



RESIDENTIAL LEASE AGREEMENT

Table of contents

1. Grant to lease	2. Terms of lease
3. Delivery of possession	4. Rent
5. Additional Rent	6. Arrears / application of payment
7. Security deposit	8. Rental application
9. Permit use and occupancy	10. Vacancy
11. Restricted areas	12. No illegal use
13. Animals	14. No assignment / Subletting
15. Condition of leased premises	16. Utilities
17. Repairs and maintenance	18. No alteration or installation of equipment
19. Access to apartment	20. Keys and access devices
21. Fire and other casualty	22. Liability of landlord and tenant
23. Renters Insurance	24. Abandonment
25. Default; Eviction; Recovery of possession	26. Damages
27. Hold over penalty	28. Quiet Enjoyment
29. Subordination to mortgage	30. Tenant's letter
31. Notices	32. Tenant contact information
33. Renewal; Month -to-month continuation	34. End of term
35. Rules and regulations	36. Authority
37. Binding	38. No Waiver
39. Severability	40. Full agreement
41. Jury trial waiver	

Tenant's Initial JC



RESIDENTIAL LEASE AGREEMENT

This Lease Agreement (hereinafter "Lease") sets forth the complete and binding agreement between the Landlord and Tenant regarding the Premises described herein. By signing this Lease, the Parties acknowledge that they have read, understand, and agree to be legally bound by its terms.

This Lease is entered into as of the 15th day of August, 2026, by and between:

The Lessor: Kuff #300 housing associates LLC (Managed by Himana Realty LLC) (hereinafter referred to as "Landlord") whose address for notice is P.O Box 3739, jersey city, NJ 07303

AND

The Lessee: Jacqueline Renee Collins hereinafter referred to as "Tenant") whose address is 3215 Ravenwood ave, Baltimore MD 21213.

If more than one person executes this Lease as Tenant, each such person shall be jointly and severally liable for all obligations under this Lease. The term "Tenant" as used herein shall mean each Tenant individually and all Tenants collectively. Notice to any one Tenant shall constitute notice to all Tenants. The act, agreement, notice, or signature of any one Tenant with respect to the occupancy or the terms of this Lease, including any renewal, extension, amendment, termination, or modification shall be binding upon all Tenants.

In all instances in which the Landlord may exercise rights or perform obligations under this Lease, it may do so through its authorized agents or representatives. If Landlord is a limited liability company, corporation, partnership, trust, or other legal entity, no member, manager, officer, director, employee, or agent shall have any personal liability under this Lease.

This Lease constitutes the entire agreement between the Parties and supersedes all prior discussions or representations. No oral statements shall modify this Lease. This Lease may be executed electronically and in counterparts, each of which shall be deemed an original.

For the valuable consideration described below, the sufficiency of which is hereby acknowledged, Landlord and Tenant do hereby covenant, contract and agree as follows:

1. Grant of lease

Landlord does hereby lease unto Tenant, and Tenant does hereby rent from Landlord, solely for use as a personal residence, excluding all other uses, the Premises located in the state of Maryland, at the address of 3215 Ravenwood ave, Baltimore MD 21213

2. Term of lease

The Lease term shall commence on September 1, 2026 (Start Date).

This Lease shall be a month-to-month tenancy and shall continue on a month-to-month basis until terminated by either the Landlord or the Tenant. Either party may end the tenancy by providing at least 60 days' written notice to the other, or as otherwise required by applicable local or state law.

A fixed-term tenancy shall apply only if the Parties execute a separate written Fixed Term Addendum expressly modifying this Section.

Tenant's Initial JC



3. Delivery of possession

Landlord shall deliver possession of the Premises to Tenant on or about the Start Date and for the duration of the Lease term, subject to Tenant's compliance with this Lease.

Tenant expressly agrees that if, by reason of the Premises being unready for occupancy, the holdover of a prior tenant or occupant, or as a result of any other cause whatsoever, Tenant is unable to enter and occupy the Premises, Landlord shall not be liable to Tenant for damages resulting from such delay; however, rent shall abate for the period during which Tenant is unable to occupy the Premises.

4. Rent

The Tenant agrees to pay monthly rent in the amount of \$ 1285, due in advance on the 1st day of each month.

Rent shall be paid by electronic means (such as Zelle, ACH transfer, or another method designated by Landlord), unless otherwise permitted by Landlord in writing. The Landlord may also require or provide the use of a secure online rent payment portal (e.g., Apartments.com, AppFolio, RentCafe, Buildium, or similar), which may include options for bank transfers, credit/debit card payments, and recurring auto-pay enrollment.

The first month's rent is due upon execution of this Lease. If the Lease term commences on a day other than the first day of a calendar month, rent for the initial partial month shall be prorated on a daily basis using a thirty (30) day month and shall be due on the next regular rent due date. The monthly rent cycle shall remain fixed and shall not be altered by such partial-month commencement. Tenant shall remain responsible for payment of such prorated amount regardless of any prepayment of future monthly rent.

A late fee of \$ 64.25 will be charged if rent is not paid in full within 3 days after the due date. If any electronic payment is rejected, reversed, or fails, the Tenant shall be responsible for a returned payment fee of \$ 75 or the maximum amount permitted by applicable law.

Should multiple payment failures occur, the Landlord reserves the right to require all future rent payments to be made using certified funds (e.g., certified check or money order) or by another method acceptable to Landlord.

If Tenant elects to pay rent by credit/debit card, any applicable processing or convenience fees charged by the payment processor shall be Tenant's responsibility.

