LEASE AGREEMENT

This Agreement is made and entered on this **10-21-2025**

Lakier Properties, LLC
4115 Wilkens Avenue, Suite 200, Baltimore, MD 21229 (hereinafter referred to as "Landlord")

AND

Palis L. Johnson & Kamali Rivera (hereinafter referred to as "Tenant(s)")

WHEREAS, Landlord desires to lease to Tenant and Tenant desires to lease from Landlord the premises generally described as **1014 N Warwick Ave, Baltimore, MD 21216** it is herein agreed as follows:

1. Landlord hereby leases to Tenant, the premises described above for a term of 1 year beginning 10-21-2025 and
2. ending 10-21-2026. The lease will automatically renew for one year annually pending no prior submission of a 60-day Notice of Intent to terminate the tenancy by the tenant or landlord.
3. The Tenant(s) will pay a security deposit in the amount of **$1400** before taking possession of the premises. This deposit will be held by the Landlord and the landlord retains the right, at the termination of this lease, to withhold the security deposit to cover the costs of repairing excessive or damage to the property (including but not limited to the interior of the property, the exterior grounds and fixtures). Likewise, the security deposit may be withheld to cover rent due, and/ or the removal of furnishings or personal effects left by the Tenant or to replace damage to any property owned by the Landlord, resulting from the intentional or negligent acts of the Tenant. At lease termination, the Tenant(s) may have carpeting cleaned if applicable and inspected by the Landlord before moving or the Landlord retains the right to use a portion of the security deposit to clean the carpet, as needed.
4. Tenant agrees to pay the rent herein provided subject to the terms and conditions set forth herein.
5. Tenant agrees to pay to Landlord, without any deduction or set off, rental payments in the amount of

   $1400 per month payable in advance on the first day of each month during the term of this Lease. Rent shall be paid to the Landlord at 4115 Wilkens Avenue, Suite 200, Baltimore, MD, 21229 or deposited directly to the Landlord's bank account which will be provided to the tenant. **NO Personal Checks! Rent will ONLY be acceptable in the following manner: Tenant Portal, Cash, Money Order, Cashier's Check, Electronic Payment, CashApp and Zelle.**

   Tenant understands that Lakier Properties, LLC may apply for a rental increase on an ANNUAL basis.
6. Late Charges: If Tenant fails to pay any installment of rent or any other amount within 10 days of the date the same is due, Tenant shall pay Landlord a late fee charge equal to 5% of the tenant's rental portion.
7. The described premises are leased with appliances, including stove and refrigerator,, which are deemed owned by the Landlord and are subject to the terms of this lease, signed by both parties and dated.
8. Tenant is responsible for all utilities which include **ELECTRIC & GAS** during the term of this lease & any extension or renewal thereof. The tenant will be responsible for the **WATER bill monthly upon move in and their portion must be paid within 10 days of notification from the landlord.** Tenant shall be responsible for any additional penalties, fees, or environmental fines incurred during the term of the lease and Tenant ensures that at the termination of the lease, all such fees will be paid in full. Any outstanding balances not paid by the tenant shall be collected as rent. Landlord shall not be liable for interruptions or failure of any utility or service if due to causes beyond Landlord's control.

Tenant Initial: K.R., P.J.

9. Pets, such as dogs, are prohibited on the premises at all times. Non-compliance constitutes a violation of this lease and is immediate grounds for termination of the lease. Cats are permitted.

10. Tenant(s) acknowledge that the Premises, furnishings, and personal property have been examined. The tenant also acknowledges that the premises, along with any fixtures or furnishings, are in good and habitable condition. Tenants shall keep the Premises, furnishings, and personal property in a clean and sanitary condition. Tenant agrees to maintain the Premises, furnishings, and personal property in as good condition and repair, as found at the commencement of this Lease, ordinary wear and tear excepted. Tenants shall dispose of all garbage in designated disposal facilities. Tenant will pay for all damage to the Premises and repairs required due to the misuse or negligence of Tenant or Tenant's guests. The landlord will maintain the premises and common areas in a habitable condition. Landlord and Tenant each agree to maintain and repair the Premises in compliance with all laws, ordinances, and regulations applicable to them.

