

RESIDENTIAL/BUSINESS-USE LEASE AGREEMENT

4018 Boarman Avenue, Baltimore, Maryland 21215

This Lease Agreement (the "Agreement") is made and entered into on July 14, 2026 (the "Effective Date") by and between Perry Nat Adu (the "Landlord") and Dominic Wardrick (the "Tenant"). Subject to the terms and conditions stated below, the parties agree as follows:

1. Property

The Landlord, in consideration of the lease payments provided in this Agreement, leases to the Tenant a house with 4 bedrooms and 2 bathrooms, located at 4018 Boarman Avenue, Baltimore, Maryland, 21215 (the "Property"). No other portion of the building wherein the Property is located is included unless expressly provided for in this Agreement.

2. Term

This Agreement will begin on July 15, 2026 (the "Start Date") and will terminate on July 14, 2027 (the "Termination Date"). Thereafter, the lease will continue on a month-to-month basis under the same terms and conditions (including any rent adjustment permitted under Section 4), unless terminated or modified pursuant to law.

The Tenant will vacate the Property upon termination of the Agreement, unless:

- (i) The Landlord and Tenant have extended this Agreement in writing or signed a new agreement;
- (ii) Mandated by local rent control law; or
- (iii) The Landlord accepts Rent from the Tenant (other than past-due Rent), in which case a month-to-month tenancy will be created. Either party may terminate this tenancy by providing written notice at least 30 days prior to the desired termination date.

3. Management

The Tenant is hereby notified that Perry Nat Adu is the property manager of the Property. Should the Tenant have any issues or concerns, the Tenant may contact Perry Nat Adu by phone at 571-619-5912.

4. Rent

The Tenant will pay the Landlord rent in the amount of \$2,400.00 per month (the "Rent"), payable in advance on the 1st day of each month, and delinquent on the 5th day of the month. If the due date falls on a weekend or legal holiday, the rent is due on the next business day. There will be no rent increases through the initial term of the lease. The Landlord may increase the rent during any month-to-month renewal period by providing at least 30 days' written notice to the Tenant.

Acceptable Forms of Payment:

- Personal check
- Money order
- Cashier's check
- Direct deposit
- Venmo
- Zelle

The Tenant agrees to submit rent payments by one of the methods above. Rent payments for any partial month will be pro-rated at the rate of 1/30th of the monthly rent per day.

5. Deferred First Month's Rent and Security Deposit — Special Payment Arrangement

Notwithstanding Section 4 and Section 6 below, and as an accommodation requested by the Tenant and agreed to by the Landlord, the Tenant's obligation to pay (a) the first month's Rent of \$2,400.00, and (b) the Security Deposit of

\$2,400.00 (see Section 6), is deferred. In consideration of this accommodation, the Tenant agrees to pay the Landlord the full sum of \$7,200.00 on or before August 15, 2026, representing:

- First month's Rent (July 15 – August 14, 2026): \$2,400.00
- Security Deposit: \$2,400.00
- Second month's Rent (August 15 – September 14, 2026): \$2,400.00

Total due on or before August 15, 2026: \$7,200.00

This deferral is a one-time accommodation and does not establish any course of dealing, waiver, or right to defer any future payment. Time is strictly of the essence with respect to the August 15, 2026 payment date.

5.1 Consequences of Non-Payment

If the Tenant fails to remit the full \$7,200.00 on or before August 15, 2026, the following will apply, cumulatively and without limitation:

- The Tenant will be in immediate, material default of this Agreement, effective August 16, 2026, without any additional notice or cure period beyond what is strictly required by Maryland law.
- A late fee of \$100.00 will accrue immediately, and an additional late fee of \$100.00 will accrue for each subsequent 5-day period the balance remains unpaid, in addition to (and not in lieu of) any interest described below.
- Interest will accrue on any unpaid portion of the \$7,200.00 at the maximum rate permitted under Maryland law, calculated from August 15, 2026, until paid in full.
- The Landlord may, at the Landlord's sole option, declare the entire unpaid balance of Rent for the remainder of the initial lease term immediately due and payable (rent acceleration), to the fullest extent permitted by law.
- The Landlord may immediately initiate failure-to-pay-rent eviction proceedings in the District Court of Maryland for Baltimore City, without further demand.
- The Landlord may report the delinquency to one or more consumer credit reporting agencies.
- The Tenant will be responsible for all of the Landlord's costs of collection, including court filing fees, constable/sheriff fees, and reasonable attorneys' fees, to the extent recoverable under Maryland law.
- The Landlord may pursue any other remedy available at law or in equity, and no remedy in this Agreement is exclusive of any other remedy.

No delay or failure by the Landlord to exercise any right under this Section 5.1 will be construed as a waiver of that right.

6. Security Deposit

The Security Deposit is \$2,400.00, payable as set out in Section 5. The Landlord may use this deposit to remedy the Tenant's default in rent payments, repair damages to the Property (excluding ordinary wear and tear), restore any alteration made by the Tenant to its original condition (including but not limited to the door restoration required under Section 13.1), and clean the Property if necessary. The Security Deposit does not limit the Tenant's liability under this Agreement, and the Landlord may pursue the Tenant for any amount owed in excess of the deposit.

7. Non-Sufficient Funds

The Tenant will be charged a fee of \$25.00 for each check returned due to insufficient funds. Additionally, the returned check will be subject to the late payment provisions of Section 8. The Landlord reserves the right to demand future payments by cashier's check, money order, or certified funds only. Two (2) returned checks within any 12-month period may constitute just cause for eviction and, at the Landlord's option, for immediate suspension of the Tenant's right to pay by personal check for the remainder of the lease term.

8. Late Payments

If any payment is not made within 5 days of the due date, the Tenant will pay a late fee of \$100.00, plus an additional \$25.00 for each additional 5-day period the payment remains outstanding, plus interest at the maximum rate permitted under Maryland law.

9. Failure to Pay

The Tenant is hereby notified that a negative credit report may be submitted to a credit reporting agency if the Tenant fails to fulfill the financial obligations under this Agreement, and that the Landlord may recover reasonable attorneys' fees and costs of collection to the extent permitted by law.

10. Occupants

The only person who may live on or operate a business from the Property during the term of this Agreement is:

- Dominic Wardrick

Guests may stay for no more than 15 consecutive days or 30 days in a calendar year, with no more than two guests per bedroom at any one time. Persons staying longer than these limits will not be considered original occupants. The Tenant must obtain prior written approval from the Landlord for any invitee staying longer than the allowed period, and for any client, employee, contractor, or member of the public accessing the Property in connection with the business use described in Section 11.

11. Use of Property; Business Use; Absences

Notwithstanding any prior representation that the Property is to be used solely as a residential dwelling, the parties acknowledge and agree that the Tenant will use the Property both as the Tenant's residence and to operate a business providing independent-living services (the "Business Use"). The Tenant represents and warrants that the Tenant has obtained, or will promptly obtain and maintain for the entire term, any zoning approval, occupancy permit, business license, or other governmental authorization required for the Business Use, and will provide copies to the Landlord upon request. The Tenant, and not the Landlord, is solely responsible for confirming that the Business Use is lawful at the Property, and the Landlord makes no representation or warranty that the Property is zoned, licensed, or otherwise suitable for the Business Use.

The Tenant will notify the Landlord of any anticipated extended absence from the Property. Violation of this Section, or operation of the Business Use without required governmental authorization, constitutes a material breach of this Agreement and may result in immediate eviction, without limiting any other remedy available to the Landlord.

11.1 Landlord's Consent Conditioned on Tenant's Representations; Landlord's Reliance

The Landlord's consent to the Business Use is given solely in reliance on, and is expressly conditioned upon, the Tenant's representations in Section 11 that the Tenant will obtain and maintain all zoning approvals, occupancy permits, business licenses, and other governmental authorizations required for the Business Use, and that the Tenant will operate the Business Use in full compliance with all applicable laws at all times. The Landlord has not independently verified, and makes no representation or warranty regarding, whether the Property is zoned or licensed for the Business Use, and the Landlord's consent under Section 11 must not be construed as any such representation or warranty.