Rent shall not be considered paid until it is successfully received and cleared in the Landlord's designated account. Tenants are encouraged to enroll in autopay through the online portal (if available) to ensure timely payment and avoid late fees.

5. Additional Rent

In addition to base monthly rent, any and all sums due from Tenant under this Lease, including but not limited to fees, charges, utilities, damages, costs of repairs, fines, returned payment fees, late charges, attorney's fees (to the extent permitted by applicable law), and any amounts expended by Landlord on Tenant's behalf due to Tenant's failure to perform any obligation under this Lease, shall be deemed "Additional Rent."

If Tenant fails to perform any obligation required under this Lease, Landlord may, but shall not be obligated to, perform such obligation on Tenant's behalf. The cost incurred by Landlord in doing so shall be payable by Tenant as Additional Rent and shall be due upon demand or, at Landlord's option, with the next installment of monthly rent.

Tenant's Initial JC



Failure to pay Additional Rent when due shall constitute a default under this Lease, and Landlord shall have all rights and remedies available under this Lease and applicable law for non-payment of rent, including the right to institute summary dispossess proceedings where permitted by law.

6. Arrears / Application of payment

If Tenant is in arrears or if the amount remitted is less than the total outstanding balance, Landlord shall have the right, in its sole discretion, to apply any payment received toward any outstanding amounts owed by Tenant, including but not limited to Additional Rent, late fees, returned payment charges, attorney's fees, prior month balances, or current rent, in such order as Landlord determines.

Any restrictive endorsement or notation on any payment shall be void and of no effect, and acceptance of any partial payment shall not constitute a waiver of Landlord's right to collect the remaining balance owed or to enforce any rights under this Lease.

7. Security Deposit

Tenant has deposited \$ _____ \$0, which amount shall not exceed the maximum permitted by applicable law with the Landlord as security that the Tenant will comply with all the terms of this lease. The Security Deposit shall be held, maintained, and administered in accordance with applicable state and local law.

It shall be used as security for the Tenant's compliance with the Tenant's obligations under this Lease. The Landlord may deduct any costs resulting from the Tenant's failure to comply with any agreement in this Lease. If the costs exceed the Security, the Tenant shall pay the additional amount to the Landlord. If the Landlord uses any of the Security during the Term, the Tenant shall promptly restore the Security to its original amount and shall be collected as additional rent. The Security is not to be used by the Tenant for the payment of Rent without the Landlord's written consent including the last month of occupancy. It is the tenant's obligation to pay additional security to increase the security amount proportional to the current rent, upon demand. In the event Tenant fails to do so, Landlord has the right to apply any rent money received from the Tenant toward the tenant's rent security to keep it current. That would cause the actual rent to be in arrears. In this event, tenant shall replenish the security account for the amount so depleted within 15 days after notification by Landlord of this requirement and to be collected as additional rent.

Rent security will be returned to the Tenant in accordance with the law of state of Maryland, but only after Tenant vacates apartment and only after all of the following conditions are satisfied:

- (a) The apartment must be returned in the same condition as when the Tenant started occupying it, other than normal wear and tear.
- (b) Rent must be paid in full and no liens or damage incurred by the Tenant during rental period. Keys must be returned to Landlord.
- (c) No personal property or furniture of any kind to be left in apartment. It must be broom cleaned by Tenant. Any costs incurred by the Landlord to clean the apartment, or to return the apartment to its original condition, the cost will be deducted from the security deposit.
- (d) Tenant must cooperate with Landlord in showing the apartment to prospective tenants to help Landlord rent the apartment as soon as it should become vacant.

Tenant's Initial JC



Within 30 days after the end of Term, the Landlord shall return to the Tenant (a) the Security, less any charges made under this Lease, and (b) a statement itemizing any deductions. This shall be done by personal delivery, regular or certified mail.

If the Landlord's interest in the building is transferred, the Landlord shall

- (a) turn over the Security plus the Tenant's portion of the interest or earnings to the new Landlord
- (b) notify the Tenant of the name and address of the new Landlord. Notice must be given to the Tenant within 15 days after the transfer, by registered or certified mail.

The Landlord shall then no longer be liable to the Tenant for the Security plus the Tenant's portion of the interest or earnings. The new Landlord becomes liable to the Tenant for the return of the Security plus the Tenant's portion of the interest in accordance with the terms of this Lease.

8. Rental Application

Tenant represents and warrants that the statements made on the Rental Application, attached hereto, are considered to be material representations that have been relied upon by Landlord as an inducement for renting the Premises to Tenant. If any material facts in the application are untrue, Landlord shall have the right to terminate this Lease, to hold Tenant liable for any and all damages, to avail themselves of all rights and remedies to which he may be entitled by law or in equity, and to recover reasonable attorney's fees and costs.

The tenant's written application for an apartment is hereby incorporated into and made a part of this lease.

9. Permit use and occupancy

The Premises shall be used and occupied solely as a private residence and for no other purpose. Tenant shall not use or permit the Premises to be used for any commercial, business, professional, unlawful, or hazardous purpose.

Occupancy of the Premises shall be limited to Tenant and any lawful occupants listed in the Rental Application or otherwise approved in writing by Landlord. Tenant shall not permit occupancy in excess of applicable health, safety, or housing code limits.

Tenant shall not assign this Lease, sublet the Premises, list the Premises for short-term rental, or permit transient occupancy without the prior written consent of Landlord.