11. Tenant(s) shall use the leased premises exclusively as a private residence for the occupation of the tenant and not to carry on any formal or registered trade business or profession there. In addition, occupancy will be exclusively held by the people listed in this lease, unless otherwise specified herein, and Tenant shall not make any alterations to the house, outbuildings, or grounds without expressed written consent of the Landlord.

12. Tenant(s) shall keep the premises in good order and repair and shall advise Landlord or Landlord's agent of any needed repairs or maintenance reasonably expected to cost $25.00 or more.

13. Tenant(s) will keep any public sidewalks and half of the alley fairway adjacent to the premises clean, tidy, and free of objectionable material including dirt, debris, grass, snow, and ice.

14. Tenant(s) agrees to take good care of all fixtures and appliances, carpets, and other household goods, and the personal effects of Landlord, and further agrees that he will deliver up to the Landlord in good condition at the end of the term of this lease, normal wear, and tear expected.

15. Tenant(s) shall repair or replace, at Tenant's expense, all loss or damage to any of carpets, appliances, and other household goods, and personal effects of Landlord, whenever such damage or loss shall have resulted from Tenant's misuse, waste or neglect of said furnishings and personal effects of Landlord.

16. Tenant(s) shall cause to be made, at Tenant's expense, all required repairs to heating apparatus, electric and gas fixtures, and plumbing work whenever such damage shall have resulted from misuse, waste, or neglect of Tenant, it being understood that Landlord is to have same in good order and repair when giving possession.

17. Tenant(s) shall not keep or have in or on the leased house, outbuildings, or grounds any article or thing of a dangerous, flammable or explosive nature that might be pronounced "hazardous" or "extra hazardous" by any responsible insurance company.

18. Tenant shall give prompt notice to the Landlord or his agent of any dangerous, defective, unsafe, or emergency condition in or on the leased premises, said notice being by any suitable means. The landlord or his agent will be afforded a reasonable period to repair and correct said conditions promptly upon receiving notice thereof from the Tenant.

19. Landlord covenants that the Tenant and Tenant's family shall have, hold, and enjoy the leased premises for the term of this lease, subject to the conditions set forth herein.

Tenant Initial: K.R. _____ P.J.

20. Tenant covenants that he shall not commit nor permit a nuisance in or upon the premises and that there shall not be damage to the Premises caused maliciously or because of gross negligence. Tenants shall not engage nor permit any member of his family or guests to engage in conduct or activities that would interfere substantially with the comfort and safety of residents of adjacent buildings.

21. The landlord and its agents may enter the premises at all reasonable times and upon reasonable notice to the tenant to make necessary or desired repairs or improvements, or to show the same to prospective tenants, buyers, or lenders. The landlord may also enter the Premises when the same appears to be abandoned and to place signs offering the Premises for sale or rent. In an emergency, and as permitted by law, the Landlord may enter the Premises without prior notice to the Tenant. The landlord reserves the right to enter the premises at will once a month to inspect the premises with proper notification being issued to the tenant(s).

22. In the event of default by Tenant, Tenant shall remain liable for the unpaid balance of the rent due during the term of this lease, excluding Security Deposit. Landlord or his agents shall have the obligation to re-lease the premises in the Landlord's name for the balance of the term, or longer, and will apply proceeds of such re-leasing toward the reduction of Tenant's obligations enumerated herein.

23. Tenant shall permit Landlord or his agents to show the premises at reasonable hours, to persons desiring to rent or purchase the same, 30 days prior to the expiration of this lease, and will permit the notice "For Rent" to be placed on said premises and remain thereon without hindrance or molestation after said date.

24. Unless caused by the negligence of the Landlord, the Landlord will not be liable for any loss, damage, or theft of any property of the Tenant or others kept or stored in or about the Premises. Tenant acknowledges that it is Tenant's responsibility to ensure the safety of personal possessions. The Landlord **REQUIRES** that the Tenants obtain Renter's Insurance, in case of loss of the Tenant's personal property.

