

Cornerstone Property Management

4115 Wilkens Ave • Suite 200 • Baltimore, MD 21229
(443) 478-3083



1. Property & Financial Information

1.1 LANDLORD, RESIDENT & PROPERTY INFORMATION

Landlord: 2119 Bank Partners LLC

Property Manager: Baltimore Management Team, LLC DBA: Cornerstone Property Management

Resident(s): Margaret W. Torstrick, Talia R. Gilfix, Elisabeth A. Hailu

Property Address:
2119 Bank St
Baltimore, MD 21231

1.2 LEASE DATES

Lease Date: 06/05/2026

Lease Start Date: 07/15/2026

Lease End Date: 07/31/2027

Prorated Move-in Date: 07/15/2026

1.3 DEPOSITS & ONE TIME CHARGES

Tenant Move In Fee	\$75.00
Move In Charge: Security Deposit (Escrow)	\$3,450.00
Total:	\$3,525.00

Rent Income	\$1,891.94
Total:	\$1,891.94

1.4 RENT & MONTHLY CHARGES

Rent Income	\$3,450.00
Resident Package	\$40.95
Total:	\$3,490.95

1.5 INCLUDED UTILITIES

None Included

1.6 ADDITIONAL LEASE INFORMATION (IF APPLICABLE)

By initialing below, you acknowledge and agree to the terms in Section 1.

X SGG
Suzanne G. Gilfix

X TG
Talia R. Gilfix

X MWT
Margaret W. Torstrick

X EH
Elisabeth A. Hailu

X LWM
Leah W. Miller

X AH
Admassu Hailu

2. Lease Terms

2.1 DUE DATES AND LATE CHARGES

Full Rent and additional Monthly Charges are due and must be received on or before the 1st of each month, regardless of postmark or date on check/money order. Utility Charges and/or Maintenance Charges are due upon posting of the charge.

Full Rent and additional Monthly Charges are considered late after 5:00 PM on the 5th day of the month. A late charge of 10% (ten percent) of the monthly rent will be applied if there is a balance owed on your account at this time. Resident(s) agree that the late fee shall be considered additional rent and that this sum represents the liquidated damages caused to the landlord or his agent by the late payment.

Any balance due to the landlord or his agent, including but not limited to: Late Fees, NSF Fees, Notice Fees, Legal Costs, Maintenance Charges, Damage Charges, Rent, Rent Premiums or Utility Charges become rent due and owing the following month and are subject to the late charges set forth in this lease.

2.2 POSTING ORDER

Resident(s) acknowledge that they have been informed that all payments received shall be applied in the following order: citations, past judgments and court costs, utilities, base monthly rent.

2.3 PAYMENT METHODS

Rent and any other amounts due under the terms of this lease must be paid by one of the following methods. The landlord or his agent reserves the right to restrict, limit, reduce or add to these available payment methods at any time.

Available payments options are:

- ePay using your Checking Account, through the Resident portal (Convenience Fee will apply)
- ePay using your Credit/Debit Card, through the Resident portal (Convenience Fee will apply)
- Pay by Cash using a Pay Slip at any 7-Eleven, CVS, Walmart or Ace Check Cashing location (Convenience Fee will apply).

2.4 RETURNED PAYMENT FEE

There will be a \$50 (fifty) dollar fee, as additional rent, charged for each returned payment, regardless of the reason for the return. Landlord and his agent reserve the right to demand payment via Certified Funds for this and all future payments in the event of a returned payment.

2.5 NOTICE FEE

There will be a \$25 Notice Fee, per notice served to the resident(s) to enforce the terms of this lease.

2.6 WAIVER OF NOTICE

Resident(s) specifically waive any Landlord requirement of Notice to Pay or Quit prior to eviction filing for non-payment of rent.

2.7 FAILURE TO PAY RENT - EVICTION FILING COSTS

Resident understands that if they fail to pay their rent, the landlord will file for their eviction with the District Court of Maryland, and that all associated costs are the resident's responsibility.

2.8 SECURITY DEPOSIT

Resident(s) has delivered to the landlord or his agent a Security Deposit in the amount of \$3,450.00 as Security that the resident(s) will perform their obligations under the terms of this lease. Landlord or his agents may use all, or a portion, of the Security Deposit to recover any monies due under the terms of this lease, including but not limited to: Rent, Utilities, Late Charges, Notice Fees, Evictions and Legal Fees, Maintenance Charges, as well as, damage to the premises and loss of use. The landlord or his agent may retain the security deposit if resident(s) fail to make full rental payments as required by the terms of this lease or if resident(s) vacate the premises prior to the end of the lease term or vacate the premises without giving proper notice, as required. To be eligible for a return of the security deposit within 45 days after vacating, the resident(s) must provide proof that utilities are paid and up to date, their new address, contact information and return keys to the landlord or his agent upon vacating. Failure to provide all of the above-mentioned criteria will cause delays in processing the Security Deposit.

2.9 UTILITIES

Resident(s) agree that all Utilities are the responsibility of the resident (except as specifically stated below) shall be placed in the name of the resident on or before the lease start date. This includes, but is not limited to Heat, Hot Water, Phone, Trash, Gas, Internet, Water*, Snow Removal, Electricity, Cable, Landscaping, and Sewer.

*Residents Understand that paying the Monthly (Quarterly in the county) Water Bill is their responsibility (even if receiving the physical water bill is delayed). In Baltimore city and county Bill should be reviewed and paid here: <https://pay.baltimorecity.gov/water>

**Because water is a Lienable Utility, if residents fail to pay their bill, Cornerstone Property Management will pay the bill on the owner's behalf and the charges will be placed on the resident's ledger in addition to an admin fee of \$35.00 for this service.

Resident(s) agree to forward the account # and date of transfer to the landlord or his agent for each utility (BGE) that is the resident(s) responsibility, prior to the lease start date. Failure to do so is a violation of this lease.

All utility bills shall be paid promptly upon receipt. Any past due amounts owed for lien-able utilities (water bill) or utilities that the owner is paying on behalf of the resident are a material breach of this lease, and shall be considered as additional rent. As a remedy the landlord or his agent reserve the right to commence eviction proceedings should these utility bills become past due.

Utilities Included in the lease are: None Included

2.10 HEATING

Resident(s) agree to maintain a minimum temperature of 60 degrees at all times during the term of this lease. Resident(s) assume all responsibility for any damage to the leased premises should this minimum temperature not be maintained. Resident(s) shall notify the landlord or his agent immediately should the heating system in the leased premises not be functioning properly.

FILTER REPLACEMENT

Residents who reside in a single family home or residence with a forced air system are responsible to change the air filters every 3 months. Any damages or repairs caused by failure to replace the air filter will be charged back to the resident. Resident will also be charged for replacement of filter if determined by on-site visit to show lack of replacement.

2.11 POSSESSION

Landlord will make a good faith effort to make the leased premises available to the resident on the lease start date. If any delay does occur, no rent will be due until the leased premise is made available to the resident(s). This lease agreement may be terminated by the resident(s) written request if the leased premise is not made available within 10 (ten) days after the lease start date. Termination of the lease is the resident(s) only remedy. The landlord or his agent will not be responsible for any inconvenience, losses or damages in the event of a delay in making the leased unit available to the resident(s).

If resident(s) decide to move in before unit turn is completed, (See attached Early Move-in Addendum for complete punch list), it is understood by all parties involved, that Cornerstone Property Management will not be held responsible for any delays due to

completion of work and rent is due in full as per the Lease Agreement. It is also understood by all parties involved that tenant(s) cooperation to allow full access to complete the necessary work is mandatory.

2.12 CONDITION OF THE LEASED PREMISES & REPAIRS

Resident(s) have examined the leased premises and are satisfied with its present physical condition. Resident(s) agree to maintain the leased premises during the term of the leased and returned the leased premises, in its original condition to the landlord or his agent upon termination of this lease, except for ordinary wear and tear.

If the leased premises are damaged or repairs are required, resident(s) shall promptly notify the landlord or his agent in writing. Landlord agrees to perform needed repairs with reasonable promptness after receiving written notice from the resident(s) and to pay for repairs due to normal wear and tear. Resident(s) agree to pay, as additional rent, for the cost of repairs or damage caused by resident(s), permitted occupants or their guest(s).

No repairs to the leased premises may be made by anyone except for the landlord's employees, agents or contractors. The landlord is not responsible for any inconveniences or losses due to maintenance, repairs or interruption of utility services, including any other reasons not within the control of the landlord. Resident(s) agree and acknowledge that rent may not be withheld due to maintenance or repairs.

2.13 CONDEMNATION

In the event the leased unit, or any part of it, is condemned or voluntarily transferred instead of condemnation proceedings, the lease will automatically terminate as to the condemned portion. In the event of termination of any part of the leased premises due to condemnation, rent payable under this lease will be adjusted proportionally. In the event the leased unit becomes uninhabitable due to the condemnation, this lease will terminate entirely once resident(s) pay all amounts owed under the lease agreement up thru the date the leased premises became uninhabitable. The resident will not have any right to any award paid to the landlord by the condemning authority.

2.14 USE AND OCCUPANCY

Resident(s) will personally use and continuously occupy the leased premises as a private dwelling. The following persons are may reside in the leased premises:

Margaret W. Torstrick, Talia R. Gilfix, Elisabeth A. Hailu

It is a breach of this lease to have any person(s) residing in the leased unit who are not named above. The leased unit may not be used to conduct any form of business or commercial use. (If property is zoned commercial, please see attached addendum). Resident(s) agree not vacate the leased premises without first paying to landlord all rent for the balance of the term of this lease. Resident(s) agree to notify landlord or his agent in resident(s) intend to be away from the premises for a period of more than 10 (ten) days. Resident(s) shall comply with all relevant statutes, laws, ordinances, and regulations. Resident(s) will not keep anything in the leased premise or conduct any activity, which is dangerous or might increase the danger to the leased premises, to other occupants or to neighboring buildings.

2.15 GUESTS AND PERSONAL CONDUCT

Resident(s) acknowledge that guests are not permitted to stay more than three (3) Weeks at the time.

Resident(s) acknowledge that they are responsible for the actions of their guests and assume all liability for any damages or breaches of this agreement caused by resident(s) guest(s).

Residents, the children, and their guests, regardless of age, are not permitted to act or allow another to act in any manner that interferes with the rights, comforts, convenience or quiet enjoyment of any other resident or neighbor. This includes, but is not limited to: Playing of stereos, television, video games, radios, shouting, honking horns, or using foul or offensive language that can be heard outside the persons unit or vehicle. All disturbance calls shall be directed to the local Police Department. Complaints about resident lease violations should be submitted to management, in writing.

