

AJ BILLIG

REAL ESTATE • AUCTIONEERS

410-296-8440 🏠

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Karen Allen Nicolaus, Attorney
1002 Frederick Road, Catonsville, MD 21228

Guardian's Sale

REAL ESTATE AUCTION

Live Onsite & Simulcast Online Bidding
\$250,000 Opening Bid

PASADENA AREA

Near Stoney Creek

MULTI-FAMILY COMMERCIAL PROPERTY

0.42± Acre • Zoned C3 • 3 Buildings
Currently Arranged for 5 Dwelling Units

Suitable for Redevelopment

Known As

8224-8226

FORT SMALLWOOD ROAD

"Greenland Beach"

Anne Arundel County, MD 21226

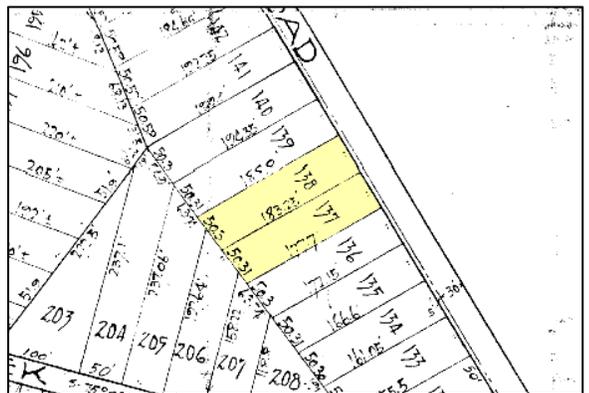
Online Bidding Opens

MONDAY, APRIL 20, 2026

Live Onsite Auction

TUESDAY, APRIL 21, 2026

AT 2:00 P.M.



Pursuant to an Order of the Circuit Court for Anne Arundel County passed in the Matter of Wanda Coghill, Case No. C-02-FM-24-004704, 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.

GENERAL INFORMATION:

The property consists of two adjoining lots, improved by two homes and a converted barn building. Zoning is C3, general commercial. The property has been operated as five residential units for many years. One unit is currently occupied. The site has potential for commercial redevelopment or for continued multi-family residential use. Though comprised of two lots, the property will be sold as an entirety only.

LOCATION:

The property is located on Fort Smallwood Road (MD-173) in northeastern Anne Arundel County, south of I-695, north of Stoney Creek, west of the Patapsco River and east of Solley Road. The surrounding area is a mixture of residential, maritime, industrial and neighborhood commercial land uses. According to the Anne Arundel County online school locator, nearby public schools are Solley Elementary, Northeast Middle and Northeast High.

SITE:

Known as Lots 137 and 138, Greenland Beach, the property is level and mostly clear. The site fronts approximately 100' on Fort Smallwood Road by a depth of approximately 177', comprising 0.42 acre of land. Please visit this auction's web page to view the Declaration of Easement and Plat: <https://ajbillig.com/auction/8224-8226-fort-smallwood-road/>

Public utilities

Gravel driveway

ZONING:

C3 (General Commercial) zoning in Anne Arundel County permits a wide range of regional commercial activities, designed for high-traffic, large-scale businesses, shopping centers, and office uses that serve the broader county area. It is distinct from local (C1) or office (C2) districts, allowing for more intensive commercial development.

IMPROVEMENTS:

8224 Fort Smallwood Road - vinyl sided one and one-half story bungalow with composition shingle roof and vinyl-clad double-hung windows. According to public tax records the home was built in 1900 and contains 940 square feet of living area. The home is arranged as follows:

First Floor:

Living Room - laminate flooring

Eat-In-Kitchen - vinyl flooring, exit to rear

Bedroom/Office - laminate flooring, storage closet

Full Bathroom - vinyl flooring

Second Floor:

Bedroom - carpet

Mechanical:

100 amp electrical service, oil forced air heat, window AC units

8226 Fort Smallwood Road - vinyl sided one and one-half story bungalow with composition shingle roof, vinyl-clad double-hung windows, wooden fire escape and concrete block foundation built in 1952, according to public tax records. A vinyl sided converted barn building is located at the rear of the home. Public tax records list total square footage as 2,548 above grade and 672 square feet of basement space. Full property arrangements are listed below:

