

RESIDENTIAL LEASE AGREEMENT – VERSION 1.0

Landlord: Discreet Wealth Preservation Group LLC

Tenant: Latrice Tiffany Allen

Property: 1208 Darley Avenue, Baltimore, Maryland

Lease Term: August 15, 2026 through July 31, 2028

1. Lease Term

Tenant leases the property for a fixed term beginning August 15, 2026 and ending July 31, 2028.

2. Rent

Monthly rent is \$1,250. Rent will be paid on a bi-weekly schedule at \$625 per payment according to an attached payment ledger.

3. Move In/Out

Before possession, Tenant shall pay first month's rent (\$1,250) and last month's rent (\$1,250).

4. Security Deposit

Security deposit is \$625. Tenant shall pay \$125 with each of the first five bi-weekly payments. Deposit handling shall comply with Maryland law.

5. Utilities

Tenant is responsible for all utilities unless otherwise stated. Water service shall remain in Landlord's name and Tenant shall reimburse Landlord within 10 days of receiving billing documentation.

6. Occupancy

Approved occupants are Tenant and three minor children. Additional occupants require written approval.

7. Assistance Animal

One documented emotional support cat is approved. Any additional animal requires written approval.

8. Renter's Insurance

Tenant shall maintain renter's insurance throughout the tenancy and provide proof before move-in.

9. Electronic Payments

All rent, reimbursements, and deposit installments shall be paid electronically unless otherwise approved in writing.

10. Maintenance

Tenant shall maintain cleanliness, promptly report maintenance issues, replace ordinary light bulbs and HVAC filters if applicable, and prevent avoidable damage.

11. Landlord Maintenance

Landlord shall maintain the premises in compliance with applicable law and address covered repairs within a reasonable time.

12. Entry

Landlord may enter the premises as permitted by Maryland law for inspection, maintenance, emergencies, or showing the property. 24 hour notice will be provided unless an emergency constitutes immediate entry.

13. Inspections

Move-in and move-out inspections with photographs and written condition reports shall be completed.

14. Prohibited Conduct

Illegal activity, nuisance activity, intentional damage, and unauthorized occupants are prohibited.

15. Default

Failure to pay rent, utility reimbursements, security deposit installments, or other material breaches may constitute default subject to Maryland notice requirements. Immediate evictions will proceed.

16. Communication

Tenant agrees to communicate promptly regarding maintenance concerns and anticipated payment difficulties.

17. No Self-Help Repairs

Tenant shall not perform significant repairs, modifications, or improvements without written consent from property manager/owner.

18. Smoke-Free Property

Smoking and vaping are prohibited inside the dwelling.

19. Water Reimbursement Procedure

Landlord shall provide a copy of the water bill. Tenant shall reimburse the billed amount within ten days.

20. Acknowledgment of Accommodation Opportunity

The parties acknowledge that special payment accommodations were discussed and accepted in good faith. These accommodations are intended to support a successful tenancy.

21. No Precedent

Special accommodations in this lease are unique to this tenancy and do not establish a precedent for future tenants or future modifications.

22. Entire Agreement

This lease and its attached exhibits constitute the entire agreement. Amendments must be in writing and signed by both parties.

23. Governing Law

This lease shall be governed by Maryland law.

24. Severability

If any provision is unenforceable, the remainder of the lease remains in effect.

25. Notices

Notices may be delivered in any manner permitted by Maryland law and by agreed electronic communication for routine matters.

EXHIBIT A – BI-WEEKLY PAYMENT SCHEDULE

Rent payments of \$625 are due every two weeks according to a signed payment calendar. The first five payments shall also include a \$125 security deposit installment.

EXHIBIT B – TENANT INITIAL CHECKLIST

- ☒ Bi-weekly rent structure understood
- ☒ Security deposit installment plan understood
- ☒ Water reimbursement obligation understood
- ☒ Electronic payment requirement understood
- ☒ Renter's insurance requirement understood
- ☒ Approved occupants understood
- ☒ Approved emotional support animal understood

SIGNATURES

LANDLORD: Discreet Wealth Preservation Group
LLC By: Torrance Jones__ Date: __July 21 2026

TENANT: Latrice Tiffany Allen

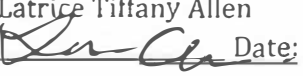
Signature:  Date: 7/17/26

EXHIBIT C - MOVE-IN CONDITION REPORT

To be completed jointly at possession.