



Karen Allen Nicolaus, Attorney  
1002 Frederick Road – Suite 2, Catonsville, MD 21228

## Guardian's Sale

### ABSOLUTE REAL ESTATE AUCTION

To the Highest Bidder Above \$100,000  
Live Onsite & Simulcast Online Bidding

## BEL AIR

### English Country Manor

## FIRST FLOOR APARTMENT CONDOMINIUM UNIT

1-2 Bedrooms & Bath

Known As

## 294-E CANTERBURY ROAD

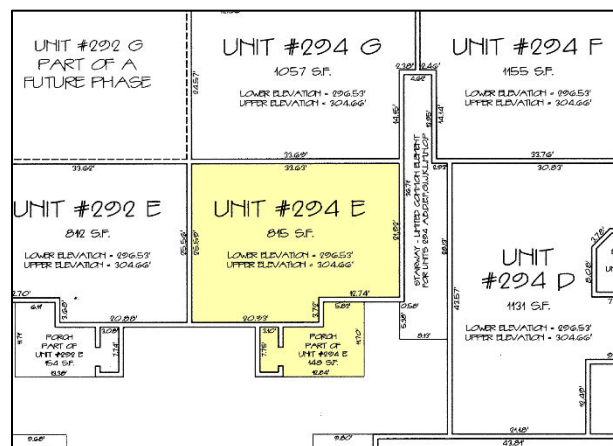
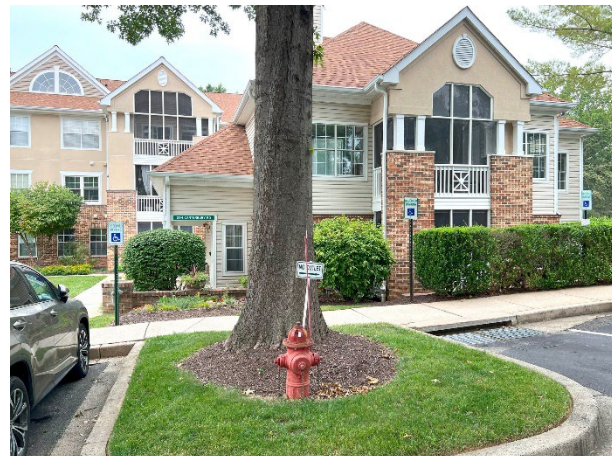
Harford County, MD 21014

Online Bidding Opens

**WEDNESDAY, SEPTEMBER 10, 2025**

Live Onsite Auction

**THURSDAY, SEPTEMBER 11, 2025  
AT 11:00 A.M.**



Pursuant to an Order of the Circuit Court for Baltimore County, passed in the matter of Ethel Hipley, Case No. C-03-FM-25-001836, the undersigned Guardian of the Property will sell at public auction the above-captioned property as noted.

**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.

### LOCATION:

English Country Manor Condominium is located just south of Downtown Bel Air off Tollgate Road, near the Bel Air Athletic Club. According to the Harford County School Locator, nearby public schools are Red Pump Elementary, Bel Air Middle and Bel Air High. The neighborhood is convenient to I-95 and US-1. Shopping, restaurants and public services are within walking distance.

### CONDOMINIUM:

Community amenities include a clubhouse, inground swimming pool, exercise room and landscaped common grounds with gatehouse and ornamental ponds. Monthly condominium fee is \$370. Please see this auction's web page for condominium resale package: <https://ajbillig.com/auction/294-e-canterbury-road/>

**UNIT:**

First floor apartment condominium unit in a three story brick, stucco and vinyl sided building. The building has an architectural shingle roof, vinyl-clad double-hung windows and a separate entrance for each apartment. Unit E was built in 1993, contains 812 square feet of living area and 154 square foot screened porch, according to public records.

- Foyer – vinyl floor
- Living Room – carpeting, sliding door to screened porch
- Dining Room – carpeting
- Kitchen – vinyl floor, gas range/oven, dishwasher, disposal, microwave oven, cream colored wood cabinets, laminate counters
- Laundry Closet – vinyl floor, washer and dryer
- Coat Closet
- Main Bedroom – carpeting, walk-in closet
- Second Bedroom or Den – carpeting, sliding door to screened porch
- Full Bathroom – vinyl floor, fiberglass walk-in shower
- Screened Porch – carpeted floor, utility room

Mechanical – electric heat pump with humidification and air conditioning, gas tankless water heater, circuit breakers, Verizon Fios

*The unit needs cosmetic repairs, including carpet replacement.*

**TITLE:**

The property is in fee simple and sold free and clear of liens. Harford County Deed Book JJR 8077, Page 633.

**TAXES:**

Published annual real estate taxes are \$2,066, based on a full value assessment of \$145,000.