2.16 SUBLETTING

Resident(s) may not sublease, transfer or assign this lease. Resident(s) may not permit the leased premises to be occupied by any person not specifically named in this lease.

2.17 APPLICATION

Landlord and his agents reserve the right to terminate this lease if any of the information provided by resident(s) in their application is inaccurate.

2.18 SEVERABILITY

All resident(s) who are named on and signed this lease agreement are both jointly and severally liable under the terms of this lease.

2.19 MILITARY PERSONNEL CLAUSE

All parties to this Lease Contract agree to comply with any federal law, including, but not limited to the Service Member's Civil Relief Act, or any applicable state law(s), if you are seeking to terminate this Lease Contract and/or subsequent renewals and/or Lease Contract extensions under the rights granted by such laws

2.20 TRANSFER OF RESIDENT

This only applies in the event the resident's current employer, (including the United States Government if employed as a civilian or member of the Armed Forces), should during the term of this lease transfer resident to a new place of employment which is more than 150 (one hundred fifty) miles from the place of the residents' present employment. Resident shall have the right to terminate this lease by giving a written notice to the landlord or his agent, with the terms set forth in the paragraphs below:

- Such written notice shall be accompanied by written confirmation by resident's employer (or military orders) of residents transfer and of the location of resident's new place of employment.
- The effective date of the termination of this lease by reason of such transfer shall be the last day of the second full calendar month after delivery of such notice to the landlord or his agent, but not earlier than 6 (six) months from the commencement of this lease.
- The Security Deposit is automatically forfeited per this form of termination and can not be used towards any portion of the rent.

2.21 EARLY TERMINATION

Tenant shall not be released from liability for rent or other charges due under this Lease unless Landlord agrees in writing to release Tenant from such liability. Vacating the premises prior to the end of the lease term is a breach of lease and cause for the security deposit to be forfeit.

If any party to the Lease should die during the Lease Term, the Personal Representative of the Estate of the deceased may terminate this Lease by giving at least one month's written notice prior to any rental due date.

2.22 LEASE TERMINATION

Should resident(s) choose not to renew this lease at the end of the lease term, resident(s) must provide a written notice to the landlord or his agent of the non-renewal no less than 60 (sixty) days prior to the end of the lease term. Such notice should include the names of all resident(s), the property address, the date resident(s) will vacate the property and the forwarding address of the resident(s). Should landlord or his agent choose not to renew this lease at the end of its term, landlord or his agents shall provide a written notice of such non-renewal to the resident(s) no less than 90 (ninety) days before the end of this lease.

Please be advised, we will be advertising your unit for re-rental and active showings will be conducted Monday through Sunday 9:00 am to 7:00 pm. As a courtesy, you will be notified 24 hours prior to showings. Notice to the resident(s) to enter the premises may be delivered via phone, voicemail, text message, email or posting a notice. It is assumed by the landlord and his agents that all occupants have been notified, once any occupant has been notified. We reserve the right to enter the premises. Your presence is not required, however, if you have a pet, you must make appropriate arrangements so that they are safely contained and no one under the age of 18 may be on the premises without adult supervision during a showing.

Resident(s) is also responsible to keep the premises in a clean, neat and orderly presentable condition.

2.23 LEASE RENEWAL

Should resident(s) intend to renew this lease for another term, written notice of such intent shall be delivered to landlord or his agent no less than 60 (sixty) days prior to the end date of this lease. If the landlord or his agent cannot agree on price and terms in writing 60 (sixty) days prior to the end date of this lease, then the resident(s) must submit their notice of non-renewal to the landlord or his agent.

At the time of Lease Renewal, landlord and his agents reserve the right to change, remove, add or alter the terms and conditions of this lease by providing a written notice to the resident(s) of no less than 60 days from when the changes are to take effect.

If notice of non-renewal is not received by the landlord or his agent, prior to 60 (sixty) days before the end date of this lease, then this lease shall automatically renew month to month with a rent increase of up to \$150 (one hundred fifty) dollars per month. All other terms of the lease remain in force including the 60-day notice of non-renewal.

Resident will be charged an admin fee of \$25 - \$50 for the renewal. If rent is \$999 or under the fee is \$25, if over \$1,000 the fee is \$50. This is for the time to negotiate new terms, drafting renewal, gathering signatures, etc

2.24 DEATH DURING LEASE

In the event a resident, or any other party who signed this lease, dies during the terms of the lease, the following rights and rules shall apply:

- The Personal Representative of the Estate of the deceased may terminate this Lease by giving at least one month's written notice prior to any rental due date. During this time all of the resident's personal property must be removed from the premises, or it will be removed and disposed of by the Landlord.
- In the event there is no resident representative, all of the resident's personal property will be removed and disposed of 30 days after the death occurred.
- If there is a resident representative they will have thirty (30) days to remove all of the resident's personal property from the premises.
- If more than one person signed this lease, the lease will remain in effect until the end of the terms, as if the death never occurred.

2.25 INSURANCE & RESIDENTS PERSONAL PROPERTY

Resident(s) must obtain insurance to protect his or her personal property with liability coverage of minimum \$100,000. It will be considered a breach of this lease to fail to obtain personal property insurance and to provide evidence of insurance to the landlord or his agent on or before move-in. Any personal property left in the leased unit after resident(s) have vacated or has been evicted will be considered abandoned, and the landlord or his agents may dispose of it in any manner they see fit without notice to the resident(s). Landlords cost of disposal shall be payable by the resident(s) as additional rent.

1. Residents acknowledge that the landlord and his agents are not responsible for any damages to residents personal property for any reason whatsoever. Residents acknowledge that it is their responsibility to obtain and maintain insurance coverage to protect residents personal property.
2. Residents hereby relieves and releases landlord and his agents from all liability by reason of any injury and/or damage to any person and/or personal property located in, on or around the premises or property, whether belonging to resident or any other person, which may be caused by fire, breakage, leakage in any portion of the building of which the demised premises are a part or from any other place, and from any and all other causes.
3. Residents agree that they shall assume all responsibility for insuring such personal property and the landlord and his agents shall have no obligation or duty to provide such insurance coverage on the part of the residents.

Resident(s) acknowledge receiving a copy of this agreement, which shall form a part of the lease agreement between resident and landlord.

Intending to be legally bound, the parties have executed within the agreement. The resident will provide the landlord with proof of insurance prior to moving in.

2.26 CASUALTY

There will be no abatement of rent in the event of a fire or other casualty. If in the landlord or his agents determination that the leased premises is uninhabitable due to damage by fire or other casualty not caused by resident(s), permitted occupants or their guest(s), the lease will terminate once resident(s) pay all charges due under the terms of this lease thru the date the premises was determined to have become uninhabitable. Landlord and his agent are not responsible for any losses, damages or inconveniences sustained by resident(s) due to fire or other casualty.

2.27 LANDLORD REMEDIES

If at any time, resident(s) fail to make any rent or additional rent payment, as described in this agreement or fails to comply with any other provision of this lease, landlord or his agent may take any or all of the following actions listed below. The landlord may exercise any or all of these remedies, which shall not prevent the landlord or his agent from exercising that remedy or any other remedies at the same time or any other time:

1. The landlord or his agent may declare all rents and/or additional rents for the balance of the terms of this lease to be immediately due and payable by residents and may landlord may sue in court to collect this rent or additional rent.
2. Landlord or his agent may terminate this lease
3. Landlord or his agent may evict resident(s)
4. The landlord or his agent may sue residents to collect any sums owed by the resident under this lease, including by not limited to, legal fees and costs to enforce the terms of this lease. Resident hereby agrees to pay for all legal and administrative fees and costs.
5. To the extent allowed by the law, landlord or his agent may discontinue utility services to the leased premises.

6. The landlord or his agent may exercise any one or more these remedies available to him under law or in equity.

7. The landlord or his agent may file suit against the resident(s) to enforce the terms of this lease without prior notice to the resident.

8. The landlord or his agents cost of enforcing this lease and collecting any amounts due hereunder including, legal fees and administrative fees, whether or not the suit is initiated, shall be payable by resident(s) as additional rent.

Both parties agree that in the event any legal action must be taken by the landlord or his agent to obtain monies owed, possession of the premises or both, this agreement automatically terminates as to all of the resident(s) leasehold interests in the property upon 30 (thirty) days of the filing of the legal action, and tenant will vacate and surrender possession of the premises upon expiration of that 30 (thirty) day period unless otherwise agreed to in writing by both parties. All communication by and between the parties regarding such legal action and termination of leasehold interests must be in writing.

2.28 LEGAL FEES, ADMINISTRATIVE FEES & VIOLATION FINES

In the event of landlord-tenant or other court action, in which judgment is found in favor for the landlord or his agent, resident(s) shall be obligated to pay a fee of \$500 (five hundred) dollars in administrative charges to reimburse the landlord for fees incurred as a result of the action. In the event of attorney involvement, resident(s) shall be obligated to pay for all attorney's fees and legal fees incurred by the landlord or his agent, in lieu of the \$500 dollar fee stated above. In addition, resident(s) shall be obligated to pay all court costs and filing fees associated with the court action. The fee(s) charged under this section shall not exceed the actual cost to the landlord or his agent and are to be considered as additional rent. In the event of other litigation, court appearances or meetings with borough, township or city officials for any event, action or citation caused and/or necessitated by the actions or non-action of the resident(s), resident(s) shall be obligated to pay for all attorney's fees and legal fees incurred by landlord or his agent, and for any fines levied against landlord or his agent.

2.29 NO WAIVER BY LANDLORD

If at any time landlord or his agent does not exercise any of their legal rights under this lease, landlord or his agent do not forfeit those rights to exercise them at a later date. Acceptance of past due rent is not a waiver of the landlord or his agents right to enforce this lease.

2.30 SUBORDINATION & SALE OF PROPERTY

The lease and resident(s) rights under this lease are subordinate to any current or future financing of the leased premises or property. Resident(s) consent to all such financing and to any sale of the leased premises or property subject to this lease and authorize landlord or his agents to sign any paperwork on behalf of resident(s) which are necessary to confirm the terms of this paragraph.

Landlord retains the right to sell the property or leased premises at any time. In the event of any such sale, the new owner of the property or leased premises shall become the landlord under this agreement and there will be no changes to the Resident(s) lease *unless agreed to in writing by both parties.

2.31 SEPARABILITY

If one or more of the provisions of this lease is determined to be invalid, the remainder of this lease shall remain in full force and effect.

