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Guardian's Sale
REAL ESTATE AUCTION

Featuring Live & Simulcast Online Bidding
\$100,000 Opening Bid

CROSS KEYS

TOWNHOME
CONDOMINIUM UNIT

End Unit • 2 Bedrooms • 2.5 Baths

Known As:

50 PALMER GREEN COURT

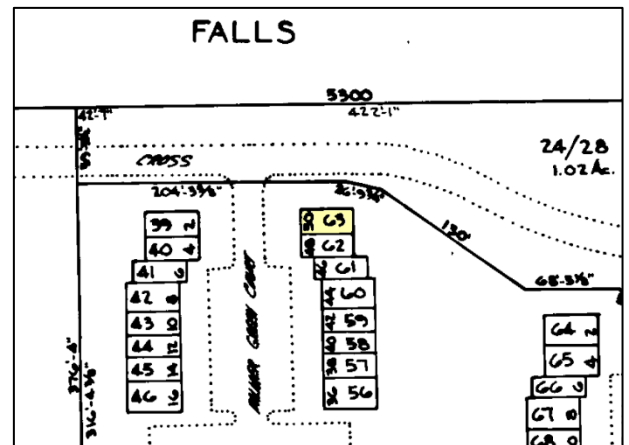
Corner Cross Keys Road
Baltimore City, MD 21210

Online Bidding Opens

MONDAY, OCTOBER 13, 2025

Live Onsite Auction

WEDNESDAY, OCTOBER 15, 2025
AT 1:00 P.M.



Pursuant to an Order of the Circuit Court for Baltimore City, passed In the Matter of Christine A. Psoras, Case No. 24-T-24-000131, the undersigned Guardian will sell 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.

GENERAL INFORMATION:

Guardian's sale of a townhome condominium unit in the Cross Keys complex in North Baltimore. The property comprises a nicely updated two story end unit with dual primary suites, front and rear patio areas and assigned parking. There has been a lot of recent buzz around Cross Keys, with new restaurants and retail shopping options coming online over the past couple of years, and new construction going on in the neighborhood currently. The auction will be conducted live onsite and Simulcast online, with a \$100,000 opening bid and a \$15,000 deposit required to bid.

LOCATION:

50 Palmer Green Court is located in the Cross Keys development in North Baltimore. Cross Keys is located just south of Northern Parkway between Falls Road and I-83. The community, originally developed by James Rouse in the 1960's, has been a desirable live, work, shop and dine destination for generations of Baltimoreans. The past few years have seen a resurgence in attention with new restaurants, new storefronts, construction of large scale apartment buildings and a focus on events and community engagement. With Falls Road at the doorstep, I-83 accessible via Northern Parkway or Cold Spring Lane, easy access to Roland Park, Hampden, Mount Washington and many other surrounding neighborhoods, demand for the Cross Keys location is easy to understand. Additionally, the location is proximate to some of Baltimore's best known schools, including Baltimore Polytechnic Institute and Western High Schools, both immediately south, Roland Park Elementary/Middle, Gilman, Bryn Mawr, RPCS and many others.

For more information, please see:

The Village of Cross Keys – <https://www.crosskeysbaltimore.com/>

Cross Keys – <https://livebaltimore.com/neighborhoods/cross-keys/>

CONDOMINIUM:

The Unit is located in Cross Keys Condominium No. 1. The gated community's amenities include club house, swimming pool, tennis courts, meeting room, jogging and walking path. The unit comes with one assigned parking space. Monthly condominium fees are \$527.79.

Please see this auction's web page for resale package and additional information:

<https://ajbillig.com/auction/50-palmer-green-court/>

UNIT DESCRIPTION:

Two story end-of-group townhouse condominium unit constructed in 1972. Tax records state a total condominium ownership of 3,518 square feet, which is believed to include patio and potentially parking and storage spaces. The home is believed to contain approximately 1,440 square feet of living area and is arranged as follows:

Exterior:

- All brick facade
- Mixed windows, sliders and storm doors
- Front brick patio and rear deck – both fenced
- Asphalt shingle roof

Interior:

First Floor –

- Entry foyer – tile floor
- Powder room – tile floor
- Laundry closet – stacking washer/dryer
- Kitchen – tile floor, marble countertops, farm sink, Wolf appliances
- Living room/Dining room combination – wood floor, wood burning fireplace, sliders to rear deck

Second Floor –

- Primary Suite 1 – Wood floor, large closet, full bath with marble tile and walk-in shower
- Primary Suite 2 – Wood floor, full bath with tile floor and shower/tub combo
- Hall closets

Mechanical – Forced air heat, CAC, all public utilities

TITLE:

In fee simple; sold free and clear of liens. Baltimore City Deed Book MB 21832, folio 264.

TAXES:

Published annual real estate taxes are \$6,225.68 based on a full value assessment of \$263,800.

SUMMARY TERMS OF SALE:

Please see the contract of sale for complete terms.

Live Auction Bidders – A \$15,000 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 \$15,000 deposit, or ten percent (10%) of the Purchase Price (whichever is greater), in a cashier's check to be delivered to the Auctioneer's office at 6500 Falls Road, Baltimore, MD 21209, or sent by wire transfer, by 4:00 P.M. on the date of the 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, ground rent and 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 the Declaration and Bylaws of the Cross Keys Condominium No. 1, Baltimore City Violation Notices, 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 waives the right of inspection for lead paint, as provided under current Federal and State law. The Purchaser waives and releases the Seller, the Auctioneers, and their respective agents, successors and assigns from any and all claims the Purchaser and/or its successors and assigns may now have or may have in the future relating to the condition of the property, including but not limited to the environmental condition thereof. 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!

Elizabeth L. Morris, Guardian

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

<https://ajbillig.com/auction/50-palmer-green-court/>



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

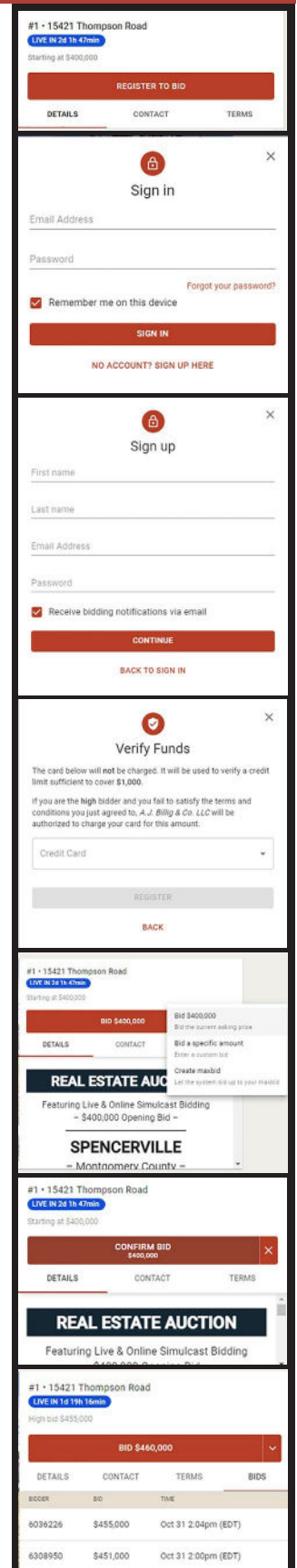
REGISTERING TO BID

1. Go to ajbillig.com/auctions 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

*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

Forgot your password?

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 \$400,000
Bid the current asking price
Bid a specific amount
Enter a custom bid

DETAILS CONTACT TERMS

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)