Bungalow**Unit A - currently occupied for \$500/month**

Kitchen - vinyl flooring

Bedroom - carpet

Bedroom #2 - carpet

Full Bathroom - vinyl flooring

Unit B - currently vacant

Living Room - LVP flooring

Kitchen - vinyl flooring

Dining Room - LVP flooring

Full Bath - vinyl flooring

Bedroom - carpet

Bedroom - carpet

Unit C - currently vacant

Living Room - carpet

Eat-In-Kitchen - vinyl flooring

Full Bathroom - vinyl flooring

Mechanical:

Three electric meters, one 200 amp electrical service, one 100 amp electrical service, two 40 gallon electric water heaters (one for first floor and one for second floor, oil forced air heat for units A & B, and electric heat pump for unit C.

Converted Barn Building**First Floor:**

Eat-In-Kitchen - LVP flooring

Living Room - carpet, double glass doors exit to side of home

Utility Room - toilet

Second Floor:

Bedroom - carpet

Bedroom #2 - carpet

Bedroom #3 - carpet

Full bathroom - vinyl flooring

Mechanical:

100 amp electrical service, 50 gallon electric water heater, oil forced air heat, window AC units throughout

TITLE:

The properties are in fee simple and sold free and clear of liens. Deeds recorded among the land records of Anne Arundel County in Books WGL 2924/63, EAC 3556/25 and RPD 23491/343.

TAXES:

Published annual real estate taxes:

8224 Fort Smallwood Road, Tax Account #9517869600 – annual real estate taxes of \$2,987, based on a full value assessment of \$243,600

8226 Fort Smallwood Road, Tax Account #9506137600 – annual real estate taxes of \$4,315, based on a full value assessment of \$375,867.

SUMMARY TERMS OF SALE:

Please see the contract of sale for complete terms.

Live Auction Bidders – A \$30,000 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 22, 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 \$30,000 deposit, payable by cashier's check or wire transfer, is due prior to the start of the live auction. The deposit will be held in escrow and retained from the high bidder or returned within 24 hours. 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 22, 2026. Please visit this auction's web page for the Escrow Agreement: <https://ajbillig.com/auction/8224-8226-fort-smallwood-road/>

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 rents, 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. Any security deposits will be transferred at closing. The property will be sold in "AS IS, WHERE IS" condition, subject to existing zoning, permitted or unpermitted land uses, easements, agreements, restrictions or covenants of record affecting same, if any. Purchaser assumes the risk of loss from the date of contract forward. Purchaser agrees to waive 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. A 5% buyer's premium will be added to the high bid and becomes part of the contract price.

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

<https://ajbillig.com/auction/8224-8226-fort-smallwood-road/>



REAL ESTATE • AUCTIONEERS

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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

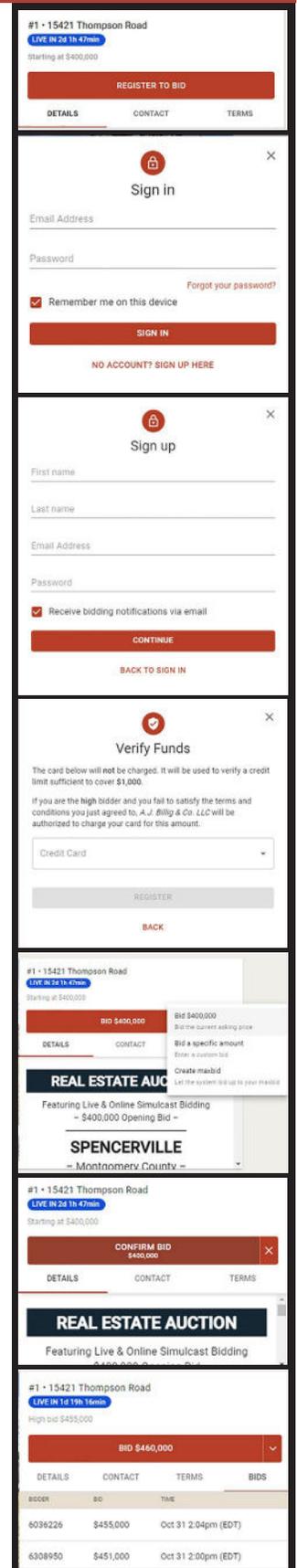
REGISTERING TO BID

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 26 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 26 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 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 26 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 16 1h 7min
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)