2.32 RELEASE OF LANDLORD

The landlord or his agents shall not be responsible for any injury, property damage or loss sustained by the resident(s) or any other person on or in connection with the leased premises. Resident(s) agree to release landlord and his agents of responsibility for any damages, loss or injury caused by any other person occupying the premises, or landlord, his agents and their employees or contractors, which result from any of their acts or failure to act. Resident(s) hereby expressly waive all claims against the landlord and/or his agents for damage, loss or injury.

2.33 SMOKE FREE UNIT

This is a smoke-free property. Resident(s) and their guests are not permitted to smoke anywhere on the property, at any time. Failure to comply will be considered a breach of this lease and may result in immediate eviction, as well as, any costs associated with smoke remediation to the leased premises.

2.34 BASEMENT AND GRADE LEVEL AREAS

Resident(s) are aware and have been advised that all basements and grade level areas in this region are subject to flooding. Landlord and his agents will not be held responsible for any damages due to flooding or other acts of nature.

2.35 RESPONSIBILITY AND LIABILITY OF PARTIES

Both landlord and resident(s) understand and agree the "Cornerstone Property Management" - has worked with both parties in good faith to complete this transaction. Neither resident nor landlord shall hold "Cornerstone Property Management" - or any of its associates liable for either parties acts or failure to act from this point forth.

2.36 PETS

The landlord must approve of all pets, in writing, before such pets are acquired by residents. Animals, fish, fowl, insects, and reptiles of any kind are not permitted to be on the property without the specific written consent of the landlord or his agent. Guests may not bring any animals onto the premises. Residents are not permitted to "sit", "watch" or temporarily house another person's pet.

While the landlord is not required to consent to any pet, should landlord consent to allow you to keep a pet on the premises the following regulations will apply.

- Upon the landlord or his agent's approval to keep a pet at the premises resident(s) shall pay the landlord or his agent, as additional rent, a monthly pet rent and any additional charges as set forth in this lease.
- All pets must be on a leash when not inside the premises and residents must clean up and dispose of any pet waste immediately.
- If the keeping of any pet shall unreasonably disturb other tenants, create a nuisance or becomes unacceptable to the landlord, the landlord may give the resident(s) a ten (10) day written notice of revocation of the landlord consent. In which event resident(s) shall remove such pet(s) from the premises within the ten (10) day period. Residents shall be considered in default of this lease and the landlord shall have the right to terminate this lease or exercise any other remedy provided in this lease if residents should keep the pet on the premises without landlord's written consent or after the revocation of such consent.

2.37 SOLICITING

Soliciting and distributing of handbills, pamphlets, flyers or notices of any kind is prohibited.

2.38 LESSORS PROPERTY

Residents may not alter, remove, replace or exchange any property belonging to the landlord or his agents, including but not limited to door locks or light fixtures. Appliances and bathroom facilities may only be used for the purpose in which they are intended. Where carpeting is provided within the leased premises, it is the responsibility of the residents to maintain the carpet in good condition which includes cleaning the carpet.

2.39 LESSEES PROPERTY

The resident's premises is to be maintained in good clean condition, this includes ensuring the property is both healthy and fire safe. Storage of flammable materials, including newspapers and combustible materials, is prohibited in that they can pose a fire hazard. Firearms and explosives are strictly prohibited on the property. Explosives include, but are not limited to: fireworks, firecrackers and other commercially sold or homemade display explosives. Residents employed in law enforcement, the military or are legally authorized to carry and own firearms must show proof of such authorization upon demand by the landlord or his agents. Alcohol and drugs are restricted in accordance with law. Open containers of alcohol are prohibited in all common areas inside or outside the property. No resident or their guests will possess, possess with intent to distribute, distribute, consume or use any unlawful controlled substance as defined in the criminal statutes of the State of Maryland. Any violations will be cause for lease termination and eviction from the property.

2.40 STORAGE AND PARKING-IF APPLICABLE

Landlord and his agent shall not be liable for any damage to stored goods, personal property or vehicles from acts of nature or acts of any person other than the landlord. The landlord or his agent shall be entitled to discontinue providing storage or parking area at any time, in which events residents shall remove any goods, personal property or vehicles, as directed by the landlord or his agent. Residents failure to remove such goods, personal property or vehicles shall constitute residents appointment of the landlord or his agent as the Resident's agents to remove such goods, personal property or vehicles to a public warehouse at the resident(s) risk and expense. Landlord and his agent shall not be responsible for any losses, damages or injuries to goods, personal property, vehicles or persons. Parking areas may only be used to park operating automobiles and other non-commercial vehicles that landlord or his agent approve of in writing, which has current registration and inspection. All other vehicles will be towed at the vehicle owners risk and expense. Washing or repairing of vehicles is prohibited. If any vehicle is parked in an area that is designated as not for parking, landlord or his agent shall have the right to cause that vehicle to be towed from the premises and stored in any public or private garage. All costs and risk associated with the towing, storage, removal or retrieval of said vehicle will be at the resident(s) risk and expense.

2.41 COMMON AREAS - MULTIFAMILY BUILDINGS

No personal property may be left anywhere in the halls, passageways, steps, lawns or parking lots. Any property found in these areas

will be considered abandoned and disposed of, without any notice to residents. Residents will be charged for the disposal of such items. Fire Door and entrance doors may not be propped open. A resident has the right to remove any object being used to prop a Fire or Entrance door open. Residents and their guests are not permitted to congregate, sit or play in any common area, including, but not limited to: hallways, passageways, stairs, parking lots, sidewalks, and entranceways. Loitering anywhere on the premises is prohibited. The resident will keep the premises in a good state of preserve and will not sweep or throw anything out of windows or doors, onto the ground or into hallways. Bicycles are not permitted to be ridden on lawns, parking lots or walkways of the property. Vehicles of any kind are not permitted to be driven on the lawns.

2.42 RECREATIONAL FACILITIES - MULTIFAMILY BUILDINGS

We may, at any time, discontinue any recreational services, or close down facilities temporarily or permanently. Recreational services include, but are not limited to Swimming Pool, fitness center, storage units, community room, playground, sauna, etc. You understand that our providing recreational facilities are not a condition of your lease.

2.43 ACCESS & SAFETY EVALUATIONS

The landlord or his agent may enter the leased premises after first notifying the resident(s). In the event of an emergency, landlord or his agent may enter the leased premises without giving advance notice.

Resident(s) hereby agree that the landlord or his agents have the right to access the property with 24-hour prior notice. Notice to the resident(s) to enter the premises may be delivered via phone, voicemail, text message, email or posting a notice. It is assumed by the landlord and his agents that all occupants have been notified, once any occupant has been notified.

If you have a pet, you must make appropriate arrangements so that they are safely contained and no one under the age of 18 may be on the premises without adult supervision during this time.

2.44 DOORS, KEYS, LOCKS & LOCK BOX

Any resident or their guest who open a locked building entrance door, either in person or thru on intercom system who is not expressly coming to their unit is in breach of residents security and is subject to lease termination and prosecution if the intruder damages any property or causes any harm to another person in the building. Any resident who or their guest who, admits a visitor into the building who is going to another residence, is in violation of this lease and in breach of security. Residents and their guests are not permitted to open the entrance doors for any person whose intent is to distribute, solicit or preach (e.g. going door-to-door).

Resident(s) are not permitted to change, add or replace locks. If such an event occurs it will be considered a breach of contract which can result in legal action and lock change fee.

During an emergency, if it has been found that resident(s) has changed or tampered with the locks, resident(s) will be charged for any damages incurred due to the force of entry into the property. This can include but is not limited to the replacement of locks, doors, door frames and windows.

All property keys must be returned to the landlord or his agent upon vacating the premises. Rent will continue to be due and payable until keys are returned to the landlord or his agent. A key charge of \$100 per lock will be imposed for any missing or unreturned keys.

Resident(s) may not remove, tamper with or disable any lockbox device on the property, at any time.

There will be a code lockbox located on the premises. This lockbox will house a key and will be used for entry by Cornerstone Property Management Team Members and Cornerstone Property Management approved Vendors.

2.45 MAIL/POST OFFICE - IF APPLICABLE

It is the tenant's responsibility to obtain keys/access to the mailbox through the local post office. This may be subject to a fee through the United States Post Office.

2.46 LOCKOUT POLICY

If you are locked out of your unit you must contact management at (443) 478-3083 .

Resident(s) are not permitted to change, add or replace locks. If such event occurs it will be considered a breach of contract which can result in legal action.

During normal business hours, Monday through Friday 9:00 am to 5:00 pm:

- You will be able to get a key from management during normal business hours with proper identification. A charge of ten dollars (\$10) per key will apply.
- If a vendor is dispatched to the property you will be charged between \$95-\$150.

During non-business hours, Monday through Friday 6:00 pm to 9:00 am weekends and holidays:

- Will be treated as an Emergency call with a minimum charge of \$175.

This policy is to prevent an unauthorized person(s) from gaining access to the property. Children under 18 years of age cannot be given keys. Any resident who attempts to enter a building through a window will be considered to be breaching security and can be subject to lease termination and eviction.

2.47 EMERGENCY MAINTENANCE

In case of Loss of Life or Property - CALL 911 FIRST then call management.

24 Hour Service for *emergencies only* is available by contacting the management office 443-478-3083. Emergency requests should not be emailed or made electronically. Be sure to provide your Name, Address, Unit #, Telephone # and Nature of the Emergency when calling. Only problems with Water Leaks, Water Overflow, Lack of Heat, Toilet Stoppages (This does not apply if you have more than one (1) toilet) and possible Fire Hazards are considered to constitute an emergency.

If you smell natural gas, have No Electric Power or see downed power lines, Leave the area immediately and call BGE at 1-800-685-0123. Representatives are available 24 hours a day, 7 days a week.

If maintenance responds to your call and a true emergency does not exist, residents will be held responsible for payment of the service call and for landlords time.

Note: Lack of Air Conditioning *IS NOT* an emergency.

2.48 MAINTENANCE WORK, FEES AND ACCESS

It is the responsibility of the residents to notify management of maintenance problems as soon as they occur. If a problem becomes worse due to the resident's failure to notify management of the problem, residents may be billed for the additional repairs needed, including added labor costs.

Non-emergency maintenance requests should be submitted via the residents portal.

Resident(s) are responsible for the full cost of all repairs, including Cornerstone Property Management Service Fees, that do not fall under the responsibility of the owner.

Structural work, stove, heater and water heater are the responsibility of the landlord, and no charge should apply to the tenant.

Residents will be billed the full cost of repairs, including Cornerstone Property Management Service Fees if the problem is found to have been caused by the negligence of the resident(s) or their guests.