Tenant shall not make or allow any use of the Premises that would violate applicable law, homeowners' association rules (if applicable), insurance requirements, or zoning restrictions

10. Vacancy

Tenant shall not vacate the Premises for an extended period without prior written notice to Landlord. Tenant shall remain responsible for all obligations under this Lease during any period of absence. Failure to provide notice of extended absence may constitute a violation of this Lease

11. Restricted Areas

Tenant shall use only those portions of the Premises expressly designated for Tenant's use under this Lease. Any basement, attic, crawl space, mechanical room, storage area, garage, yard, or other area not

Tenant's Initial JC



expressly included in the description of the Premises shall not be used without Landlord's prior written consent.

In multi-family properties, the basement, if any, is not part of the leased Premises and shall not be considered a common area unless expressly designated in writing by Landlord. Tenant shall have no right of access to such basement area except as expressly authorized by Landlord.

No basement or other restricted area shall be used as sleeping quarters, living space, or for any purpose not permitted by applicable law or building code. Tenant shall not store hazardous, combustible, or unlawful materials in any restricted area. Unauthorized entry into or use of restricted areas shall constitute a material violation of this Lease.

12. No Illegal Use

Tenant shall not perpetrate, allow or suffer any acts or omissions contrary to law or ordinance to be carried on upon the leased premises or in any common area. Upon obtaining actual knowledge of any illegal acts or omissions upon the leased premises, Tenant agrees to immediately inform Landlord and the appropriate authorities. Tenant shall bear responsibility for any and all illegal acts or omissions upon the leased premises and shall be considered in breach of this Lease upon conviction of Tenant or any of Tenant's family or invitees, licensees, and/or guests for any illegal act or omission upon the leased premises- whether known or unknown to Tenant.

13. Animals

THERE WILL BE NO ANIMALS, unless authorized by a separate written Pet Addendum to this Residential Lease Agreement. Tenant shall not permit any animal, including mammals, reptiles, birds, fish, rodents, or insects on the property, even temporarily, unless otherwise agreed by a separate written Pet Agreement. Landlord may remove or cause to be removed any unauthorized animal and deliver it to appropriate local authorities by providing at least 24-hour written notice to Tenant of Landlord's intention to remove the unauthorized animal. Landlord will not be liable for any harm, injury, death, or sickness to any unauthorized animal. Tenant is responsible and liable for any damage or required cleaning to the Property caused by any unauthorized animal and for all costs Landlord may incur in removing or causing any unauthorized animal to be removed, such costs shall constitute Additional Rent. Unauthorized animals shall not create any waiver of this provision through Landlord's knowledge or delay in enforcement.

14. No Assignment / Subletting

Tenant shall not, without Landlord's prior written consent, which may be withheld to the extent permitted by applicable law:

- (a) assign this Lease or transfer Tenant's interest, whether voluntarily, involuntarily, or by operation of law;
- (b) sublet all or any portion of the Premises;
- (c) grant any license or other occupancy right in the Premises; or
- (d) permit any person to occupy the Premises other than as an approved occupant or temporary guest.

Use of the Premises for short-term rental purposes, including but not limited to Airbnb, Vrbo, corporate housing, or similar arrangements, is strictly prohibited.

Tenant's Initial *JC*



Any unauthorized assignment, subletting, licensing, transfer, or occupancy shall constitute a material breach of this Lease and may result in termination of tenancy in accordance with applicable law.

In addition to constituting a material breach, Tenant shall be liable for any actual damages, increased insurance costs, municipal fines, attorney's fees (to the extent permitted by law), lost rental value, administrative costs, and any profits or income derived from such unauthorized use. All such amounts shall be deemed Additional Rent and shall be due upon demand.

15. Condition of Leased Premises

Tenant acknowledges that Tenant has inspected the leased premises prior to signing this Lease, or has voluntarily waived the opportunity to do so. Tenant accepts the premises and is satisfied with its present physical condition as of the commencement date.

Tenant acknowledges that no representations, warranties, or promises have been made by Landlord or Landlord's agents regarding the condition of the premises except as expressly stated in this Lease or as required by governing law.

Tenant shall maintain the premises in a clean and orderly condition and shall not cause or permit any damage to the premises through any act or omission of Tenant, Tenant's household members, guests, invitees, or licensees. Tenant shall be financially responsible for the cost of repairs or replacements necessitated by such damage, and such costs shall constitute Additional Rent and shall be due upon demand or with the next monthly rent payment.

Upon the expiration or termination of this Lease, Tenant shall return the premises in the same condition as received, ordinary wear and tear excepted.

16. Utilities

Tenants will provide and pay for all the utilities including but not limited to ones identified below (indicate those that apply):

☒ Electric, ☒ Gas, ☒ Telephone, ☒ Cable Television, ☒ Water, ☒ Garbage pick-up.

Landlord will provide and pay for the following utilities (indicate those that apply):

☐ Electric, ☐ Gas, ☐ Telephone, ☐ Cable Television, ☐ Water, ☐ Garbage pick-up.

For utilities that are not individually metered, not capable of being placed in Tenant's name, or billed directly to Landlord (including but not limited to Water, Sewer, Trash, or other municipal services), Tenant shall reimburse Landlord for Tenant's allocated share of such charges. Such reimbursement shall be deemed Additional Rent and shall be due upon demand or as billed.

Allocation of such charges may be based on actual usage, sub-meter readings, occupancy, square footage, a ratio utility billing system (RUBS), or another reasonable allocation method determined by Landlord, to the extent permitted by applicable law.