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.*

Live Auction Bidders – A \$10,000 deposit, payable by cashier's check, will be required of the purchaser at time and place of sale. The deposit shall be increased to 10% of the purchase price within 24 hours at the Auctioneer's office (company or personal checks for the increased deposit will be accepted at the sale site or wiring instructions will be provided).

Online Auction Bidders – A 10% deposit, payable by wire transfer or cashier's check, is required by 4:00 p.m. on the day of auction. No exceptions.

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, condominium fees, 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, WHERE IS" condition, subject to easements, agreements, restrictions or covenants of record affecting same, if any, and subject to the Declaration, By-Laws, Rules and Regulations of the English Country Manor II Condominium. Purchaser waives any right of rescission under the Maryland Condominium Act, having inspected the Condominium Resale Package prior to bidding on the property. Purchaser assumes the risk of loss from the date of contract forward. 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. A 5% buyer's premium will be added to the final bid and becomes part of the contract price.

Karen Allen Nicolaus, Guardian

Please visit this auction's web page for more photos, sample contract, and auction registration:

<https://ajbillig.com/auction/294-e-canterbury-road/>

## **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.

**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.

## **INSTRUCTIONS FOR ONLINE AUCTIONS**

### **REGISTERING TO BID**

1. Go to [ajbillig.com/auctions](http://ajbillig.com/auctions) and find the web page for the auction you are interested in.
2. Click the button: Register & Bid Online.
3. After the online bidding screen opens, click the button: Register To Bid
  - a. If you don't have an account, click: "NO ACCOUNT? SIGN UP HERE"
  - b. If you already have an account, enter your login information.
4. Enter your contact information and agree to the terms of sale and terms of use.
5. Enter your credit card\* information to confirm your identity. You will NOT be charged the deposit amount.
6. After completing the registration steps, you will be redirected to the online bidding screen.

### **INSTRUCTIONS FOR ONLINE BIDDING**

1. The online bidding screen will display information such as time left in the auction, starting bid, and your personal max bid (if you have placed a max bid). Once bidding has started, there is a tab for bids which will show all the bids that have been placed.
2. To place a new bid, click the red button which displays the current asking amount.
3. To bid a custom amount, click the arrow at the right of the bid button and choose: Bid a specific amount.
4. Once a bid amount is entered, the system will prompt you to confirm the amount that you offered. Click Confirm Bid to place your bid.
5. To place a max bid before the auction begins, click on the prebid button and enter the maximum amount that you plan on offering for the property. The system will autobid for you up to that point. If you would like to place a max bid while the auction is live, click the arrow at the right of the bid button and choose: Create maxbid.
6. A.J. Billig will send out reminders regarding time left in the auction and other pertinent information. The menu icon on the top right of the screen will display the message board where all of the notifications will be sent.
7. For more information please call, 410-296-8440 or visit:  
[ajbillig.com/buyers-faqs](http://ajbillig.com/buyers-faqs)

\*Depending on your bank's policies, a debit card may not be able to be used for verification purposes.



#1 - 15421 Thompson Road  
LIVE IN 28 1h 47min  
Starting at \$400,000

REGISTER TO BID

DETAILS CONTACT TERMS

Sign in

Email Address

Password

Remember me on this device

SIGN IN

NO ACCOUNT? SIGN UP HERE

Sign up

First name

Last name

Email Address

Password

Receive bidding notifications via email

CONTINUE

BACK TO SIGN IN

Verify Funds

The card below will not be charged. It will be used to verify a credit limit sufficient to cover \$1,000.

If you are the high bidder and you fail to satisfy the terms and conditions you just agreed to, A.J. Billig & Co. LLC will be authorized to charge your card for this amount.

Credit Card

REGISTER

BACK

#1 - 15421 Thompson Road  
LIVE IN 28 1h 47min  
Starting at \$400,000

BID \$400,000

Bid the current asking price

Bid a specific amount

Enter a custom bid

REAL ESTATE AUCTION

Featuring Live & Online Simulcast Bidding  
~ \$400,000 Opening Bid ~

SPENCERVILLE  
~ Montgomery County ~

#1 - 15421 Thompson Road  
LIVE IN 28 1h 47min  
Starting at \$400,000

CONFIRM BID \$400,000

DETAILS CONTACT TERMS

REAL ESTATE AUCTION

Featuring Live & Online Simulcast Bidding  
~ \$400,000 Opening Bid ~

#1 - 15421 Thompson Road  
LIVE IN 28 1h 47min  
High bid \$455,000

BID \$460,000

DETAILS CONTACT TERMS BIDS

BIDDER	BID	TIME
6036226	\$455,000	Oct 31 2:04pm (EDT)
6308950	\$451,000	Oct 31 2:00pm (EDT)