Resident(s) acknowledge that by requesting maintenance, they are granting their explicit permission to enter the premises to perform the maintenance requested.

Maintenance request repairs are performed between the hours of 8:00 AM and 6:00 PM, Monday through Friday. Due to the volume of requests, it is not possible to schedule a specific appointment time to perform maintenance.

In Emergencies, Landlord may enter the property without notice. If a resident is not present, Landlord will notify resident(s) who was there and why, within 24 hours of the visit.

If services are requested for the below-mentioned items, a service charge will be billed to the tenants account based on the actual cost of the service, including Cornerstone Property Management Service Fees:

- Light bulb replacement
- Smoke/CO detector battery replacement
- Thermostat battery replacement
- Carpet Cleaning
- Pest Control Services which may include but is not limited to, rodents, roaches, ants, bees, bedbugs, stink bugs, box elders, cicadas
- Closet door track or hinge repairs and refitting.
- Shower door repairs and refitting.
- Blinds repairs and replacement

- Clogged toilet issues due to tenant's improper use or disposal of products not meant to be discarded via toilet
- Kitchen Cabinet door repair or replacement
- Window screen, repair or replacement
- Garbage disposal repairs, if provided.
- All appliance repairs, excluding built-in microwave, stove, and built-in dishwasher unless it is determined that damage was caused by misuse or negligence.

24-hour notice to the resident(s) to enter the premises may be delivered via phone, voicemail, text message, email or posting a notice. It is assumed by the landlord and his agents that all occupants have been notified, once any occupant has been notified.

If you have a pet, you must make appropriate arrangements so that they are safely contained and no one under the age of 18 may be on the premises without adult supervision. In the event the vendor is not able to access the property to perform the repairs due to denied access, your pet not being properly detained or unattended child, (under 18), you will be billed a \$150 Service Charge. No Exceptions.

2.49 PEST CONTROL

The landlord is responsible to eliminate an infestation of insects, vermin or other pests which may exist when the resident(s) first takes possession of the premises or which are required by law. Resident(s) must report any pre-existing infestations to the landlord or his agent, in writing, within the first five (5) days of taking possession.

Resident(s) are responsible for providing all other exterminating services required to eliminate any infestations of insects, vermin or other pests which occur on the leased premises during this lease.

If the landlord is required to exterminate any infestation that is not pre-existing or is caused by resident(s) poor housekeeping, poor hygiene, failure to remove refuse, food sources or nesting materials from the property, then the resident(s) will be charged for the cost of extermination, as additional rent.

Resident(s) agree to fully comply with all extermination protocols and instructions established by the landlord or his agent. Failure to comply will be considered a breach of this lease and the landlord may use any remedies against resident(s), as allowed by the terms of this lease or by law, including holding resident(s) responsible for the cost of any additional or repeated exterminating service needed because of the residents failure to comply.

2.50 APPLIANCES

All personal property belonging to the landlord or his agents, including but not limited to: refrigerator, dishwasher, microwave, washer, dryer or air conditioners are not required by law, but may be offered as a courtesy to the residents and are not warranted or guaranteed in any way by the landlord or his agents. In the event such personal property of the landlord or his agents needs repair or replacement, resident understands that it might be their responsibility to repair or replace the unit. Residents must obtain prior written consent of the landlord or his agents before removing any appliances from the premises.

2.51 ALTERATIONS AND DECORATING

Resident(s) may not remodel or make any structural changes to the leased premises without the prior written consent of the landlord or his agent. Upon termination of this lease, the leased premises must be returned to its original condition.

The use of contact paper, paneling, permanent mirrors, tub appliques, wallpaper or borders or any decoration glued to the walls is not permitted. Residents will be charged for the removal of these items. Painting in any area of the premises is prohibited without the prior written consent of the landlord or his agents, further, any resident who paints will be charged for all expenses incurred to restore the walls to their original color and texture.

2.52 WINDOW COVERINGS

To assure a uniform exterior throughout the buildings, all window coverings must be must be in good repair at all times. Under no circumstances may windows be covered by any substances not designed to be a window covering (e.g. bed linens, towels, reflective film, aluminum foil, flags, paper products, etc.) No signs, signals, illumination, advertisement, notice or any other lettering or item may be displayed on windows, doors or any other part of the property, with the exception of intrusion alarm stickers.

2.53 LANDSCAPING & SNOW REMOVAL

Unless otherwise specified in this lease, resident(s) understand that they are responsible for all Landscaping and Snow Removal. Resident(s) understand that they will be held responsible for payment of any fines levied against the landlord or his agent, for their failure to maintain landscaping and/or snow removal in accordance with City/County code. Refer to section 2.8 in this lease.

2.54 ELECTRONIC COPY

All parties hereby agree that an electronic copy or photocopy of this documents shall carry the same weight and precedence as the original signed document.

2.55 ENTIRE AGREEMENT

Both parties represent that this lease and any addendums thereto, are the entire agreement and no verbal promises or assurances have been given by either party that is not specifically stated in this lease or any addendum thereto.

By initialing below, you acknowledge and agree to the terms in Section 2.

X TG X MWT
Talia R. Gilfix Margaret W. Torstrick

X EH X LWM
Elisabeth A. Hailu Leah W. Miller

X SGG X AH
Suzanne G. Gilfix Admassu Hailu

3. Rules and Regulations

3.1 SATELLITE DISHES

Resident understands that any installation of a satellite dish requires Landlord approval prior to installation and that installation must be done by a professional, subject to FCC regulations.

3.2 LIQUID FILLED FURNITURE, POOLS AND FISH TANKS

Waterbeds are prohibited. Water tanks over 10 (ten) gallons are prohibited. Pools are prohibited.

3.3 MAILBOXES

Postal regulations require boxes to be closed and locked. Mail will not be delivered to unlocked boxes. Please do not leave unwanted mail, advertisement or junk mail on the mailboxes or on the floor - please dispose of it properly, in a trash can.

3.4 LAUNDRY FACILITIES - MULTIFAMILY BUILDINGS

The resident is expected to clean the machine after each use and remove lint from the dryer. Do not dye clothing in the machines. Do not overload the machines. Trash cans are provided for laundry trash only. Children may not be left in the laundry room unattended at any time. Laundry room hours are 8:00 AM to 11:00 PM. It is the responsibility of the residents to be sure the caps of washing materials are closed securely to prevent spills.

3.5 TRASH DISPOSAL

Residents will dispose of trash, garbage and other waste material as required by the landlord or his agent and by law. Residents are responsible to provide their own trash receptacles in accordance with local laws. All trash must be placed in bags and inside trash receptacles. Trash may not be piled alongside the property, left in the parking area, left on the ground near the dumpsters, left on fire escapes or placed in common areas. Any object or personal property left in the common areas will be considered refuse and is subject to removal and disposal, in which case the residents will be obligated to pay for such service.

If you are a Baltimore City Resident and there is no municipal can you can request a free Municipal trash and recycling can via <https://www.baltimorecity.gov/311-services>. They will send you a form to fill out after your request has been submitted. These cans are

the property of the city and assigned to only one property so please do not remove them or damage them. If your trash can is stolen or missing you must report this loss to 311.

3.6 RECESSION AND CHANGES

The landlord and his agents reserve the right to rescind, modify, add or change of these rules and regulations that in the landlord or his agent's judgment is necessary for the safety, care, maintenance and operation of the building and grounds. When so made and notice given to residents of such change, such rule or regulation will have safe force and effect as if originally made part of this lease.

3.7 FIREARMS

If the resident is a gun owner, all laws and safety guidelines must be strictly followed. Any handgun must be licensed in accordance with state laws. All firearms must be stored in locked containers.

3.8 VIOLATIONS

Any violation of the rules and regulations is a lease violation, for which your tenancy may be terminated.

By initialing below, you acknowledge and agree to the terms in Section 3.

X TG
Talia R. Gilfix

X MWT
Margaret W. Torstrick

X EH
Elisabeth A. Hailu

X LWM
Leah W. Miller

X SGG
Suzanne G. Gilfix

X AH
Admassu Hailu

4. Additional Clauses and Terms

4.1 AUTHORIZATION FOR PAPERLESS COMMUNICATION

Tenant consents to have all statutory notices sent to Tenant by email or text, including but not limited to notice under the Real Property Article of the Maryland Code, Section 8-401(c).

4.2 DRUG FREE HOUSING

In consideration of the execution or renewal of this lease agreement, landlord and his agents and resident(s) agree as follows:

1. Resident, any member of residents household or their guests shall not engage in criminal activity, including drug related criminal activity, on or near the property. "Drug related criminal activity" means the illegal manufacture, sale, distribution, use or possession with intent to manufacture, sell, distribute, or use, of a controlled substance as defined in Section 102 of the Controlled Substances Act (21 U.S.C. 802).
2. Resident, any member of residents household or their guests shall not engage in any act intended to facilitate criminal activity, including drug related criminal activity on or near the property.
3. Resident, any member of residents household or their guests shall not permit the dwelling unit to be used for, or facilitate, criminal activity, including drug related criminal activity regardless of whether the individual engaging in such activity is a member of the residents household or a guest.
4. Resident or any member of residents household will not engage in the manufacture, sale or distribution of illegal drugs at any location, whether on or near the property.

5. Resident, any member of residents household and their guests or other person under residents control shall not engage in acts of violence or threats of violence, including but not limited to: Discharge of firearms on or near the property.

Violation of the above provisions shall be a material violation of the lease and good cause for termination of the tenancy. A single violation of any of the provision of this addendum shall be deemed a serious violation and a material non-compliance with the lease. It is understood and agreed that a single violation shall be good cause for termination of the lease and eviction from the property. Unless otherwise provided by law, proof of violation shall not require a criminal conviction but shall be by a preponderance of the evidence.

In case of conflict between the provisions of this addendum and any other provision of the lease, the provisions of the addendum shall govern.

4.3 SMOKE DETECTORS AND FIRE EXTINGUISHERS

1. Landlord hereby affirms and resident(s) confirm, that upon move-in all required smoke detectors, carbon monoxide detectors and fire extinguisher have been installed, tested and are in proper operating condition.

2. Residents acknowledge that it their responsibility to notify management, in writing, of any defects or malfunctions of the smoke detectors, carbon monoxide detectors and fire extinguisher.

3. Residents acknowledge that it is their responsibility to test each smoke detector and carbon monoxide detector monthly and replace any needed batteries.

Resident is aware that is unlawful and a violation of the lease for resident, household members or visitors to destroy, remove, tamper with or otherwise disable any smoke detector, carbon monoxide detector or fire extinguisher.

