

AJ BILLIG

REAL ESTATE • AUCTIONEERS

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REAL ESTATE AUCTION

Live Onsite & Simulcast Online Bidding
\$500,000 Opening Bid

CHARLES VILLAGE AREA

7-UNIT BRICK APARTMENT BUILDING

\$98,148 Gross Annual Rents
With Increase Potential

Known As

2106 ST. PAUL STREET

Baltimore, MD 21218

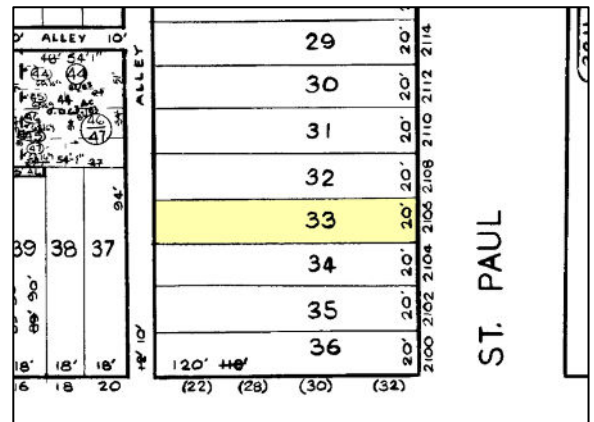
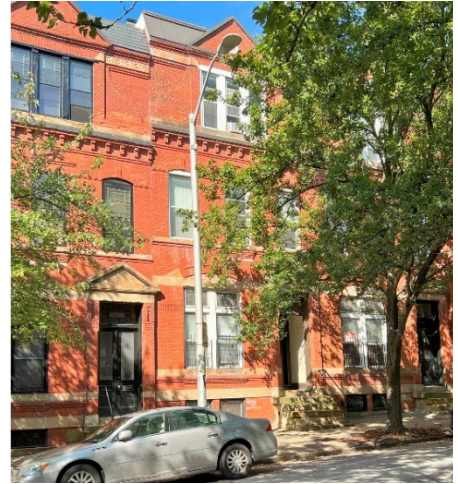
Online Bidding Opens

WEDNESDAY, NOVEMBER 5, 2025

Live Onsite Auction

THURSDAY, NOVEMBER 6, 2025

AT 11:00 A.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:

Excellent opportunity to purchase a fully stabilized multi-family building in a high demand area of Baltimore City. The building has been well managed and maintained. Seller financing may be available to a qualified buyer. Market rate rentals could be increased.

LOCATION:

2106 St. Paul Street is situated in the Charles North neighborhood of central Baltimore City. The surrounding Charles Village area, along the southern edge of North Baltimore, offers an eclectic mix of arts and entertainment venues as well as historic buildings and architecturally impressive houses. Located directly north of Penn Station, the neighborhood is a great option for commuters. Residents enjoy a central location, walkability and access to shopping, entertainment, healthcare, universities, and major commuter routes. Safeway (0.3 miles) and Save A Lot (0.2 miles) provide nearby grocery options. Public transit is easily accessible with bus routes along St. Paul Street and North Avenue. The Penn Station MARC & Amtrak train station is less than one mile south, providing direct rail connections to employment centers, Washington, DC, Philadelphia and New York. Major cultural attractions, including the Charles Theater, Parkway Theater, Lyric Opera House, Meyerhoff Symphony Hall and Center Stage, are nearby. The property is about one-half mile from MedStar Union Memorial Hospital and less than two miles from Johns Hopkins Hospital. Johns Hopkins University and the University of Baltimore are close by, making 2106 St. Paul Street an attractive rental location for students and faculty.

SITE:

Rectangular lot 20' x 120', located on a tree-lined block of St. Paul Street

Public utilities

Rear yard

Parking – two spaces in rear

Zoning – R-8, licensed for 7 dwelling units

IMPROVEMENTS:

Three Story Brick Inside-Group Townhouse, built in 1883, containing 4,640 square feet of gross building area, including 1,160 square feet of basement space. The exterior has vinyl-clad double-hung windows, built-up roof, entry vestibule and rear steel fire escape.