25. Unless caused by the negligence of the Landlord, the Landlord will not be liable for any loss or damage of any property or injury or death to the Tenant or any person occurring on or about the Premises. Tenant agrees to indemnify and hold Landlord harmless from all claims, expenses, damages, and liabilities of whatever nature, including attorney's fees, relating to the aforementioned.

26. In the event of any breach by the Tenant of any of the Tenant's covenants or agreements herein, the Landlord or his agents may give the Tenant five days' notice to cure said breach, setting forth in writing which covenants or agreements have been breached. If any breach is not cured within said five-day period, or reasonable steps to effectuate said cure are not commenced and diligently pursued within said five-day period and thereafter until the said breach has been cured, Landlord or his agents may terminate this lease upon five days' additional notice to the Tenant, with said notice being instead of a Notice to Quit, which Tenant hereby waives. Said termination shall be ineffective if the Tenant cures said breach or commences and diligently pursues reasonable steps to effectuate such cure at any time before the expiration of said five-day termination. Upon terminating this lease as provided herein, the Landlord or his agent may commence proceedings for the Tenant removal as provided for by law.

Tenant Initial: K.R. P.J.

27. In the event of any breach by the Landlord of any of the Landlord's covenants or agreements herein, Tenant may give Landlord ten days' notice to cure said breach, setting forth in writing how said covenants and agreements have been breached. If said breach is not cured within said ten-day period, or reasonable steps to effectuate said cure are not commenced and diligently pursued within said ten-day period and thereafter until said breach has been cured, rent hereunder shall be fully abated from the time at which said ten days' notice expired until Landlord has fully cured the breach outlined in the notice provided for in this paragraph.

28. In no case shall any abatement of rent hereunder be affected where the condition outlined in the notice provided for herein was created by the intentional or negligent act of the Tenant, but the Landlord shall have the burden of proving that rent abatement may not be affected for the foregoing reason. If the rental payment is abated by HABC then the tenant is only responsible for paying the tenant portion of the rental payment and is not responsible for paying HABC's portion of the rent.

29. The landlord agrees to deliver possession of the leased premises at the beginning of the term provided for herein. In the event of the Landlord's failure to deliver possession at the beginning of said term, the Tenant shall have the right to rescind this lease and recover any consideration paid under the terms of this Agreement.

30. Unless otherwise provided for elsewhere in this lease, any notice required or authorized herein shall be given in writing, one copy of said notice mailed via U.S. certified mail, return receipt requested, and one copy of said notice mailed via U.S. first-class mail. Notice to Tenant shall be mailed to him at the leased premises. Notice to Landlord shall be mailed to him, or to the managing agent, at their respective addresses as set forth herein, or at such new address as to which the Tenant has been duly notified.

31. This lease constitutes the entire agreement between the parties hereto. No changes shall be made herein except by writing, signed by each party, and dated. The failure to enforce any right or remedy hereunder, and the payment and acceptance of rent hereunder, shall not be deemed a waiver by either party of such right or remedy in the absence of a writing as provided for herein.

32. All costs, expenses, and expenditures including and without limitation, complete legal costs incurred by the Landlord on the solicitor/client bases as a result of any default by the Tenant, will forthwith upon demand be paid by the Tenant as additional rent.

33. Landlord and Tenant agree that this lease, when filled out and signed, is a binding legal obligation. IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the date written.

Legal List of Additional Occupants and Ages

Kamali Rivera 19

Tenant's Printed Name: **Kamali Rivera** Tenant's *Signature* Kamali Rivera *Date:* 10-19-2025

Tenant's Printed Name: **Palis L. Johnson** Tenant's *Signature* Palis Johnson *Date:* 10-19-2025

Landlord's Printed Name: Lakier Properties, LLC Landlord's *Signature:* Kimberley Cudanin, Agent *Date:* 10-19-2025

Tenant Initial: K.R. P.J.

