

AJ BILLIG

REAL ESTATE • AUCTIONEERS

410-296-8440 

ajbillig.com



J. Michael Holloway, Attorney
Holloway & Sullivan, LLC
7 St. Paul Street – Suite 710
Baltimore, MD 21202

Guardian's Sale

REAL ESTATE AUCTION

Live On-Site & Simulcast Online Bidding
\$150,000 Opening Bid

ABERDEEN

"Royal Exchange"

SPLIT-FOYER HOME

3 Bedrooms • 2 Baths • Garage

Known As

709 PAUL DRIVE

Harford County, MD 21001

& 3 Vehicles

FORD (2014) F150 PICK-UP TRUCK

CHEVROLET (2014) CRUZE LT

CHEVROLET (2007) MONTE CARLO SS

Online Bidding Opens

(Real Estate)

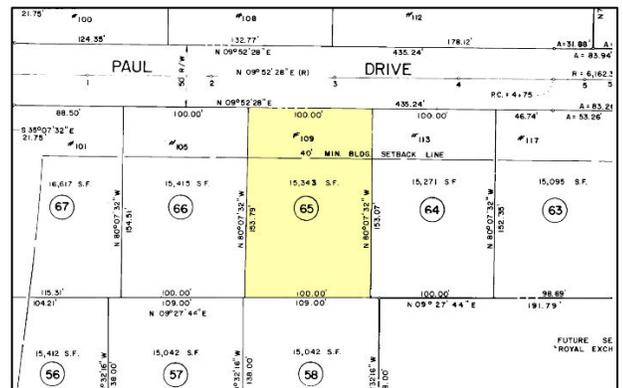
MONDAY, MARCH 30, 2026

Live Onsite Auction

(Real Estate & Vehicles)

TUESDAY, MARCH 31, 2026

AT 11:00 A.M.



Pursuant to Orders of the Circuit Court for Harford County, passed in the matters of Sylvia Matthews, Case No. C-12-FM-24-1722 and Frederick Matthews, Case No. C-12-FM-25-001411, the undersigned Guardian of the Property will sell at public auction the assets as noted above.

Real Estate

LOCATION:

709 Paul Drive is located in eastern Harford County, east of I-95, west of Paradise Road (MD-462) and north of Beards Hill Road. The surrounding Royal Exchange neighborhood is comprised of well-kept single family homes, predominantly built in the 1980s. Nearby public schools are Roye-Williams Elementary, Aberdeen Middle and Aberdeen High, according to the HCPS online school locator. Shopping, community services and access to I-95 are about one mile south of the property.

SITE:

Generally level lot – 50' x 153', comprising 0.352 acre

Public utilities

Zoning R1, residential

Six-car asphalt driveway leads to garage

Storage shed

Wood fenced rear yard

IMPROVEMENTS:

Vinyl Sided Split-Foyer Home, built in 1987, containing 1,182 square feet on each level and a 576 square foot two-car garage, according to public tax records. The home has vinyl-clad double-hung windows, architectural shingle roof, concrete block foundation, and wood sun deck in rear. Home contains:

Entry Foyer – vinyl floor

Main Level

- Living Room – carpeting
- Dining Room – carpeting, exit to rear deck
- Eat-in Kitchen – vinyl floor, wood cabinets, laminate counters, electric range/oven, dishwasher, refrigerator
- Primary Bedroom – carpeting, En-Suite Shower Bath
- Bedroom #2 – carpeting
- Bedroom #3 – carpeting
- Full Hall Bathroom – vinyl floor

Lower Level

- Family Room – carpeting
- Laundry/Utility Room – exit to rear, washer/dryer, utility sink
- Storage Area – carpeting
- Workshop Area

Mechanical – electric heat pump and central air conditioning, 50-gallon electric water heater, 200-amp. electrical service, sump pump

The home is fully furnished and the furniture will not be removed.

TITLE:

The property is in fee simple and sold free and clear of liens. Harford County Deed Book CGH 1409, Page 414.

TAXES:

Published annual real estate taxes are \$3,888, based on a full value assessment of \$263,100.

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 \$20,000 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 Wednesday, April 1, 2026 (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 cashier's check or wire transfer, is due at the Auctioneer's office by 4:00 p.m. on the day of auction. If you cannot comply with the deposit requirements, please do not participate in the auction.

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 additional 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, WHERE IS" condition, 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. 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.



Vehicles

- FORD (2014) F-150 Pick-up Truck, VIN #IFTMFIEM0EKD36518, 3.7 liter V6.
- CHEVROLET (2014) Cruze LT, VIN#1G1PC5SB8E7163598
- CHEVROLET (2007) Monte Carlo SS, VIN #2G1WL16C679132049

Vehicles are sold "as is, where is". There are no keys to any of the vehicles. Purchaser(s) must have the vehicles inspected as provided by state law. **TERMS** – cash, cashier's check or approved check at time and place of sale. No buyer's premium.

Terry K. Sullivan, Guardian

Please visit this auction's web page for more photos, sample contract, and auction registration:
<https://ajbillig.com/auction/709-paul-drive/>



AJ BILLIG**REAL ESTATE • AUCTIONEERS****410-296-8440** **ajbillig.com**

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.

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