Tenant shall maintain continuous required utility service throughout the tenancy. Failure to establish or maintain required utility service shall constitute a material breach of this Lease. Any utility-related costs incurred by Landlord due to Tenant's failure to establish or maintain required service shall be deemed Additional Rent and shall be due upon demand.

Landlord shall not be liable for interruption, reduction, or failure of utility services caused by third parties, governmental action, utility providers, acts of God, or circumstances beyond Landlord's reasonable

Tenant's Initial JC



control. Such interruption shall not relieve Tenant of the obligation to pay Rent, except as otherwise required by applicable law.

17. Repairs and Maintenance

The Tenant shall:

- (a) Maintain the Premises in a clean, safe, and sanitary condition;
- (b) Promptly notify Landlord in writing of any condition requiring repair;
- (c) Use all plumbing, electrical, heating, cooling, and other systems and appliances in a safe and reasonable manner;
- (d) Be responsible for all damage to the Premises or Building caused by the act, negligence, misuse, or omission of Tenant, Tenant's household members, guests, invitees, or licensees;
- (e) Reimburse Landlord, as Additional Rent, for the cost of repairs made necessary by such damage.

If the Tenant believes that repairs are necessary and fall under the Landlord's responsibility, the Tenant must first contact the Landlord's office by phone and then confirm the request in writing. The Landlord shall be given a reasonable time to assess and perform the repairs, with the timeframe depending on the nature and urgency of the issue. If the Tenant and Landlord agree on a scheduled time for outside contractors to access the unit (e.g., appliance repair), and entry is not possible due to the Tenant's unavailability, **the Tenant shall reimburse the Landlord for the cost of the missed service call.**

The Landlord shall make any necessary repairs and replacements to the vital facilities serving the Apartment within a reasonable time after notice by the Tenant.

However, the tenant shall be responsible for all repairs that cost \$ 150 or less and shall be responsible for the first \$ 150 of any repairs that exceed \$ 150. If, however, the dwelling unit, its plumbing, heating and/or cooling system is damaged or impaired as a result of the deliberate or negligent actions of the Tenant or those present with Tenant's knowledge or permission the tenant shall be fully responsible for payment of 100% costs of any such repairs. The Landlord shall not be liable for interruption of services or inconvenience resulting from delays in making repairs or replacements if due to circumstances beyond Landlord's reasonable control.

18. No Alterations or Installation of Equipment

Tenant shall not make any structural or material alterations, additions, or improvements to the Premises without Landlord's prior written consent. This includes, but is not limited to:

- (a) installation of paneling, flooring, built-ins, partitions, moldings, or fixtures affixed to floors, walls, or ceilings;
- (b) installation or modification of locks, security devices, or access controls (provided that Tenant may install legally permitted security devices if Landlord is provided a duplicate key or access method, if required by law);
- (c) painting, wallpapering, or decorative modifications beyond ordinary removable décor;
- (d) installation of equipment, wiring, satellite dishes, or antennas;
- (e) modification of plumbing, electrical, HVAC, gas, or other building systems

Tenant's Initial JC



(f) install, replace, remove, or modify any appliance without Landlord's prior written consent

All alterations or improvements made with Landlord's written consent shall, unless otherwise agreed in writing, become the property of Landlord upon installation and shall remain upon termination of the Lease. Landlord may require Tenant to remove any approved alteration and restore the Premises to its original condition, reasonable wear and tear excepted. Tenant shall be responsible for all costs associated with any permitted alterations and shall repair any damage resulting therefrom. Tenant shall not permit any mechanic's lien or similar claim to be filed against the Premises or Building. If any such lien or claim is filed as a result of Tenant's actions, Tenant shall promptly cause it to be discharged and shall indemnify Landlord for all related costs, including attorney's fees to the extent permitted by law. Any such costs shall be deemed Additional Rent. Unauthorized alterations shall constitute a material breach of this Lease.

19. Access to Apartment

Landlord and Landlord's authorized agents, contractors, property managers, brokers, lenders, insurers, and representatives shall have the right to enter the Premises upon reasonable notice to Tenant for the purposes of:

- (a) inspecting the Premises;
- (b) making repairs, alterations, or improvements;
- (c) supplying services;
- (d) verifying compliance with this Lease; or
- (e) showing the Premises to prospective purchasers, lenders, contractors, insurers, or tenants.

Except in cases of emergency, "reasonable notice" shall generally mean at least twenty-four (24) hours' advance notice, which may be provided in writing, electronically, or by other reasonable means, unless a shorter notice period is permitted by applicable law or mutually agreed upon by the parties.

Landlord may enter the Premises without notice in the event of an emergency or where immediate action is reasonably necessary to protect persons, property, or the Building.

During the tenancy, and particularly after notice of termination has been given by either party, Landlord may show the Premises to prospective tenants or purchasers at reasonable hours.

Tenant shall not unreasonably withhold, delay, or interfere with lawful access to the Premises. If Tenant unreasonably denies access, Landlord may pursue injunctive relief, damages, or any other remedies available under this Lease or applicable law.

20. Keys and Access Devices

Landlord shall provide Tenant with keys and access cards, garage openers, or other access devices (collectively, "Access Devices") required for entry to the Premises upon payment of all required move-in funds.

All Access Devices remain the property of Landlord. Tenant shall not duplicate, transfer, or provide Access Devices to any person not authorized to occupy the Premises.

Tenant shall promptly notify Landlord if any Access Device is lost, stolen, or compromised. Tenant shall be responsible for the reasonable cost of replacement of lost or unreturned Access Devices, including re-keying or lock replacement if reasonably necessary for security.

