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REAL ESTATE AUCTION

Featuring Live Onsite & Simulcast Online Bidding
– $100,000 Opening Bid –

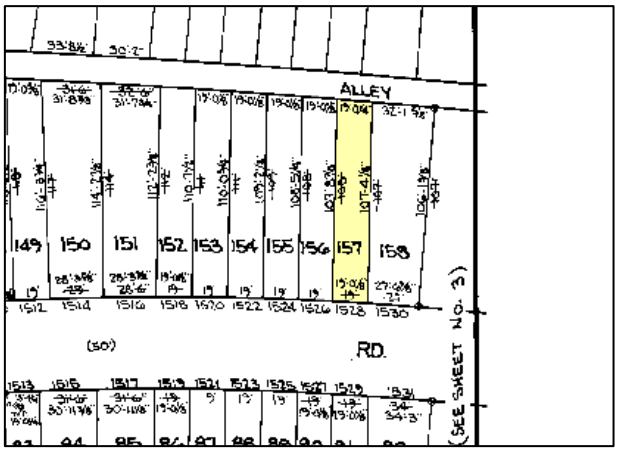
ATTORNEY-IN-FACT SALE

NORTHWOOD AREA

Near Morgan State University

TWO STORY TOWNHOME





Known As

1528 STONEWOOD ROAD

Off Loch Raven Blvd.
Baltimore, MD 21239

Online Bidding Opens
WEDNESDAY, DECEMBER 2, 2026

Live Onsite Auction
FRIDAY, DECEMBER 4, 2026
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:

Attorney-in-Fact sale of a two story porchfront townhome in the Stonewood-Pentwood-Winston neighborhood of Northeast Baltimore City, in the greater Northwood area and just north of Morgan State University. The home contains 1,824± square feet of interior space and is arranged for three bedrooms and one full bathroom. Features include hardwood flooring, an updated kitchen, central air conditioning, a rear wooden deck and a fenced rear yard with off-street parking. The home is in need of updating and cosmetic improvements. Conveniently located near Loch Raven Boulevard, East Cold Spring Lane and Hillen Road, the auction presents an opportunity for homebuyers and investors seeking a property with renovation potential in an established residential neighborhood of Northeast Baltimore with proximity to the university and surrounding rental housing market.

LOCATION:

1528 Stonewood Road is located in the Stonewood-Pentwood-Winston neighborhood of Northeast Baltimore City, generally referred to as the greater Northwood area. Surrounding neighborhoods include New Northwood, Hillen and Perring Loch. The property is situated east of Loch Raven Boulevard, west of Hillen Road and north of East Cold Spring Lane. Morgan State University, one of Baltimore's major educational institutions and employment centers, is located less than 1 mile south. Northwood Commons, situated near the intersection of Loch Raven Boulevard and East Cold Spring Lane, offers a variety of retail establishments, restaurants and neighborhood services. Outdoor recreational opportunities are available along the nearby Chinquapin Run corridor and at surrounding parks and green spaces.

For more information about the area, please visit:
https://livebaltimore.com/neighborhoods/stonewood-pentwood-winston/
https://www.morgan.edu/
https://www.baltimorecityschools.org/page/schools

SITE:

Lot size: 19′ x 107′9″ or approximately 2,047 sq. ft., more or less

Fenced rear yard with potential off-street parking area

All public utilities

Zoned R-5, residential

IMPROVEMENTS:

Two story inside group brick porchfront townhome, constructed in 1947, containing 1,216 square feet of living area above grade and 608 square feet of basement space, according to public tax records. Exterior features include concrete block foundation, vinyl-clad replacement windows, and a rear wooden deck. The home is arranged as follows:

First Floor:
Living Room – hardwood flooring
Dining Room – hardwood flooring
Kitchen – LVP flooring, updated cabinets and appliances, exit to rear deck

Second Floor:
Bedroom #1 – hardwood flooring
Bedroom #2 – hardwood flooring
Bedroom #3 – hardwood flooring
Full Bathroom – ceramic tile flooring, bathtub/shower

Partially finished Basement – 2 finished rooms with vinyl sheet flooring, utility/laundry room, flush

Mechanical Information - Gas forced air heat, central air conditioning, 50 gallon gas water heater, 100 amp electrical service

Please see this auction's web page for more information and photos: https://ajbillig.com/auction/1528-stonewood-road/

TITLE:

In fee simple; sold free and clear of all liens. Baltimore City Deed Book XAC 26912, page 227.

TAXES:

Published annual real estate taxes are $3,303.22 based on a full value tax assessment of $139,967.

SUMMARY TERMS OF SALE:

Please see the contract of sale for complete terms.

Live Auction Bidders – A $10,000 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 Monday, December 7, 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 by 4:00 p.m. on the day of auction. If you are unable to comply with the timeline, please do not bid online.

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. The Property will be sold subject to Baltimore City violation notices, if any. 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 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/1528-stonewood-road/

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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.

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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.