By signing below, I hereby certify that I have read and understand this document and all addendums, riders and amendments attached hereto. In addition, I am affirming that I am of legal age and ability to execute this document on my behalf, and agree to be bound to the terms and conditions set forth.

4.4 BEDBUGS

Resident(s) acknowledge that the Owner has inspected the Unit and is aware of no bedbug infestation

Resident(s) claim that all furnishings and personal properties that will be moved into the premises are free of bedbugs. Resident(s) hereby agree to prevent and control possible infestation by adhering to the below list of responsibilities:

1. Resident(s) shall cooperate with pest control efforts. If your unit or a neighbor's unit is infested, a pest management professional may be called to eradicate the problem. Your unit must be properly prepared for treatment. Resident(s) must comply with recommendations and request from the pest control specialist prior to professional treatment including, but not limited to:

2. Resident(s) shall report any problems immediately to Owner/Manager. Even a few bedbugs can rapidly multiply to create a major infestation that can spread to other units.

3. Check for hitch-hiking bedbugs. If you stay in a hotel or another home, inspect your clothing, luggage, shoes, and personal belongings for signs of bedbugs before re-entering your apartment. Check backpacks, shoes and clothing after using public transportation or visiting theaters. After guests visit, inspect beds, bedding and upholstered furniture for signs of bedbug infestation.

1. Placing all bedding, drapes, curtains and small rugs in bags for transport to laundry or dry cleaners.

2. Heavily infested mattresses are not salvageable and must be sealed in plastic and disposed of properly. 3. Empty dressers, nightstands and closets. Remove all items from floors; bag all clothing, shoes, boxes, toys, ect. 4. Bag and tightly seal washable and non-washable items separately. Used bags must be disposed of properly. 5. Vacuum all floors, including inside closets. Vacuum all furniture including inside drawers and nightstands. Vacuum mattresses and box springs. Carefully remove vacuum bags, sealing them tightly in plastic and discarding properly.

6. Wash all machine-washable bedding, drapes and clothing ect on the hottest water temperature and dry on the highest heat setting. Take other items to the dry cleaner making sure to inform the dry cleaner that the items are infested with bedbugs. Discard any item that cannot be decontaminated.

7. Move furniture toward the center of the room so that technicians can easily treat carpet edges where bedbugs congregate, as well as walls and furniture surfaces. Be sure to leave easy access to closets

4. Resident(s) agrees to indemnify and hold the Owner/Manager harmless from any actions, claims, losses, damages and expenses including, but not limited to, extermination fees, attorney's fees that Owner/Manager may incur as a result of negligence of the Resident(s) or any guests occupying or using the premises.

5. It is acknowledged that the Owner/Manager shall not be liable for any costs associated with extermination or loss of personal property to the Resident(s) as a result of an infestation of bedbugs.

By signing below, the undersigned Resident(s) agree and acknowledge having read and understood this Addendum.

4.5 UNIT DAMAGE CHARGES

Management is responsible for normal maintenance in your unit. All requests for service should be called in. Normal Service is performed Monday through Friday from 8:00am - 4:00pm. Emergencies are handled on an as needed basis. You will be responsible for any damages to the property caused by you, your children and/or visitors to your unit. If any damage is due to negligence on your part, either during your occupancy or when you vacate, you will be charged according to market rate. Below is simply an estimated list of charges to give you an idea. This is NOT necessarily going to be the final price as prices for material fluctuate frequently.

- Entry Door: \$500.00
- Entry Lock Change: \$100.00
- Duplicate Key: \$6.00
- Interior Door: \$100.00
- Painting (other than white room): \$150.00
- Remove Contact Paper: \$50.00/room
- Wallpaper Removal (patch not included): \$125.00/room
- Drywall Replacement: \$50.00/Sq Ft
- Bathroom Floor Tile: \$25.00/Sq Ft
- Ceramic Wall Tile: \$25.00/Sq Ft
- Towel Rack: \$25.00
- Porcelain Chips: \$25.00/each
- Crisper Cover: \$25.00
- Debris left outside trash: \$50.00/each occurrence
- Hauling of oversized debris left in unit: \$150.00/load
- Freezer Doors: \$100.00
- Debris Left in Unit: \$100.00/per room
- Carpet Shampoo (stains): \$250.00/unit
- Broken Window: \$200.00/each
- Window Screens: \$75.00/each
- Kitchen Countertop: TBD (\$ as per damage)
- Light/Globe Covers: \$25.00/each
- Shades: TBD (\$ per size)
- Other Light Fixtures: \$50.00
- Switch Plates: \$5.00
- Bathroom Cabinet Mirror: \$25.00
- Toilet Seat: \$35.00
- Tank Cover: \$50.00
- Soap Dish/Toothbrush Holder: \$25.00
- Toilet (Foreign Object Removed): \$150.00
- Encrusted Oven Racks: \$100.00
- Broiler Pan/Rack Missing: \$75.00
- Cleaning Range & Burners: \$50.00

- Cleaning Range Hood: \$25.00
- Cleaning Refrigerator: \$50.00
- Kitchen Cabinet Repairs: TBD (\$ per damage)
- Cleaning (Floor, Bath Tile, Baseboards, etc.): \$25.00/per hour
- Cleaning Microwave: \$15.00
- Re-Screening: \$50.00
- Garbage Disposal: \$100.00

Upon move-out please do the following:

- (a) Remove all debris from unit
- (b) Close all doors and windows
- (c) Turn off A/C in summer months and set the thermostat to 65 degrees in winter months
- (d) Nail and/or any other holes must be spackled
- (e) Turn in all keys that were given to you. Rent will continue to accrue until keys are turned in. If keys are not returned, you will be billed \$100.00 per lock.
- (f) After your unit has been inspected, your security deposit paperwork will be processed and forwarded to the owner. Your security deposit will be mailed to you via U.S. Mail. Charges for any damages above normal wear and tear will be deducted from your deposit.

We believe that if a resident is aware of these charges at the time that they move in, there will be less misunderstanding regarding charges both during occupancy and upon vacating.

ABOVE CHARGES ARE SUBJECT TO CHANGE.

THIS IS NOT A COMPLETE LIST OF ALL POSSIBLE CHARGES.

SUPPLY AND MATERIAL COSTS TO BE VERIFIED AT TIME OF REPLACEMENT.

By initialing below, you acknowledge and agree to the terms in Section 4.

X TG
Talía R. Gilfix

X MWT
Margaret W. Torstrick

X EH
Elisabeth A. Hailu

X LWM
Leah W. Miller

X SGG
Suzanne G. Gilfix

X AH
Admassu Hailu

5. Beagle Full Resident Kit Addendum

5.1 LEASE ADDENDUM

This Lease Addendum ("Addendum") is attached to and becomes a binding part of the Residential Lease Agreement ("Lease") between the undersigned Landlord and Tenant. By signing this Addendum, Tenant acknowledges that Tenant has read it in full, understands its contents, and agrees to abide by its provisions. Landlord means the property manager, owner, lessor or similarly identified person or entity indicated on the Lease Agreement

5.2 LIABILITY COVERAGE REQUIREMENT

1. Under the terms of the Lease, Tenant must maintain liability coverage with a minimum limit of \$100,000 for each occurrence of damage or loss to Landlord's property that may arise from Tenant's actions or negligence. This coverage is meant to protect against certain perils, including fire, smoke, or explosion. Tenant's failure to keep such liability coverage in force at any point during the Lease term will be considered a material breach of the Lease.

2. Tenant agrees to provide Landlord with evidence of liability coverage before taking possession of the leased premises. This includes presenting a valid insurance declaration page or certificate of insurance confirming the coverage limits and effective policy dates. Tenant must also list Landlord as an interested party on any third party renters insurance policy.

3. If the Lease is renewed, extended, or otherwise continues beyond its initial term, Tenant must again submit updated proof of coverage to Landlord prior to or upon renewal.

4. To facilitate confirmation of Tenant's policy details, Landlord will provide a specific online link (the "Verification Link") that Tenant must use to submit evidence of insurance. Failure to use this Verification Link, or to provide updated proof upon policy expiration, may result in automatic enrollment in Landlord's liability waiver program. Tenant can access their Verification Link [here](#).

5. If Tenant does not present acceptable liability coverage at any time, Landlord, at Landlord's discretion, may place Tenant under Landlord's liability waiver program ("Waiver Program"). By doing so, Tenant will be charged a recurring monthly fee (the "Waiver Fee") that is added to Tenant's rent or charged as a separate, itemized addition. Tenant remains responsible for any applicable fees, charges, or administrative costs associated with this Waiver Program. Tenants can find their conditions and exclusions under Landlord Waiver Program [here](#).

6. Tenant must be current on rent at the time of the reimbursable event in order to receive benefits under the Waiver Program.

7. The Waiver Fee is set at \$10.95 per month, charged to Tenant alongside rent. This fee is subject to periodic review and may be adjusted by Landlord with proper notice to Tenant. If Tenant secures insurance in compliance with this Addendum, Tenant may avoid or discontinue the Waiver Fee by timely providing proof of coverage through the Verification Link.

8. Tenant acknowledges that the cost of Landlord's Waiver Program may be higher than the premium Tenant could secure by purchasing a private policy that satisfies this Addendum's requirements. Furthermore, Landlord may incorporate reasonable administrative fees, state-imposed taxes, or other charges into the overall monthly Waiver Fee. The combined total will be billed to Tenant as part of the rent or as a separate, itemized addition. If Tenant purchases or reinstates an approved personal insurance policy during the Lease term and timely submits evidence through the Verification Link, Landlord will terminate Tenant's enrollment in the Waiver Program effective the following rental period, provided there is no gap in protection.

9. If a covered event results in damages to Landlord's property that exceed the coverage limits of either a personal insurance policy carried by Tenant or the Waiver Program reimbursement limits, Tenant may remain contractually liable for any outstanding amounts. Similarly, if Tenant causes damage beyond the scope of a policy's perils or coverage/reimbursement limits, Tenant must reimburse Landlord for those expenses.

10. If Tenant's insurance policy lapses, expires, or is canceled without immediate replacement, Tenant must notify Landlord at once. In the event of such a lapse or cancellation, Landlord may enroll Tenant in the Waiver Program without prior notice. The Waiver Fee will then be added to Tenant's subsequent rent obligations, and Tenant will remain responsible for payment until Tenant provides updated proof of insurance through the Verification Link.