Tenant's Initial *JC*



Upon termination of this Lease or surrender of the Premises, Tenant shall return all Access Devices to Landlord. Failure to return Access Devices may result in additional charges as permitted by law.

Tenant shall not change, alter, or install additional locks or security devices without the prior written consent of Landlord, except as otherwise permitted by applicable law.

21. Fire and Other Casualty

The Tenant shall notify the Landlord at once of any fire or other casualty in the Apartment. The Tenant is not required to pay Rent when the Apartment is unusable. If the Tenant uses part of the Apartment for living purposes, the Tenant must pay Rent pro-rata for the usable part.

If the Apartment is partially damaged by fire or other casualty the Landlord shall repair it within a reasonable time. This includes the damage to the Apartment and fixtures installed by the Landlord. The Landlord need not repair or replace anything installed by the Tenant.

Either party may cancel this Lease if the Apartment is so damaged by fire or other casualty that it cannot be repaired within 90 days. If the parties cannot agree, the opinion of a contractor chosen by the Landlord and the Tenant will be binding on both parties.

This Lease shall end if the Apartment is totally destroyed. The Tenant shall pay Rent to date of destruction.

If the fire or other casualty is caused by the act or neglect of the Tenant, the Tenant's family or domestic employees, the Tenant shall pay for all repairs and all other damages.

22. Liability of Landlord and Tenant

The Landlord is not liable for loss, injury, or damage to any person or property, unless it is due to the Landlord's gross negligence. The Tenant is liable for any loss, injury or damage to any person or property caused by the act or neglect of the Tenant, the Tenant's family or domestic employees. In the event there is any claim for damage, loss or injury to any person or property, such claim must be submitted, in writing, to the Landlord's office, via certified mail, within 7-days of the occurrence of the loss, damage or injury; failure to so notify the landlord shall be deemed an absolute waiver of the claim.

The Landlord carries no insurance covering loss to Tenant's belongings and Tenant is responsible for securing its own insurance protection against loss to its belongings. Tenant shall promptly notify Landlord of any fire hazard, fire or accident on the leased premises. Tenants shall not use the premises or permit them to be used in such manner that fire or other insurance placed on the leased premises or the building of which it constitutes a part, shall be canceled or suspended, or shall be rated a more hazardous risk than at the date of the signing of this lease. On breach of this obligation the Landlord may in addition to other remedies provided by this lease or by law, collect as additional rent or damages for Tenant any increase in premiums on insurance carried by the Landlord on the leased premises or on the building of which it constitutes a part.

The Landlord is exempt from liability for any damage or injury to any persons or property caused by or resulting from steam, electricity, gas, water, rain, ice or snow or any leak or flow from or into any part of said building or from any damage or injury resulting or arising from any other cause or happening whatsoever. The Tenant shall give to the Landlord or to the Landlord's agents prompt written notice of any accidental damage or defects in the water pipes, gas pipes or warming apparatus.

To the extent permitted by applicable law, Tenant shall indemnify, defend, and hold harmless Landlord and Landlord's agents from and against any claims, damages, liabilities, losses, costs, or expenses

Tenant's Initial JC



(including reasonable attorney's fees) arising out of or related to the negligent or intentional acts or omissions of Tenant, Tenant's household members, guests, invitees, or licensees.

23. Renters Insurance

Tenant shall, at Tenant's own expense, maintain a renters insurance policy with minimum coverage of \$ 100,000 for personal property loss and liability. Tenant agrees to provide Landlord with a copy of the insurance policy or certificate of insurance prior to occupancy and upon each renewal. The policy shall name the Landlord as an additional insured and loss payee. Failure to maintain the required insurance shall constitute a default under this Lease.

24. Abandonment

Abandonment shall be defined as the Tenant's absence from the leased premises for fourteen (14) or more consecutive days while rent or any other amounts due under this Lease remain unpaid, and the circumstances reasonably indicate that Tenant has vacated the premises without intent to return. Such absence may constitute a breach of this Lease. Indicators of abandonment may include, but are not limited to, removal of substantially all personal property, termination of utilities, failure to respond to written communication, accumulation of mail, or other objective evidence of vacancy.

This definition does not limit or impair Landlord's rights or remedies under this Lease or applicable law. In the event of abandonment, Landlord, or Landlord's authorized agents, may enter and secure the leased premises and pursue such remedies as permitted under applicable law, including termination of tenancy and recovery of possession through lawful process, subject to any legal requirements governing such action.

25. Default; Eviction; Recovery of Possession

A violation of any material term, covenant, or condition of this Lease shall constitute a default by Tenant. Upon Tenant's default, Landlord may pursue all rights and remedies available under this Lease and applicable law, including termination of tenancy and recovery of possession through lawful eviction proceedings.

Landlord may recover unpaid Rent, Additional Rent, damages, attorney's fees (to the extent permitted by law), court costs, and any other amounts legally recoverable. All rights and remedies of Landlord under this Lease shall be cumulative and not exclusive

26. Damages

Tenant shall be liable for all damages resulting from Tenant's breach of this Lease, including but not limited to unpaid Rent, Additional Rent, property damage beyond ordinary wear and tear, reasonable attorney's fees (to the extent permitted by law), court costs, and other legally recoverable expenses.

If Tenant vacates or is removed from the Premises prior to lawful termination of the tenancy, Tenant shall remain liable for Rent and other charges as they become due, subject to Landlord's duty to mitigate damages as required by applicable law.

