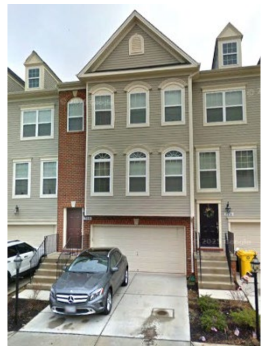
SHERIFF'S SALE
VALUABLE REAL PROPERTY

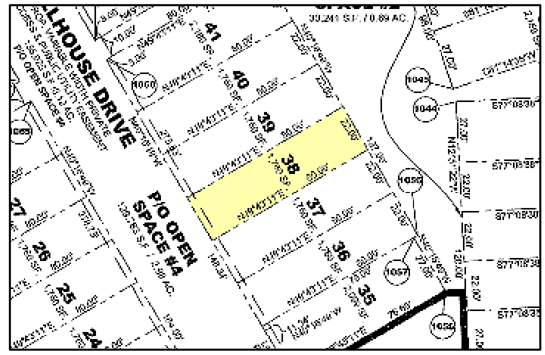
THREE STORY TOWNHOUSE WITH GARAGE

Known As

708 MILLHOUSE DRIVE
"Millhouse Creek"

Anne Arundel County, MD 21060





STATE OF MARYLAND
ANNE ARUNDEL COUNTY TO WIT:.

By virtue of a Writ of Execution, issued by the District Court for Anne Arundel County, Maryland, and to me, Everett Sesker, as Sheriff of said county, directed at the suit of:

Millhouse Creek Homeowners Association, Inc., Plaintiff/Judgement Creditor vs. Andre Duncan, Defendant/Judgement Debtor, Case No. D-07-CV-22-009650, I have this 4th day of June 2026 seized and taken into execution of rights, title, claim, interest, and estate both at law and in equity of the said Andre Duncan, Defendant/Judgement Debtor of, in, to and about the following described property to wit:

All that fee simple lot of ground and the improvements thereon, situate and lying in Anne Arundel County, State of Maryland, and being known and designated as Lot No. 38, as shown on Plat entitled "Plat 7 of 7, Millhouse Creek, a Single Family Residential Subdivision, 91 Single Family Townhouses", which Plat is recorded among the Land Records of Anne Arundel County, Maryland in Plat Book No. 326, Page 24, Plat No. 16850. The improvements thereon being known as 708 Millhouse Drive. Subject to an annual water and sewer charge payable on the first day of January in each and every year, in the amount of $635.00 for a period of Thirty-three (33) years. Anne Arundel County Deed Book RPD 27980, Page 1.

The improvements are believed to comprise a three story inside-group brick and siding townhome, built in 2014 and containing 2,132 square feet of living area, according to public tax records. The home is believed to contain 3 bedrooms, 2.5 baths, a two-car garage, deck, electric heat pump and central air conditioning. Lot size 22′ x 80′.

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.

Purchasers should be aware that they are purchasing the defendants interest only. The described property will be sold subject to reservation of title, all back taxes, cost of conveyance and outstanding liens must be paid by purchasers.

I hereby give notice that I will sell all rights, title, claim, interest, and estate both in law and in equity of the said real property of Andre Duncan, Defendant/Judgement Debtor and of, in, to, and about the above described real property to the highest bidder for cash at the front steps of the Circuit Court for Anne Arundel County, 8 Church Circle, Annapolis, Maryland 21401, on:

WEDNESDAY, SEPTEMBER 30, 2026
AT 10:30 A.M.

TERMS OF SALE:

A deposit of Two Thousand Dollars ($2,000.00) will be required at the time of sale, balance due within ten (10) days after ratification by the court. Deposit and remaining balance must be paid in a certified check made payable to the "Anne Arundel County". Payment made by cashiers or certified check **only.**

In the event of default by the purchaser, and at the risk and expense of said purchaser, the Sheriff my declare the deposit forfeited and resell the premises. In such an event, the defaulting purchaser will be liable for payment of all costs and expenses of both sales. The forfeited deposit, less expenses, shall be credited toward the judgment after final ratification by the Court.

The sale shall not be final until ratification by the Court.

Sheriff Everett Sesker
Sheriff of Anne Arundel County, Maryland

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 <u>for the difference</u> 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.

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