Policies

As a means of ensuring you are fully informed, it is important for you to understand our policies.

I. I understand the landlord reserves the right to execute quarterly walk-throughs. Access is permitted upon leasing with a notification by a 24-hour text, written, or verbal notice. No unpermitted inspections will be conducted at the property without at least a 24 hour notice to the tenant and no entry without tenant present OR authorization is given for entry by the tenant including written and/or verbal authorization, or unless it is an emergency deemed by management.

2. I understand that I will be billed for any repairs found not due to normal wear and tear.
3. I understand that there will be a $30 charge for missed repair appointments.
4. I understand that I am renting this unit as a non-smoking unit.
5. I understand there will be a $25 fee for any rent collection pick-ups.
6. I understand that if I am renting this unit with carpet, I am responsible for cleaning the carpet every six months where applicable.
7. I understand that dogs are **NOT** permitted and (I or We) agree to pay a $500 penalty for every dog if management should discover it on the premises. The charge will be included on your next monthly bill.
8. I am responsible for all court costs, citations, and fines due to my occupancy of the unit.
9. I understand Lakier Properties, LLC will not be responsible for personal belongings, and it is the tenant's responsibility to obtain renters insurance to protect my personal belongings.
10. Please be aware that mounting of satellite dishes on the front of the property is **PROHIBITED**. Each satellite dish company can use a roof mount to install the satellite without drilling into the roof. When scheduling a satellite installation, please request a roof mount. A fine of $250 will be due immediately upon discovery of prohibited satellites.
11. Tenants are now able to pay their rent through the Appfolio Property Management system, CashApp, Zelle, or by depositing it into the bank account of the owner. Tenants are responsible for all convenience charges.
12. There will be a $25 charge for the preparation of duplicate documents requested by the tenant.
13. Lakier Properties, LLC and/or owner may seek a rent increase at the end of each leasing term.

Tenant 1 Signature: Kamali Rivera *Date:* 10-19-2025

Tenant 2 Signature: Palis Johnson *Date:* 10-19-2025

ADDENDUMS ATTACHED -

1. ***NOTICE OF TENANTS RIGHTS LEAD POISONING PREVENTION***
2. ***NOTICE OF TENANTS RIGHTS RENTAL STABILIZATION ACT***

Tenant 1 Signature: Kamali Rivera *Date:* 10-19-2025

Tenant 2 Signature: Palis Johnson *Date:* 10-19-2025

Maryland
DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

MARYLAND TENANTS' BILL OF RIGHTS

(EFFECTIVE JULY 1, 2025)

Maryland law requires the Office of Tenant and Landlord Affairs to publish a Tenants' Bill of Rights and update it by June 1 each year. Landlords must attach the latest version of this document to every residential lease. (Housing and Community Development Article of the Maryland Code, Sections 5-101 through 5-104 and Real Property Article of the Maryland Code, Section 8-208)

This document summarizes significant rights of tenants under Maryland law. It is not a complete list of every tenant right. It does not cover every detail, exception, or difference that may apply on a case-by-case basis.

Additional information may be available through:

- The Maryland Code references listed with each right or other applicable laws
- Independent research
- Consulting with an attorney

Some local jurisdictions within the state may offer additional rights to residential tenants. But the rights in this Maryland Tenants' Bill of Rights apply to all residential tenants in Maryland.

This is general information and does not constitute legal advice. You are encouraged to speak with an attorney if you have questions about your rights as a tenant. Contact information for legal services is listed at the end of this bill of rights.

1. RENTAL APPLICATIONS

A landlord who rents five or more units may not charge more than $25 in fees, outside of a security deposit.

Some landlords may choose to accept a tenant screening report prepared in the previous 30 days by a consumer reporting agency which the tenant obtains and pays for. If a landlord accepts such a report from you, the landlord may not charge you an application fee.

(Real Property Article of the Maryland Code, Sections 8-213 and 8-218)

2. LEASES & TENANCIES

A landlord that rents five or more units in Maryland is required to use a written lease. If the landlord does not use a written lease, tenancy is presumed to be 1 year from the tenant's first use of the unit.