If any governmental authority determines that the Business Use is not permitted at the Property, or that any required zoning approval, occupancy permit, or business license has not been obtained or has lapsed, this will constitute a material, immediate breach of this Agreement by the Tenant (regardless of whether the Tenant's non-compliance was known to the Tenant), and the Landlord may, at the Landlord's sole option: (a) require the Tenant to immediately cease the Business Use while continuing to pay full Rent, (b) terminate this Agreement immediately upon written notice, with no obligation to return any unearned Rent, or (c) pursue any other remedy available under this Agreement or at law, including recovery under Sections 12 and 31 of any fine, penalty, citation, abatement cost, or legal fee imposed on or incurred by the Landlord as a result. The Tenant's breach of this Section 11.1 will not be excused by the Landlord's knowledge, at any time, that the Property was being used for the Business Use.

12. Assumption of Risk and Liability for Fire and Property Damage

Because the Property will be used for the Business Use described in Section 11, and not solely as a private residence, the Tenant expressly assumes full responsibility and liability for the condition, safety, and security of the Property during the term. Without limiting Section 31 (Indemnity), the Tenant will be fully and solely liable to the Landlord for any and all loss of or damage to the Property, the building in which it is located, and any adjoining property, however caused, including but not limited to loss or damage caused by fire, smoke, water, or other casualty, except to the extent

such loss or damage is proven to result solely from the Landlord's gross negligence or willful misconduct. This liability applies regardless of the source or cause of the fire or damage, including damage caused by the Tenant, an occupant, an employee, a client, an invitee, or any third party present at the Property in connection with the Business Use.

12.1 Insurance Requirement

As a condition of this Agreement, the Tenant will obtain and maintain, at the Tenant's sole expense, for the entire term of this Agreement:

- Commercial general liability insurance in an amount of not less than \$1,000,000 per occurrence, covering the Business Use; and
- Renter's/tenant's property and fire-legal-liability insurance covering the Property and the Tenant's own contents, in an amount reasonably sufficient to cover the full replacement cost of the Property in the event of a total loss.

Each policy will name Perry Nat Adu as an additional insured and, where available, will include a waiver of subrogation in the Landlord's favor. The Tenant will provide the Landlord with a certificate of insurance within 10 days of the Start Date and upon each renewal, and will notify the Landlord in writing at least 10 days before any such policy is cancelled or materially reduced in coverage. Failure to maintain the required insurance is a material breach of this Agreement.

13. Appliances

The following appliances will be provided by the Landlord:

- Stove
- Refrigerator
- Washer
- Dryer

The Tenant will return all appliances in good condition at the end of the lease term, normal wear and tear excepted.

13.1 Removal of Doors; Mandatory Restoration

The Tenant has advised the Landlord that the Tenant intends to remove two (2) interior doors from the Property in connection with the Business Use. The Landlord consents to this specific alteration solely on the following conditions:

- The Tenant will store the removed doors, along with all hinges, hardware, and fittings, in good condition for the duration of the lease;
- Before surrendering possession of the Property at the end of the lease term (however the tenancy ends), the Tenant will, at the Tenant's sole cost, reinstall the same two doors, in good working order, and restore the affected doorways to their original condition existing as of the Start Date, ordinary wear and tear excepted; and
- If the original doors are lost, damaged, or not reinstalled, the Tenant will, at the Tenant's sole cost, install replacement doors, frames, and hardware of like kind and quality, to the reasonable satisfaction of the Landlord.

If the Tenant fails to fully restore the doorways as required above, the Landlord may complete the restoration and deduct the full cost from the Security Deposit and, to the extent the cost exceeds the Security Deposit, recover the balance directly from the Tenant as additional Rent due immediately on demand. No other alteration to the Property is authorized except as expressly permitted in writing by the Landlord under Section 27.