11. Tenant hereby acknowledges that Tenant's decision to rely solely on the Waiver Program rather than obtaining Tenant's own policy may result in limited protection. Landlord's acceptance of insurance documents from Tenant does not constitute an endorsement or confirmation of policy adequacy. Tenant shall defend, indemnify, and hold Landlord harmless from any claims arising out of Tenant's failure to secure coverage that fully protects Tenant's property or personal liabilities.

12. Nothing in this Addendum shall be construed as a waiver of any right or remedy Landlord may have under law or the Lease. Landlord retains the right to pursue claims against Tenant for property damage or other liability regardless of the status of any insurance.

5.3 RENTERS KIT PROGRAM

This Lease Addendum includes details of services and protections (“Renters Kit”) the Landlord provides as part of your residency. The Landlord will provide the following services to you as part of the Renters Kit for \$30 per month, which will be paid along with rent. This package offers services to enhance your experience and provide added convenience.

The Renters Kit is a bundled service package, and no individual service discounts or opt-outs are available unless otherwise specified by the Landlord. The Renters Kit described herein is the only Renters Kit that will be provided under this Lease Addendum and is facilitated through Beagle, the Landlord’s designated partner for these services.

By signing, you acknowledge and agree to the following terms: Credit reporting services are provided through a third-party vendor, and the Landlord shall not be held liable for any errors, omissions, or misreporting; all disputes related to credit reporting must be resolved directly with the third-party provider. Air filters will be delivered to the property, and it is your sole responsibility to properly and timely replace all HVAC filters as required by the system; failure to do so shall constitute a breach of this agreement. Utility concierge services are offered for your convenience; however, you retain the right to arrange utility services independently and must continue to comply with all applicable HOA, association, and lease restrictions. Enrollment in identity theft protection constitutes acceptance of CLC ID Protect’s Terms of Service and Privacy Policy.

RENTERS KIT SERVICES

Services	Description
Build Your Credit Score	Your on-time rent payments will be reported to major credit bureaus through a third-party service—helping you build or improve your credit history just by paying rent.
HVAC Filter Delivery	Air filters will be delivered to your door every three months, improving air quality and helping your HVAC system run efficiently.
Utility Concierge Service	A concierge will assist you in arranging your electricity, water, gas, internet, cable, and other utility services
\$1 Million Identity Theft Protection	Get peace of mind with identity theft protection of up to \$1,000,000, including resolution support in the event of a breach.

Tenants can find their services under the Renters Kit [here](#).

5.4 AGREED AND ACCEPTED:

By signing below, Tenant affirms that they have read and reviewed the entirety of this Addendum to the best of their ability, including all terms, conditions, and any referenced programs, understand its contents and implications, and knowingly and voluntarily agree to be bound by its provisions.

By signing below, you acknowledge and agree to the terms in Section 5.

X *Talia Gilfix*

Lessee

IP Address: 73.128.102.110
06/07/2026 10:31am EDT

X *Margaret Torstrick*

Lessee

IP Address: 73.134.230.14
06/07/2026 03:47pm EDT

X *Elisabeth Hailu*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:54pm EDT

X *Leah Ward Miller*

Co-signer

IP Address: 174.250.120.113
06/07/2026 05:03pm EDT

X *Suzanne Gilfix*

Co-signer

IP Address: 107.122.189.100
06/07/2026 05:07pm EDT

X *Admassu Hailu*

Co-signer

IP Address: 73.128.102.110
06/08/2026 06:01pm EDT

6. Move Out Procedures Addendum

6.1 MOVE OUT PROCEDURES ADDENDUM

Your lease agreement requires that you leave the property clean and in the condition in which you found it when you moved in, subject only to normal wear and tear, as per your Move In Inspection Report. The purpose of this addendum is to help you prepare to turn your home over to Cornerstone Property Management once you vacate the home and at the same time avoid costly items that could be deducted from your security deposit.

The instructions provided below must be followed to the best of your ability in order to maximize the refund of your security deposit. If you do not clean in accordance with the required specifications detailed below, you will be held liable for reasonable cleaning charges – including charges for cleaning carpet, walls, appliances, etc. that are soiled beyond normal wear or are damaged.

PREPARING FOR MOVE OUT:

- ❖ After submitting a 60 Day Written Notice we prorate your rent for your move out month.
- ❖ Pay any outstanding balances on your account.
- ❖ You must provide your complete forwarding address to Cornerstone Property Management. Failure to do so will result in a delayed deposit itemization process.
- ❖ Keys, garage door openers, mailbox keys, etc. must be surrendered by the expiration date of the lease or additional prorated rent will be charged daily until they are returned.
- ❖ All gate access remotes as well as any keys given to access any neighborhood amenities (i.e. pool, clubhouse, etc) must be surrendered as well or a penalty could be incurred
- ❖ Utilities must be left on for 3 business days from surrendering all keys and access devices so that a final move out inspection can be conducted.
- ❖ If the utilities are not on for the move out inspections, you will be charged a \$65.00 trip charge.
- ❖ Call utility and water companies and arrange for a final meter reading –(remember utilities must be left on for 3 business days from when your keys and any other remotes have been surrendered.)

PREPARING FOR MOVE OUT (Continued):

- ❖ We will conduct a final move out inspection within 3 business days after all furnishings have been removed, all cleaning has been completed, and the keys are surrendered to Cornerstone Property Management. For your convenience, all keys and remotes can be left on the kitchen counter on the last day of your lease. Simply lock the bottom lock of the front door as you make your final exit. We will be by the home the following morning to retrieve those items.

CLEANING PROCEDURES

KITCHEN:

- ❖ The refrigerator must be thoroughly cleaned including freezer, shelves and drawers if present in your rental agreement.
- ❖ The range must be cleaned in all areas including the oven and shelves.
- ❖ The vent hood must be cleaned outside and underneath including the filter.
- ❖ Microwave oven (if applicable) must be cleaned inside and out.
- ❖ All cabinets and drawers must be wiped clean inside and out.
- ❖ Sinks and countertops must be clean and free of hard water residue.
- ❖ Floors and baseboards must be cleaned thoroughly.

BATHROOMS:

- ❖ All fixtures must be clean, shiny and free of soap film.
- ❖ Cabinets and drawers must be wiped clean inside and out.
- ❖ Shower enclosures must be clean and free of soap film and mildew.
- ❖ Toilets must be cleaned inside and out.
- ❖ Floors and baseboards must be cleaned thoroughly.

GENERAL:

- ❖ All carpets must be vacuumed and stain free.
- ❖ Windows are to be cleaned including window sills and tracks.
- ❖ Blinds must be clean, dust free and in good working condition.
- ❖ A/C vents and filters must be cleaned or replaced.
- ❖ All doors and trim must be wiped down and clean.
- ❖ All switch plates and wall outlets should be cleaned.
- ❖ Remove nails, screws, and hooks from walls, and ceilings.
- ❖ DO NOT patch any holes.
- ❖ DO NOT touch up paint, even if there is paint at the house.
- ❖ Patios/balconies must be clean and free of dirt, trash and debris.

- ❖ Replace any burned out or missing light bulbs.
- ❖ Clean ceiling fan blades and light fixtures.
- ❖ Clean fireplace, hearth, mantle, and remove any ashes or debris.
- ❖ Clean all closets and storage spaces.
- ❖ All smoke alarms must be operative and intact. Replace any batteries as necessary.

OUTSIDE:

- ❖ Lawns must be neatly mowed and edged, trees and shrubs pruned or trimmed, yards watered and all trash and debris removed.
- ❖ Any animal droppings are to be picked up and disposed of off premises.
- ❖ All trash and garbage must be removed from the premises (including curbside). If you have trash that exceeds normal pickup, you are to arrange to have it hauled away.
- ❖ Replace any damaged or missing window screens and windows.
- ❖ Walkways, driveways, patios, and garage floors must be cleaned and free of oil, grease, and debris.
- ❖ Repair any pet damage and treat for fleas/ticks, etc.
- ❖ Clean outdoor light globes, replace any burned out or missing bulbs.

It has been our experience that after the work and stress of moving out, tenants may be too tired to clean the house. We recommend considering a professional cleaning company. If you hire a professional cleaning service, you should provide them with a list of what we expect, and oversee and inspect their work. Any items not addressed to Cornerstone Property Management standards are subject to additional charges.

CARPET CLEANING:

Tenants are required to have carpets PROFESSIONALLY CLEANED at the time of move out. DO NOT rent machines from a store or use a home cleaning machine. Only professional cleaning is acceptable. Be sure to have any spot treatment or pet treatment done as needed. A receipt must be provided to management upon move out and can be emailed management@cornerstonemgmt-md.com

PLEASE consider that the cheapest carpet cleaning service will not perform a proper and sufficient cleaning. Anticipate that you must pay for corrective cleaning in the heavily soiled areas. If the carpet is not cleaned properly, even though a receipt has been turned in, we will deduct from your deposit the cost of proper carpet cleaning. Carpet cleaning should be completed after furnishings and boxes have been moved from the unit and after the cleaning has been done.

Please follow the above instructions carefully. If the house does not meet the expectations after the inspection, applicable charges could be assessed.

Upon leaving, please make sure to fully secure the property by locking all windows and doors, and setting alarm systems if so equipped. DO NOT LOCK DEADBOLTS FROM THE INSIDE!

The following is an estimate of charges. These are merely estimates and may vary depending upon the circumstances.

Cleaning Service Charges:

Carpet \$200.00 +
 Oven \$ 50.00 +
 Refrigerator \$ 50.00 +
 Freezer \$ 40.00 +
 Counter / Cabinets \$ 10.00 +
 each Toilet \$ 30.00 +
 Drawers / Sinks \$ 10.00 +
 Each Bathtub \$ 50.00 +
 Dishwasher \$ 20.00
 Mirrors \$ 20.00 + each
 Mini blinds \$ 20.00
 Windows / tracks \$ 50.00 + each
 Vertical blinds \$ 50.00
 Floors \$ 50.00 +
 Ceiling fan \$ 35.00
 Patio/Garage \$ 75.00 +
 Sliding door \$ 35.00
 Air Filter \$25.00 +
 Vent Hood \$ 35.00 +
 Furniture removal \$100.00 +
 Walls \$ 50.00 + per wall
 Trash removal \$120.00 +
 Fireplace \$ 75.00 +
 Rekey /Lost keys \$120.00 +

If there is damage to the property that is determined to be a tenant responsibility all work will be completed by a third party contract with a

20% surcharge added by Cornerstone Property Management for overseeing these repairs. It is our intent to make sure you get your security deposit back and if prior to vacating the property you have some concerns regarding property damage please contact our office at (443) 885 0188 or email management@cornerstonemgmt-md.com

We hope that you have a pleasant move and wish you well in your new home. Remember, state law mandates we return security deposits and itemizations within 45 days of you vacating the property, surrendering keys and providing a forwarding address. We do our best to get it out sooner to you. If you have any questions concerning deposit deductions or refunds, please submit them in writing to management@cornerstonemgmt-md.com

Thank you for your cooperation,

Cornerstone Property Management

By signing below, you acknowledge and agree to the terms in Section 6.