However, if your landlord does give you a written lease, it must include:

- A statement of the condition of the property
- An explanation of who is responsible for utility bills and property repairs
- A receipt for your security deposit
- A copy of the most recent version of the Maryland Tenants' Bill of Rights
- Contact information for the landlord or the contact information of an agent authorized to receive notices and service of process on the landlord's behalf.

A landlord that rents four or fewer units in the state is not required to use a written lease.

Some local jurisdictions may require additional information in leases.

A lease may not include:

- Requires you to allow the landlord to "confess judgment" on a claim arising out of the lease;
- Anything that says you give up your legal rights under the law or your right to a jury trial
- Any provision that shortens any notice period required by law
- Any other provision identified in Section 8-208 of the Real Property Article of the Maryland Code, or any other provision otherwise prohibited by law

An automatic renewal term in a lease must:

- Be separate from other parts of the lease
- Be signed or acknowledged by you separately

For the landlord to end your tenancy:

- For a written lease with a stated term, the landlord must notify you in writing at least 60 days before terminating the tenancy
- For month-to-month periodic tenancies, the landlord must notify you in writing at least 60 days before terminating the tenancy
- For year-to-year periodic tenancies, the landlord must notify you in writing at least 90 days before the tenancy ends

For you to end your tenancy:

- For leases with a stated term, month-to-month tenancies, and all other tenancies but a year-to-year tenancy, you must notify your landlord in writing at least 30 days before terminating the tenancy
- For year-to-year tenancies, you must notify your landlord in writing at least 90 days before terminating the tenancy

- Exceptions to these provisions:
    - Exception #1: If you are a victim of domestic violence or sexual assault and have a protective order or peace order, you have 30 days to vacate the leased premises after giving notice. You are only responsible, however, for rent from the time following the notice, until the date that you vacate, which may be fewer than 30 days. If you vacate in fewer than 30 days after giving notice, you must provide signed, notarized, written notification to the landlord, by first class mail or hand delivery, stating that you vacated the premises.
    - Exception #2: These provisions do not apply in Baltimore City.

If neither side gives notice, your lease may automatically renew or become month-to-month, depending on the terms of your lease. Less common tenancies like week-to-week, year-to-year, or farm tenancies have different notice requirements.

(Real Property Article of the Maryland Code, Sections 8-208, 8-210, and 8-402)

3. RENT

- Rent is due as your lease states.
- If you pay rent late, your landlord can charge a late fee, but it cannot be more than 5% of the late rent amount
- Your landlord must give you a receipt for your rent payment if you pay rent in cash.
- Your landlord may only increase your rent when your lease is renewed. In most cases, they must tell you in writing 90 days in advance of any rent increase. Some local jurisdictions may limit the amount by which rent can be increased, but there is no statewide law that limits rent increases when your lease is renewed.
- Your landlord can provide notice of a rent increase by email, text, or electronic tenant portal only if you have agreed to receive notices electronically.
- If you pay utilities directly to your landlord, your landlord must give you copies of the monthly utility bills.

(Real Property Article of the Maryland Code, Sections 8-205, 8-205.1, and 8-208)

4. SECURITY DEPOSITS

In most cases, a landlord may not require you to pay a security deposit higher than one month's rent. But your security deposit may be up to two months' rent. if you qualify for utility assistance from the Department of Human Services and lease agreement requires that you make payments for utility services directly to your landlord.,

A "security deposit" is any payment you give to the landlord to cover things like breaking the lease, damage to the property, or unpaid rent, including pet deposits.

Your landlord may not require you to pay more than the sum of the first month's rent and the security deposit before you move in.

The landlord must keep your security deposit in an interest-paying bank account and give you a written receipt, which must be included with the written lease. The landlord must advise you about your rights and the landlord's responsibilities relating to the security deposit when you pay the security deposit.

