



REAL ESTATE AUCTION

Featuring Live & Simulcast Online Bidding
\$125,000 Opening Bid

DUNDALK AREA – Harbor View –

BRICK CORNER BUILDING ARRANGED FOR 8 APARTMENTS

Gutted & Framed • 0.14± Acre • 3,704 Sq. Ft. GBA
Zoned RO – Residential Office

**Commercial, Residential or Special Purpose
Development Opportunity**

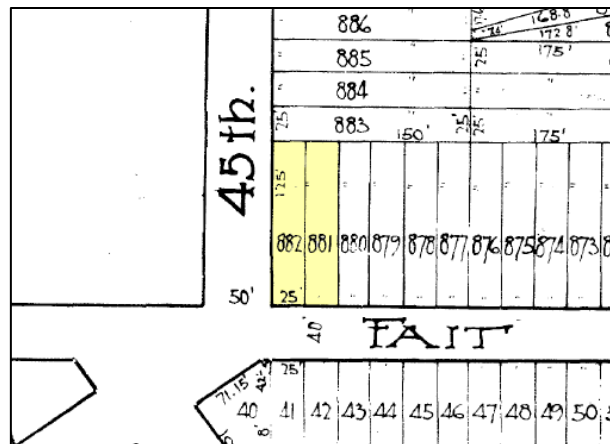
Sale On Premises:

539-549 45th STREET

Corner Fait Avenue
Baltimore County, Maryland 21224

**Online Bidding Opens
MONDAY, OCTOBER 27, 2025**

**Live Onsite Auction Begins
TUESDAY, OCTOBER 28, 2025
AT 1:00 P.M.**



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:

539-549 45th Street is a one and two story brick building arranged as apartment units, in the Dundalk area of Baltimore County. The property was previously used as 7 apartment units and one residential/office unit, and has been gutted, partially framed with some new wiring. The property has been vacant for a few years. Within just a few blocks of both Eastern Avenue and I-95, the location is among the most convenient in the area. The auction provides an opportunity to purchase a building with potential for residential, commercial or mixed-use development.

LOCATION:

The property is located in the Harbor View neighborhood in Baltimore County. The neighborhood sits a short distance south of Eastwood, west of Eastpoint and northwest of Dundalk. The Baltimore City line is approximately one block west. Situated just one block south of Eastern Avenue (MD-150), two blocks from I-95 and 2 miles from the Baltimore Beltway (I-695), the location provides excellent access to retail shopping, dining and major employers. Johns Hopkins Bayview campus is within 2 miles, Seagirt and Dundalk Marine Terminals are each approximately 2 miles south, and the surrounding Holabird Industrial area (Amazon and other major logistics facilities) is also less than 2 miles south. Surrounding properties are comprised of a mix of single family residential, small commercial and mixed-use buildings.

For more information about the area, please visit:

Baltimore County Government – <https://www.baltimorecountymd.gov/>

My Neighborhood – <https://bcgis.baltimorecountymd.gov/myneighborhood/>

SITE:

Lot size – 0.143 acre, more or less

Comprising lot numbers 881 and 882 on the Plat of Harbor View recorded in the Baltimore County Land Records at Plat Book WPC No. 5, folio 80.

125' front along 45th Street and 50' deep along Fait Avenue. Curb cut on 45th Street and short driveway to a fenced side yard and garage. Potential off street parking for 2+ vehicles.

All public utilities.

ZONING:

RO – Residential Office

According to the Baltimore County Citizen's Guide to Zoning:

The RO district is intended "To accommodate houses converted to office buildings and small Class B office buildings in predominantly residential areas on sites that, because of adjacent commercial activity, heavy commercial traffic, or other similar factors, can no longer reasonably be restricted to uses allowable in moderate-density residential zones."

Typical uses permitted by right include those permitted by right in a DR 5.5 and class A office building. Uses permitted by special exception include those permitted by special exception in DR 5.5 and Class B office buildings.

Typical Uses Permitted by Right in DR 5.5 residential districts include "single family, semi-detached, and duplex allowed; single family attached and multifamily with compatibility finding." Uses permitted by special exception include "Convalescent homes, community buildings, Class B (up to 40 children) group child care, assisted living facilities" and others.

For more information about zoning, please visit:

Zoning Review – <https://www.baltimorecountymd.gov/departments/pai/zoning>

IMPROVEMENTS:

One and two story brick building with garage – constructed in 1938 and containing 3,704 square feet of gross building area above grade, according to public tax records, plus additional basement space (approx 3,000 sq. ft.). The building was originally arranged for 7 apartment units and an office/residence combination at the corner. Currently arranged for 6 dwelling units, including a two story unit, and an office/residence combination at the corner.

Exterior features include brick construction, torch down roof, separate exterior entrances, fire escape, deck with sliders, mixed windows and roll-up door to garage.

The building has been gutted, is newly framed in several sections with some new electrical work and plumbing. There are 6 existing electric meters with panel space for 2 additional meters. There are 8 existing gas meters.

TITLE:

In fee simple; sold free and clear of all liens. Baltimore County Deed Book JLE 50392, folio 211.

TAXES:

Current annual real estate taxes are \$4,131.25, including bay restoration, sewer service and distribution fees, based on a full value tax assessment of \$212,300.

SUMMARY TERMS OF SALE:

Please see the contract of sale for complete terms.

Live Auction Bidders – a \$20,000 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 with 24 hours at the Auctioneer's office (wire or cashier's check).

Online Auction Bidders – a \$20,000 deposit, payable by cashier's check or wire, will be required of all online bidders prior to the start of the live auction. The deposit will be held in escrow until the completion of the auction and will be retained from the winning bidder. Other bidder deposits will be returned within one business day. Interested parties who do not provide a deposit in advance as stated above will not be permitted to bid. The deposit shall be increased to 10% of the purchase price by cashier's check or wire transfer by 4:00 P.M. on the day of auction. Please see this auction's web page for the Deposit Escrow Agreement: <https://ajbillig.com/auction/539-549-45th-street/>

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. The Property will be sold subject to Baltimore County violation notices, if any. Purchaser assumes the risk of loss from the date of contract forward. 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. 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. Time is of the essence. A 6% buyer's premium will be added to the final bid price.

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

<https://ajbillig.com/auction/539-549-45th-street/>



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

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

Create maxbid

Let the system bid up to your maxbid

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

#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)