AJ BILLIG
REAL ESTATE • AUCTIONEERS

410-296-8440
ajbillig.com

Maxwell H. White, Attorney
Union Bridge, MD 21791

ONLINE REAL ESTATE AUCTION

$150,000 Opening Bid

CATONSVILLE

"Academy Heights"

TWO STORY TOWNHOME

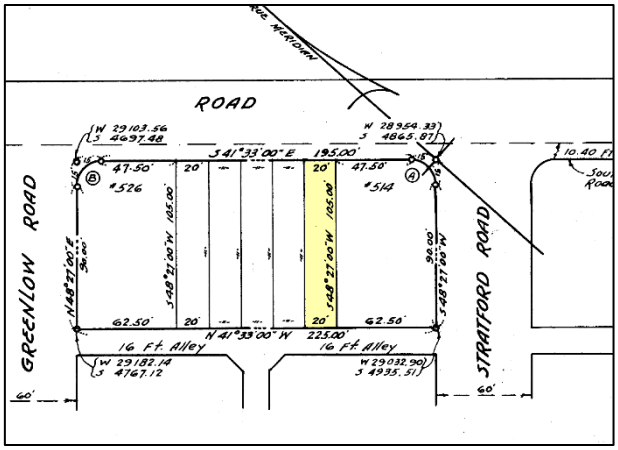
3 Bedrooms • 2.5 Baths • Large Parking Pad

Known As

516 ACADEMY ROAD

Baltimore County, MD 21228





Online Bidding Opens
WEDNESDAY, DECEMBER 16, 2026

Online Bidding Closes
THURSDAY, DECEMBER 17, 2026
AT 12:00 P.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.

LOCATION:

516 Academy Road is situated south of U.S. Route 40, north of Edmondson Avenue and east of the Baltimore Beltway (I-695). The surrounding Academy Heights neighborhood consists of well-kept brick townhomes constructed in the early 1950s. According to the Baltimore County government website, nearby public schools are Westowne Elementary, Catonsville Middle and Catonsville High. The neighborhood is convenient to shopping and public transportation. According to Bright MLS, home sales in Academy Heights ranged from $260,000 to $425,000, in the last year (22 transactions).

SITE:

Rectangular lot – 20' x 105'

Zoning DR 5.5, residential

Public utilities

Concrete rear parking pad for four vehicles

IMPROVEMENTS:

Two Story Inside-Group Porchfront Brick Townhome, built in 1951, containing 1,280 square feet of living area and 640 square feet of basement space, according to public tax records. The home has a slate roof, vinyl-clad double hung windows, open front porch, rear porch with retractable awning and a full concrete block basement foundation. Plaster walls and hardwood floors are throughout the first and second levels.

First Floor

- Foyer
- Half-Bath
- Living Room
- Dining Room
- Kitchen with ceramic tile floor, stainless steel appliances, cherry cabinets, granite counters

Second Floor

- 3 – Bedrooms
- Full Ceramic Tile Bath with linen closet
- Pull-down Attic

Basement

- Den
- Laundry/Utility Room, laundry sink, washer and dryer
- Outside Exit
- Ceramic Tile Shower Bath

Mechanical – gas forced air heat, central air conditioning

TITLE:

The property is in fee simple and sold free and clear of liens. Baltimore County Deed Book 31217, Page 134.

Published annual real estate taxes are $3,595, based on a full value assessment of $296,633.

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.

A 10% deposit or $20,000, whichever is greater, 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 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. 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 5% buyers premium will be added to the high bid and becomes part of the contract price.

Estate of Elizabeth Graham a/k/a Adrienne Jenkins

Please visit this auction's web page for more photos, sample contract, and online bidding:
https://ajbillig.com/auction/516-academy-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.

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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.