Landlord may recover reasonable costs incurred in re-renting the Premises, including advertising expenses, broker commissions, cleaning, repair, and preparation costs necessary to return the Premises to rentable condition. Landlord's acceptance of re-rental income shall not waive Tenant's liability for any deficiency.

Tenant's Initial JC



27. Hold Over Penalty

If Tenant remains in possession of the Premises after termination or expiration of this Lease without Landlord's written consent, Tenant shall be deemed a holdover occupant.

During such holdover period, Tenant shall pay use and occupancy charges equal to two (2) times the then-current monthly Rent, prorated on a daily basis, for each day Tenant remains in possession.

Such amount is agreed to be reasonable liquidated damages reflecting Landlord's anticipated losses, including but not limited to lost rental opportunities, administrative costs, and disruption of leasing operations, and is not intended as a penalty.

Acceptance of such payments shall not constitute consent to continued occupancy or renewal of tenancy.

Landlord retains all rights and remedies available under applicable law, including eviction and recovery of damages. This provision is in addition to any other rights or remedies available to the Landlord under applicable law.

28. Quiet Enjoyment

So long as Tenant is not in default under this Lease, Tenant shall be entitled to peaceful and quiet enjoyment of the Premises during the term of this Lease, subject to the terms and conditions herein and Landlord's rights of entry as permitted by this Lease and applicable law

29. Subordination to Mortgage

This Lease and all renewals of this Lease shall be subordinate to all present and future mortgages on the building that include the apartment. In a sale of the building arising out of a court proceeding known as foreclosure, the holder of a mortgage on the building may end this Lease. The Tenant shall sign all papers needed to subordinate this lease to any mortgage on the building. If the Tenant refuses, the Landlord may sign the papers on behalf of the Tenant.

30. Tenant's Letter

At the request of the Landlord, the Tenant shall sign a letter stating that (a) this Lease has not been amended and is in effect, (b) the Landlord has fully performed all of the Landlord's agreements in this Lease, (c) the Tenant has no rights to the Apartment and Building, except as stated in this Lease, (d) the Tenant has paid all Rent to date, and (e) the Tenant has not paid Rent for more than 1 month in advance. The letter shall also list all the property attached to the Apartment that is owned by the Tenant.

31. Notices

Any giving of notice under this Lease or applicable state law shall be made by Tenant in writing and delivered to the address noted above for the payment of rent, by Certified or registered mail, return receipt requested. Delivery by mail shall not be considered complete until actual receipt by Landlord or Landlord's agent. Landlord may, but is not required to, accept notice via electronic communication in lieu of notice by mail. Electronic notices to the Landlord must be sent to the Landlord's Agent at the following

kulfihousing2@gmail.com

Any notices from Landlord to Tenant shall be in writing and shall be deemed sufficiently served upon Tenant if when deposited in the mail addressed to the leased premises, or addressed to Tenant's last known post office address, or hand delivered, or placed in Tenant's mailbox, or sent by email to the email

Tenant's Initial JC



address provided by Tenant below. If Tenant is more than one person, then notice to one shall be sufficient as notice to all.

Tenant's Email Address for Notice: powertrip98@yahoo.com

32. Tenant Contact Information

Tenant shall provide Landlord with a current working telephone number and, if available, a current email address for purposes of communication regarding the Premises and this Lease. Tenant shall promptly notify Landlord of any change in contact information, including telephone number or email address, and in no event later than twenty-four (24) hours after such change.

Failure to update contact information shall not excuse Tenant from receiving notices delivered in accordance with the Notice provisions of this Lease. Landlord may rely upon the most recent contact information provided by Tenant unless and until updated in writing.

33. Renewal; Month-to-Month Continuation

Unless otherwise modified by a separate written Fixed Term Addendum, this tenancy is month-to-month. If a fixed term applies pursuant to written addendum, unless the Landlord or the Tenant provides written notice at least 30 days prior to the expiration of the lease term indicating that they do not wish to extend the Lease, the Lease shall automatically convert to a month-to-month tenancy upon expiration of the current term, with all other provisions remaining unchanged. The Landlord shall be entitled to increase the rent during the month-to-month term by providing the Tenant with at least 30 days' prior written notice.

34. End of Term

At the end of the Term the Tenant shall:

- (a) leave the Apartment clean
- (b) remove all of the Tenant's property
- (c) repair all damage, including that caused by moving
- (d) vacate the Apartment and return it with all keys to the Landlord in the same condition as it was at the beginning of the Term except for normal wear and tear.

If the Tenant leaves any property in the Apartment, the Landlord may (a) dispose of it and charge the Tenant for the cost of disposal, or (b) keep it as abandoned property.

35. Rules and Regulations

The Tenant shall comply with all rules established by the Landlord for the safety, cleanliness, and proper maintenance of the Premises, Building, and for the comfort and convenience of other tenants. These rules apply to the Tenant, their guests, and any person permitted on the premises. Tenant accepts all rules set forth in the **House Rules Rider**, which is incorporated herein by reference. and agrees to follow any reasonable amendments issued thereafter.

Tenant shall also comply with all applicable laws, ordinances, and regulations issued by governmental authorities, insurance carriers, boards of fire underwriters, health boards, or similar bodies, when such requirements are directed to the Tenant or relate to the leased premises.