At the end of your tenancy, your landlord must provide you with a written list of any charges deducted from the security deposit. They must return the rest of your deposit with interest within 45 days.

If you plan to move out, you must send your landlord a certified letter at least 15 days before leaving. The letter should say you're moving and give your new address. If you do this, you have the right to be present when the landlord inspects your unit for damage that may reduce your security deposit.

Charges a landlord may legally deduct your security deposit include

- Damage to the property beyond normal wear and tear
- Unpaid rent or utility bills
- Costs or fees from an eviction case judgment

If the landlord does not return your deposit or give you a written list of charges within 45 days after you move out, they may lose the right to keep any of the deposit. You may also be able to get up to three times any amounts they unlawfully did not return.

(Real Property Article of the Maryland Code, Sections 8-203 and 8-203.1)

5. CONDITION OF RENTAL UNITS

Every rental property must be "fit for human habitation," meaning that it is safe and suitable for people to live in and free from problems (serious defects or conditions) that could cause a fire or that are a serious and substantial threat to your life, health or safety.

If you find such a problem, notify your landlord in writing right away. You must provide your landlord with access to your property to make repairs.

If your landlord doesn't fix the problem within a reasonable time after you provide notice, you have options: you can bring suit in the District Court for damages and a decrease in rent, or you may refuse to pay rent (and then raise the issues as a defense to the landlord's suit for rent). . You may also file a rent escrow case, through which you pay rent into the court instead of the landlord.

You have the right to basic services, including heat, light, electricity, hot and cold running water, and proper sewage disposal. Depending on the specific safety or living condition problems in your unit (for example in the case of lead paint), you may

- Have the right for temporary relocation assistance from the landlord
- Take legal action if your landlord does not assist with safe relocation

If the issue is not dangerous but violates local housing codes, you may contact your local code enforcement office if your landlord does not respond.

You have the right to quiet enjoyment of your rental unit for the duration of your tenancy as well as the right to move in and use the unit starting on the date listed in your lease.

(Real Property Article of the Maryland Code, Sections 8-204, 8-211, and 8-212)

6. EVICTIONS

If you violate your lease, don't pay rent on time, or don't move out when your lease ends, your landlord may start the eviction process by filing a case in the District Court.

Your landlord may not evict you unless the District Court has given the landlord the right to the property (called a judgment of possession) and issued an order to remove you (called a warrant of restitution). Efforts to evict you include changing the locks, shutting off utilities, or other similar actions to prevent your access to the unit or ability to live safely in the unit.

You have the right to attend any court hearing in an eviction case brought against you by a landlord. You may also have the right to have an attorney provided to represent you if you are unable to afford one.

If you owe rent, your landlord must notify you in writing at least 10 days before filing an eviction case for failure to pay rent against you in District Court. The 10 day notice requirement is not required for other types of eviction filings, such as a lease violation or staying in the rental unit longer than the time allowed by your lease.

If judgment is entered against you for failing to pay rent, you have four days to appeal that decision to the Circuit Court.

In most cases, you can stop the eviction by paying all past-due amounts and any court costs the court orders you to pay before the eviction is carried out. This is called the "right of redemption."

However, redemption is not an option if you have had 3 (4 in Baltimore City) or more eviction judgments for unpaid rent in the 12 months before the current case.

(Real Property Article of the Maryland Code, Sections 8-401, 8-402, 8-402.1, and 8-902)

7. CONSTRUCTIVE EVICTIONS

In Maryland, constructive eviction occurs when a landlord's actions - or failure to act – make it difficult for a tenant to use and enjoy their rental unit, forcing the tenant to move out.

In order to successfully claim constructive eviction, a tenant must prove several things, such as the landlord's actions or neglect significantly disrupted the tenant's use and enjoyment of the property, the landlord is responsible for the interference, the tenant told the landlord about the issue, and the tenant moved out a reasonable time after the interference. If you are interested in pursuing a claim for constructive eviction, you should consult with an attorney.

