian of
The Property of Ruth S. Kidwell



PURCHASING REAL ESTATE AT AUCTION

The following information is provided by A. J. Billig & Co., Auctioneers to assist you in understanding your purchase of a property at public auction. The material in this form is general in nature and does not limit your obligations under the contract of sale that you will be required to sign.

TERMS OF SALE: Your responsibilities as a purchaser have been advertised prior to the day of sale and will be read by the Auctioneer at the time of sale. Additional terms may be announced on the day of sale or may be posted at the sale site. The auctioneer will make important announcements regarding the property and your obligations as a purchaser. Please feel free to ask any questions regarding these terms. *Failure to comply with any of the terms of sale may cause you to forfeit your deposit and be responsible for the expenses to resell the property, as well as any deficiency incurred.*

CONDITION OF PROPERTY: The property will be sold "AS IS." Unless otherwise announced, the sellers make no representations or warranties about the condition of the property. The sellers will not make any repairs.

DEPOSIT: Your deposit will be credited toward the purchase price. If you do not comply with the "TERMS OF SALE," either published or within the contract of sale, you might lose all or part of your deposit. In addition, if you fail to settle for the property you might be obligated to pay the expenses to resell the property, including any deficiency resulting therefrom. If the "TERMS OF SALE" require you to increase your deposit above the amount specified, the Auctioneer will likely accept your personal or business check for the difference on the day of sale. Otherwise, you can bring, wire or messenger certified funds for the increased deposit within the time stated.

EXPENSES: You may be responsible for the expenses of owning the property as of the date of sale or as of the date of settlement, including taxes, utility costs and insurance. You may be required to pay interest on the amount of the purchase price, less the amount of your deposit, from the date of the sale to the date you settle for the property. We recommend that you obtain a fire insurance binder on the property immediately as of the date of sale. The purchaser will pay all of the settlement expenses, including title fees and recording costs.

SETTLEMENT: The settlement or closing period is specified within the terms of sale. If settlement is based on ratification by a Court, the ratification period is typically forty-five to sixty days, but might take longer. You will be expected to settle for the property within the specified time.

FINANCING: It is the purchaser's responsibility to obtain financing. If you plan to use a mortgage to purchase the property, we recommend that you apply for the loan immediately. If the bank must take longer than the specified time to complete the loan, the sellers may extend settlement for a short period if you can provide proof of a loan commitment. If you do not obtain the financing within the specified time for settlement, you will be in default of your contract of sale.

BIDDING PROCEDURE: At the conclusion of the announcement and question period, the auctioneer will solicit bids for the property. Bids are generally made either orally or by raising a hand. Bidding increments are made in amounts acceptable to the auctioneer, who may set a minimum bidding increment as the sale progresses. Any bid that is merely a nominal or fractional advance may be rejected by the auctioneer if in his judgement it may affect the sale injuriously. If a dispute arises between two or more bidders, the auctioneer shall decide in favor of one of the bidders, or immediately re-offer the property.

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