Tenant's Initial JC



Breach of any of the responsibilities, rules, or conditions as set forth shall constitute a material violation of this Lease and may result in enforcement actions, including termination of tenancy in accordance with applicable laws

36. Authority

If all the Lessees named herein do not sign this agreement, the one signing warrants that he or she has the authority to sign for the other

37. Binding

This Lease is binding on the Landlord and the Tenant and all parties who lawfully succeed to their rights or take their places.

38. No Waiver

The failure of Landlord to insist upon the strict performance of the terms, covenants, and agreements herein shall not be construed as a waiver or relinquishment of Landlord's right thereafter to enforce any such term, covenant, or condition, but the same shall continue in full force and effect. No act or omission of Landlord including acceptance of Rent or partial performance shall be considered a waiver of any of the terms or conditions of this Lease, nor excuse any conduct contrary to the terms and conditions of this Lease, nor be considered to create a pattern of conduct between the Landlord and Tenant upon which Tenant may rely upon if contrary to the terms and conditions of this Lease.

39. Severability

If any provision of this Lease is determined to be invalid, illegal, or unenforceable under applicable law, the remainder of this Lease shall remain in full force and effect and shall be construed to give maximum effect to the parties' intent.

40. Full Agreement

The parties have read this Lease. It contains their full agreement. It may not be changed except in writing signed by the Landlord and the Tenant.

Tenant has examined the leased premises before signing this lease and Landlord or Landlord's agent has made no representations or promises with respect to the lease premises except as set forth in this lease. The taking of possession by Tenant shall be conclusive evidence against Tenant that he has accepted the premises 'as is' and that the premises were in good and satisfactory condition at the time possession was taken. This lease contains all the agreements and conditions between the parties hereto.

41. Jury Trial Waiver

Landlord and Tenant hereby give up and waive their right to trial by jury in any legal action for any dispute and any claim between the parties, which include but are not limited to, any matter concerning or arising from the Lease Agreement and the leased premises. Tenants may choose to consult an attorney regarding this waiver. Tenant acknowledges that this waiver was knowing and voluntary. Tenant(s) Initial JC

Tenant's Initial JC



This lease is a legally binding document. Please be sure that you understand the lease before you sign it.

WITNESS THE SIGNATURES OF THE PARTIES TO THIS RESIDENTIAL LEASE AGREEMENT:

LANDLORD:

Sign: Kulfi Housing Name: Kulfi #300 housing associates LLC Date: 2026-08-27

Tenant:

Sign: Jacqueline Collins Name: Jacqueline Renee Collins Date: 2026-08-17

Sign: _____ Name: _____ Date: _____

Sign: _____ Name: _____ Date: _____

Tenant's Initial JC



Lead Paint Disclosure

Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards

Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not taken care of properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre- 1978 housing, landlords must disclose the presence of known lead-based paint and lead-based paint hazards dwelling.

Tenants must also receive a Federally approved pamphlet on lead poisoning prevention.

Lessor's Disclosure

(a) Presence of lead-based paint or lead-based paint hazards (check one below)

_____ Known lead-based paint and/or lead-based paint hazards in the housing. (explain)

☒ Lessor has no knowledge of lead-based paint and/or lead-based paint hazards in the dwelling

(b) Records and reports available to the lessor (check one below)

_____ Lessor has provided the lessee with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

☒ Lessor has no records or reports pertaining to lead-based paint and/or lead-based paint hazards.

Lessee's Acknowledgment (initial)

_____ (c) Lessee has received copies of all the information listed above

_____ (d) Lessee has received the pamphlet Protect Your Family from Lead in Your Home.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate

This lease is a legally binding document. Please be sure that you understand the lease before you sign it

Tenant Jacqueline Collins
Name Jacqueline Renee Collins Date: 2026-08-17

Landlord
Kulfi Housing 2026-08-27
(Owner/Agent) Date

Tenant _____
Name: _____ Date: _____



RENTER'S INSURANCE ADDENDUM

This Renter's Insurance Addendum ("Addendum") is incorporated into and made part of the Residential Lease Agreement ("Lease") between Landlord and Tenant.

1. Insurance Requirement

Tenant shall, at Tenant's sole cost and expense, obtain and maintain renter's insurance throughout the entire Lease term issued by a licensed insurance carrier authorized to do business in the state where the Premises are located.

The policy shall provide at minimum:

- Personal property coverage of not less than \$ 20,000
- Personal liability coverage of not less than \$ 100,000 per occurrence

Coverage limits may be reasonably adjusted by Landlord upon renewal of the Lease, subject to applicable law. Failure to maintain required insurance shall constitute a default under the Lease.

2. Additional Insured / Interested Party

To the extent permitted by the insurance carrier, Tenant shall cause Landlord (and Landlord's property manager, if applicable) to be named as an Additional Insured for liability coverage, or if unavailable, as an Interested Party / Additional Interest entitled to notice of cancellation or non-renewal.

3. Proof of Coverage

Tenant shall provide Landlord with proof of insurance (certificate or declarations page):

(a) Prior to occupancy; (b) Upon renewal of the policy; (c) upon request by Landlord.

Failure to provide proof of coverage may be treated as a Lease default.

4. Tenant Property and Liability

Tenant acknowledges that Landlord's insurance does not cover Tenant's personal property or personal liability. Tenant is solely responsible for loss or damage to Tenant's belongings and for any liability arising from Tenant's occupancy of the Premises.

5. Failure to Maintain Coverage

If Tenant fails to maintain required coverage, Landlord may, to the extent permitted by law:

- (a) Treat such failure as a material breach of the Lease;
- (b) Require immediate compliance; or
- (c) Obtain coverage on Tenant's behalf and charge the cost to Tenant as Additional Rent.