The building contains 7 one-bedroom apartments, two on each of the first, second and third floors and one in the basement, with a walkout entrance in the rear. Also located in the basement is a coin-operated laundry, storage and mechanical rooms. Interior finishes are plaster walls and drywall, hardwood floors, original mouldings and trim. Apartments have high ceilings, galley kitchens with laminate cabinets, ceramic tile floors, gas range/oven and refrigerators. Bathrooms have vinyl floors and fiberglass tub enclosures.

Mechanical – gas forced air heat, 50-gallon gas water heater, 200-amp. electrical service, 2 gas meters, intercom entry.

ADDITIONAL INFORMATION IS AVAILABLE:

Please see this auction's web page (<https://ajbillig.com/auction/2106-st-paul-street/>) and complete the Waiver and Confidentiality agreement to receive:

- Rent Roll
- Income & Expense Information
- Rental License
- MDE Lead Certificates
- Leases

TAXES:

2025-2026 published annual real estate taxes are \$9,522.60, based on a full value assessment of \$403,500.

TITLE:

The property is in fee simple and will be sold free and clear of liens. Baltimore City Deed Book 3637, Page 124.

FINANCING:

Seller financing may be available to qualified buyers. Email dan@ajbillig.com for details.

SUMMARY TERMS OF SALE:

Please see the contract of sale for complete terms.

Live Auction Bidders – A \$50,000 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 by cashier's check or wire transfer by 11:00 a.m. on Friday, November 7, 2025 (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 \$50,000 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. If necessitated by price, the deposit shall be increased to 10% of the purchase price by cashier's check or wire transfer by 11:00 a.m. on Friday, November 7, 2025. Please see this auction's web page for the Deposit Escrow Agreement: <https://ajbillig.com/auction/2106-st-paul-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. All adjustments, including taxes, rents, 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 settlement and assumed thereafter by the purchaser. Security deposits will be transferred at closing. 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 existing leases and the rights of the tenants in possession of all or part of the premises. 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. A 6% buyer's premium will be added to the final bid price and shall become part of the contract price.

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

<https://ajbillig.com/auction/2106-st-paul-street/>

Auction in Collaboration with
Midfield Real Estate



MIDFIELD
REAL ESTATE



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

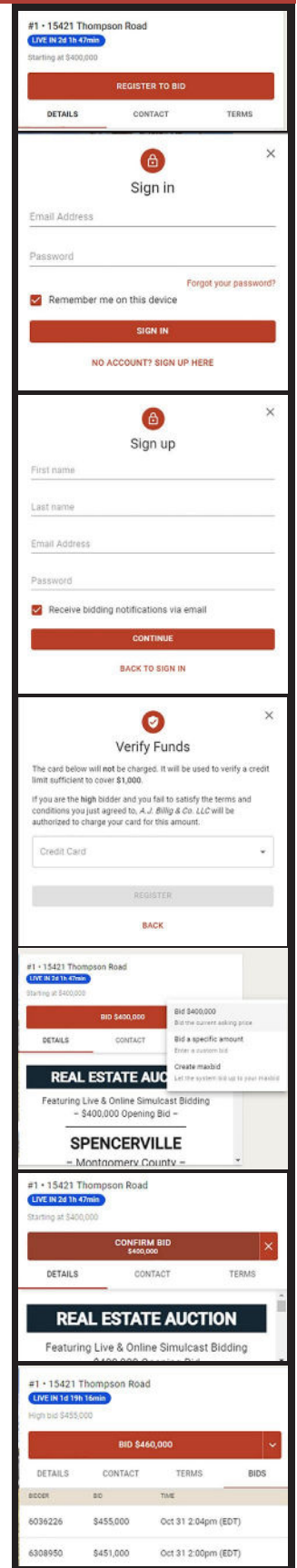
REGISTERING TO BID

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.



The image displays a series of screenshots from the AJ Billig online bidding platform. The top screenshot shows the auction details for property #1 • 15421 Thompson Road, with a live status and a starting bid of \$400,000. Below this, the 'REGISTER TO BID' process is shown, including a 'Sign in' form with fields for Email Address and Password, and a 'Sign up' form with fields for First name, Last name, Email Address, and Password. A 'Verify Funds' screen follows, stating that the card will not be charged but used for verification. The bottom screenshot shows the 'REAL ESTATE AUCTION' page with a 'CONFIRM BID' button and a table of bids.

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