If constructive eviction is proven (1) You can treat your lease as ended and you are no longer responsible for paying rent; and (2) you may be able to sue the landlord for your losses. This may include moving costs, rent differences, attorney fees, and other related expenses resulting from the constructive eviction claim.
Landlords must avoid substantial interference with the tenant's enjoyment of their rental property, ensure the rental property is safe and livable, and generally respond to tenant complaints promptly to avoid legal and financial consequences.

8. TENANT RIGHT OF FIRST REFUSAL

If you are a named tenant on the lease and have lived in a rental property with 1, 2, or 3 units for at least six months, your landlord may be required to give you the chance to buy the property before selling it to someone else. This applies if your landlord plans to sell the property, or receives an offer to buy it from a third party. This rule does not apply in certain situations, such as when the property is transferred without a sale; for example, when the property is transferred to a family member, to a business owned by the landlord, or pursuant to a court order, among several other examples. .

If your landlord notifies you that they intend to sell the property to a third party, the notice should also include your right to make an offer to buy it. You have 30 days from the date of the notice to make an offer to buy the property or decline.

If you make an offer with the same or better terms than those in the notice, your landlord must accept it. If you decline to make an offer, your landlord may sell the property to a third party.

Some local jurisdictions may have their own laws about a tenant's right of first refusal or the opportunity to buy a rental property in cases not covered by state law.

(Real Property Article of the Maryland Code, Section 8-119)

9. PROHIBITED ACTS BY LANDLORDS

Housing discrimination is illegal under state and federal law. Landlords may not discriminate against potential or current tenants on the basis of race, color, religion, sex, disability, marital status, familial status, sexual orientation, gender identity, national origin, source of income, or military status. Some local jurisdictions may provide additional anti-discrimination protections.

A landlord may not retaliate, or threaten to retaliate, against you for

a. making a good faith complaint about a violation of your lease, violation of the law, or the condition of the rental property;
b. filing or participating in a lawsuit involving the landlord;
c. participating in a tenants' organization;
d. requesting police or emergency services at the property; or
e. providing information to the landlord relating to lead paint issues.

Retaliation may include filing or threatening to file a lawsuit against you, increasing the rent, decreasing the services to you as a tenant (for example, shutting off utilities), failing to make necessary repairs, or terminating your tenancy, among other things.

Unless your lease provides otherwise, you have the right to quiet enjoyment of your residence. Your landlord has the right to enter your unit for legitimate purposes such as making necessary repairs, inspecting the unit, or showing the unit to prospective renters. Starting October 1, 2025, your landlord must notify you in writing at least 24 hours in advance of the inspection or repairs and can only enter the unit Monday through Saturday, from 7am to 7pm, unless it is an emergency. Your lease may provide more details, and your local jurisdiction may have more rules on when your landlord may enter your unit.

(Title 42, Sections 3601 and following of the United States Code; State Government Article of the Maryland Code, Sections 20-101, 20-704, and 20-705; Real Property Article of the Maryland Code, Sections 2-115, 8-204, 8-208.1, and 8-208.2)

Exceptions to the protections of these laws exist in certain circumstances.

The Maryland Office of Tenant and Landlord Affairs website has additional language translations of the Tenant Bill of Rights on the website listed below.

10. RESOURCES

Office of Tenant and Landlord Affairs
Maryland Department of Housing and Community Development

Tenant and Landlord Affairs Website (https://dhcd.maryland.gov/Tenant-Landlord-Affairs/Pages/default.aspx)

The Office of Tenant and Landlord Affairs website has additional educational information and support staff for navigating renter rights and laws, including:

- Contact information for local legal aid organizations
- Contact information for local county offices of tenant rights
- Contact information for local homeless services and rental assistance programs if you have already lost your housing
- Frequently asked questions and answers for tenants and landlords
- Outreach materials for tenants and landlords
- How to report a case of fair housing discrimination or landlord violation of federal, state, or local renter laws to enforcement agencies

Maryland Access to Counsel in Evictions Program

Contact Information: Call 211 or go to Legal Help Maryland (LegalHelpMD.org)

Services Provided:

- This program can provide legal representation and advice to renters who have household income at or below 50% of Maryland's median income, and the household is at risk of eviction, have lost or are at risk of losing their housing voucher or subsidy.