X *Talia Gilfix*

Lessee	IP Address: 73.128.102.110
	06/07/2026 10:35am EDT

X *Margaret Torstrick*

Lessee	IP Address: 73.134.230.14
	06/07/2026 03:47pm EDT

X *Elisabeth Hailu*

Lessee	IP Address: 73.128.102.110
	06/07/2026 04:54pm EDT

X *Leah Ward Miller*

Co-signer	IP Address: 174.250.120.113
	06/07/2026 05:03pm EDT

X *Suzanne Gilfix*

Co-signer	IP Address: 107.122.189.100
	06/07/2026 05:07pm EDT

X *Admassu Hailu*

Co-signer	IP Address: 73.128.102.110
	06/08/2026 06:02pm EDT

Your Renters Kit

Resident Benefits Program

Get access to **\$100+** of benefits for just **\$-40.95** per month.



Air Filter Deliveries

- ✓ **Breathe Easier:** Reduce allergens and improve indoor air quality
- ✓ **Automated Schedule:** Automatic filter deliveries right when you need them
- ✓ **Save Money:** Keep your HVAC running efficiently and lower energy bills

Benefit Value
\$12/Month



Credit Building

- ✓ **Boost Your Score by up to 200 points:** Rent payments reported to all 3 credit bureaus
- ✓ **No Extra Effort:** Automatic reporting with positive-only impact
- ✓ **Qualify for More:** Improve your credit profile for better loans and approvals

Benefit Value
\$15/Month



Renters Concierge

- ✓ **Personal Moving Assistant:** No need for long hold times or research—just tell us what you need
- ✓ **One-Stop Setup:** Get your internet, utilities, and TV connected hassle-free
- ✓ **Exclusive Discounts:** Get special deals on home services and subscriptions

Benefit Value
\$100+ in savings



ID Theft Protection

- ✓ **\$1M Identity Theft Coverage:** Stay protected from fraud and financial threats
- ✓ **24/7 Fraud Resolution:** Dedicated specialists help you recover if your identity is stolen
- ✓ **Dark Web Monitoring:** Alerts if your personal information is compromised

Benefit Value
\$15/Month



Renter Rewards

- ✓ **Exclusive Deals:** Enjoy exclusive rewards without extra cost
- ✓ **Curated Offers:** Personalized discounts based on your property
- ✓ **Partner Network:** Discounts from national and local brands

Benefit Value
\$100+/Month



Tenant Legal Liability Protection

- ✓ **Stay Protected:** Against accidental damage like fire, water, and negligence
- ✓ **Lease Compliance:** Meets property management insurance requirements
- ✓ **Peace of Mind:** Avoid unexpected out-of-pocket expenses for tenant liability

Benefit Value
\$25/Month



Better Living,
Made Simple.



Cornerstone Property Management

4115 Wilkens Ave • Suite 200 • Baltimore, MD 21229
(443) 478-3083



7

Beagle_RK_Cornerstone_MGMT_Flyer.pdf

X *Margaret Torstrick*

Lessee

IP Address: 73.134.230.14
06/07/2026 03:48pm EDT

X *Talia Gilfix*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:23pm EDT

X *Elisabeth Hailu*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:54pm EDT

X *Leah Ward Miller*

Co-signer

IP Address: 174.250.120.113
06/07/2026 05:04pm EDT

X *Suzanne Gilfix*

Co-signer

IP Address: 74.104.132.95
06/07/2026 06:33pm EDT

X *Admassu Hailu*

Co-signer

IP Address: 73.128.102.110
06/08/2026 06:02pm EDT

Liability Waiver Program

Let's check renters insurance requirements off your list.

Renters Insurance Requirement

As part of your lease agreement, you are required to maintain renter's insurance at all times to **cover any tenant legal liability**. Your policy must meet a minimum of **\$100,000** in liability coverage and **other requirements** listed in your lease agreement.



What is a Tenant Liability Waiver program?

The Tenant Liability Waiver helps cover accidental damage **without needing renters insurance**. This program only costs **\$15/month** and protects you if damage happens – your property manager may **waive up to \$100,000** in costs, even if caused by you, your guests, or roommates.

This ensures the required property damage liability coverage amount is met while your personal belongings is protected.



What events are eligible for reimbursement?

- | | |
|----------------------|-------------------|
| ✓ Fire and Smoke | ✓ Bad Weather |
| ✓ Burglary | ✓ Falling Objects |
| ✓ Personal Liability | ✓ Water Damage |
| ✓ Building Collapse | ✓ Explosion |



What are the reimbursement limits?



Personal Liability

If someone gets injured on your property or you cause unintentional property damage.

Reimbursement Limit
\$100,000



Bodily Injury

If a guest gets injured on your property as a direct result of you.

Reimbursement Limit
\$10,000

Program Benefits

- 1 Stay Protected**
Protect you against accidental damage like fire, water, and negligence
- 2 Immediate Lease Compliance**
Meet your renters insurance requirements, immediately. No more actions for you
- 3 Easy Enrollment**
A small fee collected with you rent – no separate bill or application required
- 4 Peace of Mind**
Avoid unexpected out-of-pocket expenses for tenant liability
- 5 Simple Reimbursement Process**
Property damage handled by your property manager.

To learn more about program details and your renters insurance requirements, please refer to your lease agreement.

Cornerstone Property Management

4115 Wilkens Ave • Suite 200 • Baltimore, MD 21229
(443) 478-3083



8

Cornerstone_Management_TLW_Waiver.pdf

X *Margaret Torstrick*

Lessee

IP Address: 73.134.230.14
06/07/2026 03:48pm EDT

X *Talia Gilfix*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:23pm EDT

X *Elisabeth Hailu*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:55pm EDT

X *Leah Ward Miller*

Co-signer

IP Address: 174.250.120.113
06/07/2026 05:04pm EDT

X *Suzanne Gilfix*

Co-signer

IP Address: 74.104.132.95
06/07/2026 06:37pm EDT

X *Admassu Hailu*

Co-signer

IP Address: 73.128.102.110
06/08/2026 06:02pm EDT



Lead Poisoning Prevention Program

Notice of Tenants' Rights

INTRODUCTION

This Notice of Tenants' Rights explains your legal rights pursuant to the Maryland Reduction of Lead Risk in Housing Law, which went into effect on February 24, 1996. Under this law, property owners are required to address all potential lead-based paint hazards in rental properties constructed prior to 1978, register and annually renew registration of their properties with Maryland Department of the Environment's (MDE) Lead Poisoning Prevention Program, and provide tenants with lead educational materials. This Notice of Tenant's Rights also provides a detailed explanation of what property owners are required to do to comply with the law, how to inform your landlord that repairs need to be performed in your home, and steps you can take to enforce your legal rights if your landlord refuses to respond to your request.

Please read this material carefully and call the Lead Hotline at 410-537-4199 or 800-776-2706 if you have any questions. (TTY Users 800-735-2258)

I HAVE JUST MOVED INTO A RENTAL DWELLING THAT WAS BUILT BEFORE 1978, WHAT DO I NEED TO KNOW?

In order to be fully compliant with the law, your landlord is required to:

- 1) Give you the Notice of Tenant Rights, the EPA brochure, "Protect Your Family from Lead in Your Home," and a copy of the lead inspection certificate for the unit on or before the day you move in. The property owner may ask you to sign a statement acknowledging that you received these items.
- 2) Ensure that the property is currently registered with the Maryland Department of the Environment (MDE) and is required to pay a \$30.00 per property/unit registration fee.
- 3) Obtain a passing Full Risk Reduction certificate prior to you moving into the property.



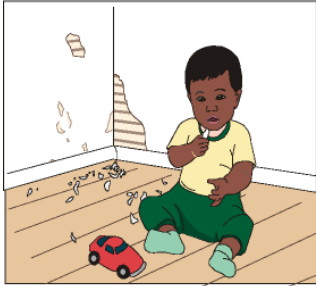
DOES MY RENTAL DWELLING UNIT HAVE TO BE INSPECTED BEFORE I MOVE IN?

Yes. The property owner must have the unit inspected at the owner's expense. All inspections are required to be performed by an inspector accredited by MDE. If the house passes the inspection, the property owner will be given a Lead Paint Risk Reduction Inspection Certificate. This certificate will be on file at MDE. The owner is required to give you a copy of the inspection certificate when you

move in. If you wish to know the results of the inspection, ask your landlord or call the Lead Hotline at 410-537-4199, 1-800-776-2706, or TTY 800-735-2258.

ARE THERE OTHER TIMES THAT THE PROPERTY OWNER MUST COMPLY WITH SPECIAL STANDARDS WHILE I LIVE HERE?

Yes. When a child under six or a pregnant woman has an elevated blood lead level (EBL) 10 µg/dl or more, the local health department will inform the property owner of the obligation to meet the **Modified Risk Reduction Standard**.



The Modified Risk Reduction Standard must also be met when the property owner receives a written Notice of Defect that there are structural defects and/or chipping, peeling, and flaking paint in your home. Chipping, peeling and flaking paint in pre-1978 constructed rental properties is presumed to contain lead, which can be dangerous to you and your children.

The property owner will have 30 days to satisfy the Modified Reduction Standard after receipt of a written Notice of Elevated Blood Lead Level or Notice of Defect.

HOW DO I TELL THE PROPERTY OWNER ABOUT STRUCTURAL DEFECTS and/or THAT THERE IS CHIPPING, PEELING, AND FLAKING PAINT IN MY HOME?

You must send a notice to the property owner in writing. You may either write a letter or use a “Notice of Defect Form.” A sample copy of the form is attached on page 5. When sending a notice, it is suggested to send it **Certified Mail, Return Receipt Requested** or **Hand Deliver** it to the property owner and obtain a signature evidencing receipt. This documentation is also useful when making a referral to MDE or your local housing department.



Once the property owner receives the notice, your property must satisfy the Modified Risk Reduction Standard within 30 days.

HOW DOES AN OWNER MEET THE MODIFIED RISK REDUCTION STANDARD?