14. Storage

The Tenant is allowed to use the basement for storage. The Tenant may only store personal property and may not store hazardous materials, illegal substances, or improperly packaged food. The Landlord is not liable for loss or damage to stored items.

15. Parking

The Tenant is permitted street parking.

16. Roof and Fire Escapes

Based on the Landlord's understanding of this older building, the Property may not have a fire escape or roof-access egress; the Landlord makes no representation or warranty as to the presence, condition, or code-compliance of any roof, fire escape, or secondary means of egress. The Tenant, particularly given the Business Use, is solely responsible for independently verifying the Property's compliance with applicable fire and building codes for the Tenant's intended use and occupancy, including confirming means of egress with the Baltimore City Fire Department or other authority having jurisdiction, and for equipping the Property with any additional fire safety equipment required by law for the Business Use. If a roof or fire escape does exist at the Property, its use is strictly limited to emergency egress only, and no personal property, equipment, or business materials may be placed on it at any time.

17. Pets

No pets are allowed on the Property without the Landlord's prior written consent, except for guide, service, or signal dogs. If a pet is allowed, the Tenant may be charged for cleaning or repairs, and remains fully liable under Section 12 for any damage the pet causes.

18. Keys and Locks

The Tenant will be given 2 keys for the Property. If all keys are not returned at the end of the lease, the Tenant will be charged a replacement fee for re-keying the Property. The Tenant may not change locks without the Landlord's prior written approval.

19. Smoking

Smoking (including of any substance, and including vaping) is prohibited in any area of the Property. Violation of this policy constitutes a material breach of this Agreement and may result in immediate eviction and forfeiture of the Security Deposit toward remediation costs.

20. Maintenance and Repairs

The Landlord is responsible for maintaining the Property in good repair, ordinary wear and tear and matters arising from the Business Use excepted (see Section 12). All maintenance requests must be made in writing. The Tenant may not unreasonably restrict the Landlord's access for repairs.

21. Utilities and Services

The Tenant will pay for all utilities and services for the Property, including but not limited to electric, gas, water/sewer, trash, cable, and internet. The Landlord will not pay for or reimburse any utility or service.

22. Retaliation by Landlord

The Landlord agrees not to retaliate against the Tenant for reporting violations or joining with other tenants to negotiate terms, to the extent required by applicable Maryland law.

23. Default

The Tenant will be in default if the Tenant fails to comply with any provision of this Agreement, including but not limited to Sections 5, 11, 12, 12.1, 13.1, 19, and 21. The Landlord may, but is not obligated to, cure the default and add the full cost of doing so to the Tenant's financial obligations as additional Rent, due immediately on demand, without waiving any other remedy.

24. Early Termination

The Tenant may terminate this Agreement only with at least 60 days' prior written notice and payment of an early-termination fee equal to two (2) months' Rent, plus any amounts otherwise owed under this Agreement, including restoration costs under Section 13.1.

25. Holding Over

If the Tenant remains on the Property after the lease term without the Landlord's prior written consent, the Tenant will be a tenant at sufferance and will owe holdover Rent at 150% of the last monthly Rent, in addition to any other damages the Landlord may recover. If the Landlord consents in writing, the lease will become a month-to-month tenancy.

26. Military Termination

If the Tenant is a member of the U.S. Armed Forces and receives permanent change of station orders, the Tenant may terminate the lease with 30 days' written notice, as and to the extent required by applicable law.

27. Condition of Property; Alterations and Improvements

The Tenant acknowledges that the Property is in good condition as of the Start Date. Other than the door removal expressly authorized in Section 13.1, the Tenant may not make any alteration or improvement to the Property without the Landlord's prior written consent, which the Landlord may condition on the Tenant's written commitment to restore the Property to its original condition at the Tenant's sole cost.

28. Hazardous Materials

The Tenant may not keep or use hazardous materials on the Property, except for ordinary household or business-office supplies used and stored in compliance with applicable law.