Maryland District Court Self-Help Centers

Contact Information and Hours: District Court Help Centers (https://www.courts.state.md.us/helpcenter/inperson/dc)

Services Provided:

- The self-help centers can assist renters with a landlord-tenant issue or case who are not already represented by a lawyer or attorney.
- The centers offer live chat, phone, and in-person services at 10 district court locations.
- Renters can receive help with understanding court documents, preparing for court hearings, completing court forms, preparing for mediation, and finding a lawyer.

Protect Your Family From Lead in Your Home

United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

March 2021

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right,* to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

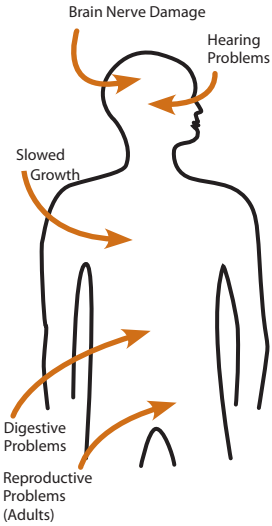
Women of childbearing age should know that lead is dangerous to a developing fetus.

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:



- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.[1]

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.[2]

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

[1] "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm^2), or more than 0.5% by weight.

[2] "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu g/ft^2$) and higher for floors, including carpeted floors
- 100 $\mu g/ft^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
  - Portable x-ray fluorescence (XRF) machine
  - Lab tests of paint samples

- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
  - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
  - Sample dust near painted surfaces and sample bare soil in the yard
  - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.[3]

[3] Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead–safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot (µg/ft^2) for floors, including carpeted floors
- 100 µg/ft^2 for interior windows sills
- 400 µg/ft^2 for window troughs

Abatements are designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*

RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
  - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.[4]
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as **"greta"** and **"azarcon,"** used to treat an upset stomach.

[4] In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center
Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323).**

EPA's Safe Drinking Water Hotline
For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline
For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772,** or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies
Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD.**

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC
4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/lead

This document is in the public domain. It may be produced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
March 2021

IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

CERTIFICATE *of* SIGNATURE

REF. NUMBER
4UKDB-9RVBX-68WQB-6KYPO

DOCUMENT COMPLETED BY ALL PARTIES ON
22 OCT 2025 18:49:01
UTC

SIGNER	TIMESTAMP	SIGNATURE
KAMALI RIVERA EMAIL LDYPHILOSOPHY@GMAIL.COM SHARED VIA LINK	SENT 19 OCT 2025 23:04:23 VIEWED 20 OCT 2025 01:59:56 SIGNED 20 OCT 2025 17:07:16	Kamali Rivera IP ADDRESS 174.250.49.71 LOCATION SILVER SPRING, UNITED STATES
PALIS JOHNSON EMAIL LUCIJOHNSON83@YAHOO.COM SHARED VIA LINK	SENT 19 OCT 2025 23:04:23 VIEWED 20 OCT 2025 02:42:18 SIGNED 20 OCT 2025 17:08:07	Palis Johnson IP ADDRESS 174.250.49.71 LOCATION SILVER SPRING, UNITED STATES

CERTIFICATE *of* SIGNATURE

REF. NUMBER
4UKDB-9RVBX-68WQB-6KYPO

DOCUMENT COMPLETED BY ALL PARTIES ON
22 OCT 2025 18:49:01
UTC

SIGNER	TIMESTAMP	SIGNATURE
KIMBERLEY CUDANIN EMAIL MAINLAKIER@GMAIL.COM SHARED VIA LINK	SENT 19 OCT 2025 23:04:23 VIEWED 22 OCT 2025 18:48:31 SIGNED 22 OCT 2025 18:49:01	Kimberley Cudanin, Agent IP ADDRESS 50.246.84.246 LOCATION PHOENIX, UNITED STATES