Within 30 days after the receipt or a Notice of Elevated Blood Lead Level or Notice of Defect, the property owner provides for the temporary relocation of tenants to a lead free dwelling unit or another dwelling unit that has meet the full risk reduction standard;

OR

Within 30 days after the receipt or a Notice of Elevated Blood Lead Level or Notice of Defect, the property owner ensures that the property passes a test for lead contaminated dust and by performing certain lead hazard reduction treatments. The property owner must pay for those repairs and must use a contractors accredited by MDE to perform lead abatement work.

SHOULD MY FAMILY STAY IN THE HOME WHILE REPAIRS ARE BEING MADE?

Nobody is permitted in the work area. Pregnant women and children under 6 years old are prohibited from being in the house while the lead hazard reduction treatments are being performed. If you are required to leave your house for more than 24 hours while treatments are performed, the property owner must pay for all your reasonable expenses directly related to your required relocation to temporary lead safe housing.

The property owner is also responsible for expenses related to the moving, storing, or cleaning of furniture, and possibly food costs for the family while work is being done in the home.

You must allow the property owner to enter your home to do the treatments.

The property owner is required to have the home inspected to verify the Modified Risk Reduction standard has been met. After all work is completed, an MDE accredited inspector must inspect the property to verify compliance with the Modified Risk Reduction standard.

WHAT IF MY LANDLORD HAS NOT COMPLIED WITH THE LAW, OR HAS FAILED TO RESPOND TO MY NOTICE?



1. Make a Referral

If you have given your landlord a written Notice of Defect or Notice of EBL and no repairs have been completed, you can make a referral to Maryland Department of the Environment's Lead Poisoning Prevention Program by calling 1-800-776-2706 or 410-537-3825. When making a referral, please provide copies of the Notice of Defect or Notice of EBL, along with any verification of receipt you may have.



2. Rent Escrow

Rent Escrow is a legal process that requires you to file a Complaint for Rent Escrow in the District Court in the county in which you live. If the District Court grants your request for an escrow account, you will be required to pay your rent into the District Court's escrow account instead of to your landlord. This provides an incentive for your landlord to complete repairs in your home that threaten the life, health, or safety of you and your family. In order to have an escrow account established based on lead hazards, you only need to prove that your landlord is not in compliance with Maryland's Lead Laws.

An escrow account is only established after all facts have been presented to a judge in a judicial proceeding. Therefore, it is suggested that you seek the advice and representation of an attorney.

3. Rent Protection

In 2004, the Maryland General Assembly enacted legislation requiring landlords to confirm their compliance with Maryland's Lead Risk Reduction in Housing Law when filing for repossession of property based on a tenant's failure to pay rent. If the property to be repossessed was constructed prior to 1978, the landlord must state that they are currently registered with Maryland Department of the Environment and provide the certificate number for the inspection conducted for the current tenancy. Failure to provide this information may result in the dismissal of the landlord's complaint.

4. Retaliatory Eviction

It is unlawful for your landlord to evict you for complaining about dangerous conditions present in your home, including the presence of peeling, chipping, and flaking paint. The law protects tenants against eviction and illegal rent increases initiated after notification. It is presumed that any attempt to evict a tenant or to raise the rent, except for nonpayment of rent, within two months after compliance with the applicable risk reduction standard, is in retaliation for the tenant's notification of dangerous conditions, and shall be void. It is also against the law for the property owner to evict you because there is someone in your home found to have a high blood lead level.



If you have any questions about the Maryland Lead Law, visit:

www.mde.state.md.us/lead or call the Lead Hotline at 410-537-4199 or toll-free at 1-800-776-2706, or TTY 1-800-735-2258.



1800 Washington Boulevard | Baltimore, MD 21230-1718 | www.mde.state.md.us
410-537-3000 | 800-633-6101 | TTY Users: 800-735-2258

Lawrence J. Hogan, Jr., *Governor* | Boyd K. Rutherford, *Lt. Governor* | Ben Grumbles, *Acting Secretary*

Revised 01/2015 Page 4 of 5

Notice of Defect/Notice of Elevated Blood Level

Send this notice by certified mail, return receipt requested or hand-deliver this notice and get a signature from the property owner or the property owner's agent or manager.

To: _____	From: _____
Name of Property Owner	Your Name
_____	_____
Property Owner Address	Your Address
_____	_____
City, State, Zip	City, State, Zip
_____	_____
	Phone

Property Subject To This Notice: _____

THIS IS TO NOTIFY YOU TO MEET THE MODIFIED RISK REDUCTION STANDARD AS REQUIRED BY § 6-819 OF THE ENVIRONMENT ARTICLE OF THE ANNOTATED CODE OF MARYLAND BECAUSE:

___ A child under the age of six years, or a pregnant woman, residing at the above address has been diagnosed with a blood lead level of 10 µg/dl or more on; **and/or**

___ The following defects require your attention:

The following areas contain peeling, chipping, flaking paint that is accessible to a child:

___ Living Room	___ Bathroom	___ Hallway	___ Door Frame
___ Dining Room	___ Front Porch	___ Stairway	___ Windows
___ Kitchen	___ Bedroom	___ Exterior Walls	___ Other _____

The following areas contain structural defects:

___ Living Room	___ Bathroom	___ Hallway	___ Door Frame
___ Dining Room	___ Front Porch	___ Stairway	___ Windows
___ Kitchen	___ Bedroom	___ Exterior Walls	___ Other _____

Other Hazardous Conditions:

PROPERTY OWNER / MANAGER SIGNATURE

I, _____ owner / manager of the above-noted property (circle one) hereby acknowledge receiving this Notice of Defect / EBL.

Signature _____ Date _____

Cornerstone Property Management

4115 Wilkens Ave • Suite 200 • Baltimore, MD 21229
(443) 478-3083



9

MDE_NoticeOfTenantsRights.pdf

X *Talia Gilfix*

Lessee

IP Address: 73.128.102.110
06/07/2026 10:36am EDT

X *Margaret Torstrick*

Lessee

IP Address: 73.134.230.14
06/07/2026 03:48pm EDT

X *Elisabeth Hailu*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:55pm EDT

X *Leah Ward Miller*

Co-signer

IP Address: 174.250.120.113
06/07/2026 05:04pm EDT

X *Suzanne Gilfix*

Co-signer

IP Address: 74.104.132.95
06/07/2026 06:37pm EDT

X *Admassu Hailu*

Co-signer

IP Address: 73.128.102.110
06/08/2026 06:02pm EDT



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

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
- About health effects of lead
- 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 and 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](https://www.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 avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium.
- 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.

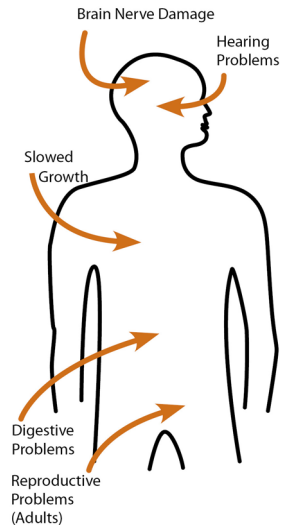
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

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](https://www.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), 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

Deteriorating 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:

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ 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 1-800-877-8399.

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 avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium. 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 professional. 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:

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Remodeling, or Repairing (RRP) 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 and
 - 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

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:

- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit [epa.gov/lead](https://www.epa.gov/lead) for EPA's lead in drinking water information.

- **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 (16 CFR 1303). 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 (76 FR 44463).

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/lead 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) 321-6671

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 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-7836

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.
WWPD/TOPE
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
Solid Waste & Toxics Unit (WCM-128)
1200 Sixth Avenue, Suite 900
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 HUD's Office of Healthy Homes and Lead Hazard Control 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/offices/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.

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).

Cornerstone Property Management

4115 Wilkens Ave • Suite 200 • Baltimore, MD 21229
(443) 478-3083



10

Protect your family from lead in your home.pdf

X *Talia Gilfix*

Lessee

IP Address: 73.128.102.110
06/07/2026 10:36am EDT

X *Margaret Torstrick*

Lessee

IP Address: 73.134.230.14
06/07/2026 03:48pm EDT

X *Elisabeth Hailu*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:55pm EDT

X *Leah Ward Miller*

Co-signer

IP Address: 174.250.120.113
06/07/2026 05:04pm EDT

X *Suzanne Gilfix*

Co-signer

IP Address: 74.104.132.95
06/07/2026 06:37pm EDT

X *Admassu Hailu*

Co-signer

IP Address: 73.128.102.110
06/08/2026 06:02pm EDT



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) (<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](https://www.legalhelpmd.org) (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)
(<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.

Cornerstone Property Management

4115 Wilkens Ave • Suite 200 • Baltimore, MD 21229
(443) 478-3083



11

Tenant-Bill-of-Rights-2025.pdf

X *Talia Gilfix*

Lessee

IP Address: 73.128.102.110
06/07/2026 10:37am EDT

X *Margaret Torstrick*

Lessee

IP Address: 73.134.230.14
06/07/2026 03:48pm EDT

X *Elisabeth Hailu*

Lessee

IP Address: 73.128.102.110
06/07/2026 04:55pm EDT

X *Leah Ward Miller*

Co-signer

IP Address: 174.250.120.113
06/07/2026 05:07pm EDT

X *Suzanne Gilfix*

Co-signer

IP Address: 74.104.132.95
06/07/2026 06:37pm EDT

X *Admassu Hailu*

Co-signer

IP Address: 73.128.102.110
06/08/2026 06:02pm EDT

Cornerstone Property Management

4115 Wilkens Ave • Suite 200 • Baltimore, MD 21229
(443) 478-3083



12. Sign and Accept

12.1 CERTIFICATION

By signing below, I hereby certify that I have read and understand this document and all addendums, riders and amendments attached hereto. In addition, I am affirming that I am of legal age and ability to execute this document on my behalf, and agree to be bound to the terms and conditions set forth.

X *Margaret Torstrick*

Lessee IP Address: 73.134.230.14
06/07/2026 03:48pm EDT

X *Talia Gilfix*

Lessee IP Address: 73.128.102.110
06/07/2026 04:23pm EDT

X *Elisabeth Hailu*

Lessee IP Address: 73.128.102.110
06/07/2026 04:55pm EDT

X *Leah Ward Miller*

Co-signer IP Address: 174.250.120.113
06/07/2026 05:07pm EDT

X *Suzanne Gilfix*

Co-signer IP Address: 74.104.132.95
06/07/2026 06:38pm EDT

X *Admassu Hailu*

Co-signer IP Address: 73.128.102.110
06/08/2026 06:02pm EDT

X *James Gagnon*

Lessor IP Address: 73.129.9.72
06/09/2026 07:24am EDT