29. Damage to Property

If the Property is damaged or destroyed by a cause other than the Tenant's acts or omissions under Section 12, either party may terminate the lease with 20 days' written notice. This right does not limit the Tenant's liability under Section 12 for damage caused by or arising from the Tenant's use of the Property, including the Business Use.

30. Landlord Access

The Landlord may enter the Property at reasonable times for inspections, repairs, or to show the Property to prospective buyers or tenants, and, given the Business Use, to confirm compliance with Sections 11, 12.1, and 16. The Landlord will provide 24 hours' written notice, except in emergencies, in which case no notice is required.

31. Indemnity

The Tenant agrees to indemnify, defend, and hold harmless the Landlord from and against any and all losses, damages, claims, fines, penalties, citations, abatement or remediation costs, and expenses (including reasonable attorneys' fees) arising from or related to: the Tenant's use or misuse of the Property; the Business Use, including any failure to obtain or maintain required zoning approval, occupancy permits, or business licenses under Sections 11 and 11.1; any injury to any person or damage to any property occurring at the Property; and any breach of this Agreement by the Tenant. This indemnity applies regardless of whether the Landlord knew of, consented to, or was aware of the Business Use or any deficiency in the Tenant's zoning or licensing status, and applies except to the extent a loss is caused solely by the Landlord's gross negligence or willful misconduct.

32. Accommodation

The Landlord will make reasonable accommodations for tenants with disabilities, provided it does not impose an undue hardship, in accordance with applicable fair housing law.

33. Compliance with Regulations

The Tenant will comply with all applicable laws and regulations, including all laws and permitting requirements applicable to the Business Use.

34. Mechanics Liens

The Tenant may not file or permit any lien to be filed against the Property arising from work performed at the Tenant's request.

35. Subordination of Lease

This Agreement is subordinate to any mortgage now or hereafter placed on the Property.

36. Assignment and Subletting

The Tenant may not assign this Agreement or sublet the Property, in whole or in part, without the Landlord's prior written consent, which may be withheld in the Landlord's sole discretion.

37. Notice

All notices under this Agreement must be in writing and delivered by mail, hand delivery, or electronic mail with confirmed receipt, to the addresses or email addresses provided by the parties.

38. Waiver and Severability

The failure to enforce any provision of this Agreement does not waive the right to enforce it later. If any provision is held invalid, the remainder of the Agreement remains in full effect.

39. Time of Essence

Time is of the essence in this Agreement, including with respect to all payment dates in Sections 4, 5, and 5.1.

40. Estoppel Certificate

The Tenant will execute and return an estoppel certificate within 3 days of the Landlord's request.

41. Entire Agreement

This document constitutes the entire Agreement between the parties and may only be modified in a writing signed by both parties.

42. Application

The Tenant represents that all statements in the rental application, and all statements made regarding the Business Use, are accurate. Misrepresentation may result in immediate eviction and does not limit the Landlord's other remedies.

43. Binding Effect

This Agreement is binding on the parties and their respective successors and assigns.

44. Electronic Signatures

The parties agree that this Agreement may be executed electronically through DocuSign or a similar electronic signature platform, and that each party's electronic signature is intended to authenticate this writing and to have the same force and effect as a manual signature, to the fullest extent permitted under the Maryland Uniform Electronic Transactions Act and the federal E-SIGN Act. This Agreement may be executed in counterparts, each of which is deemed an original.

IN WITNESS WHEREOF, the Landlord and Tenant have executed this Agreement as of the Effective Date.

Landlord:

Perry Nat Adu

Signed by:

B74581C90D3847F...

Signature: _____ (DocuSign Signature Field)

7/14/2026

Date: _____ (DocuSign Date Signed Field)

Tenant:
Dominic Wardrick

Signed by:

BC8AA4F54B408B6...

Signature: _____ (DocuSign Signature Field)

Date: 7/14/2026 _____ (DocuSign Date Signed Field)