6. Waiver of Claims

Tenant waives claims against Landlord for loss or damage to Tenant's personal property that could have been covered by the required renter's insurance.

Tenant Jacqueline Collins

Name: Jacqueline Renee Collins Date: 2026-08-17

Tenant _____

Name: _____ Date: _____

Landlord

Kulfi Housing 2026-08-27
(Owner/Agent) Date



OUTSIDE MAINTENANCE & EXTERIOR RESPONSIBILITY RIDER

This Outside Maintenance & Exterior Responsibility Rider ("Rider") is incorporated into and made part of the Residential Lease Agreement ("Lease"). In the event of any conflict between this Rider and the Lease, this Rider shall control

1. Garbage and Recycling

Tenant shall properly handle and dispose of all garbage, recycling, and waste generated from the Premises. Tenant shall place trash and recycling in appropriate containers and place such containers at the designated municipal collection area in accordance with the municipal collection schedule. Tenant shall remove all debris and shall dispose of bulk or oversized items not accepted by municipal haulers at Tenant's expense. Garbage, debris, or waste shall not be allowed to accumulate on the Premises or exterior areas.

2. Exterior Maintenance

Tenant shall maintain all exterior areas serving the Premises in a clean, safe, and orderly condition, including lawn mowing, trimming, weed control, landscaping upkeep, and removal of leaves, debris, and personal property.

3. Snow and Ice Removal

Tenant shall remove snow and ice from sidewalks, walkways, driveways, steps, and entrances serving the Premises in accordance with applicable municipal ordinances and within the time required by law.

4. Compliance with Municipal Requirements

Tenant shall comply with all municipal sanitation, property maintenance, landscaping, and snow removal ordinances. Any municipal fines, citations, violations, legal fees, or costs incurred by Landlord due to Tenant's failure to comply shall be reimbursed by Tenant and shall constitute Additional Rent due upon demand.

5. Landlord Step-In Rights

If Tenant fails to perform any responsibilities described in this Rider, Landlord may, without waiving Tenant's default and without obligation to do so, perform or contract for the required services. The full cost of such services, including reasonable administrative fees, shall be charged to Tenant as Additional Rent.

Tenant *Jacqueline Collins*
2026-08-17
Name: Jacqueline Renee Collins Date:

Landlord
 Kulfi Housing 2026-08-27
(Owner/Agent) Date

Tenant
Name: Date:



NO SMOKING ADDENDUM

This No Smoking Addendum ("Addendum") is incorporated into and made part of the Residential Lease Agreement ("Lease").

1. Smoke-Free Premises

The Premises, including the dwelling unit and any attached or adjacent areas, shall be a smoke-free environment.

Smoking is strictly prohibited inside the dwelling unit, in hallways, common areas, basements, stairwells, balconies, patios, garages, storage areas, and within ___ feet of the building entrance or structure, unless otherwise permitted by applicable law.

For purposes of this Addendum, "smoking" includes the inhaling, exhaling, burning, carrying, or possession of any lighted or heated cigar, cigarette, pipe, hookah, vape device, electronic cigarette, marijuana product, or any other similar device or substance intended for inhalation.

2. Tenant Responsibility

Tenant shall ensure that all household members, guests, invitees, and occupants comply with this Addendum. Tenant shall be responsible for any violation committed by such persons.

3. Odor and Damage

Tenant shall be responsible for any damage, cleaning, deodorization, remediation, repainting, carpet replacement, duct cleaning, or other costs resulting from smoking in violation of this Addendum. Such costs shall constitute Additional Rent and shall be due upon demand.

4. No Waiver

A failure by Landlord to enforce this Addendum upon any occasion shall not constitute a waiver of the right to enforce it in the future.

5. Disclaimer

Tenant acknowledges that while the Premises are designated as smoke-free, Landlord does not guarantee that the Premises or surrounding areas will be entirely free from smoke or smoke-related odors. Landlord shall not be liable for exposure to smoke originating from areas outside Landlord's control.

6. Violation

Violation of this Addendum shall constitute a material breach of the Lease and may result in enforcement action, including termination of tenancy, subject to applicable law.

Tenant Jacqueline Collins

Landlord

Name: Jacqueline Renee Collins Date: 2026-08-17

Kulfi Housing 2026-08-27
(Owner/Agent) Date

Tenant _____

Name: _____ Date: _____

CERTIFICATE *of* SIGNATURE

REF. NUMBER
MWROP-PNX7Q-ZTGBW-CANTT

DOCUMENT COMPLETED BY ALL PARTIES ON
27 AUG 2026 13:40:46
UTC

SIGNER

EMAIL
POWERTRIP98@YAHOO.COM

TIMESTAMP

SENT
17 AUG 2026 18:36:40
VIEWED
17 AUG 2026 18:52:59
SIGNED
17 AUG 2026 19:27:54

SIGNATURE

Jacqueline Collins

IP ADDRESS
172.58.242.44

LOCATION
SILVER SPRING, UNITED STATES

RECIPIENT VERIFICATION

EMAIL VERIFIED
17 AUG 2026 18:52:59

KULFI HOUSING

EMAIL
KULFIHOUSING2@GMAIL.COM

SENT
17 AUG 2026 18:36:40
VIEWED
18 AUG 2026 11:35:39
SIGNED
27 AUG 2026 13:40:46

Kulfi Housing

IP ADDRESS
154.192.197.78

LOCATION
FAISALABAD, PAKISTAN

RECIPIENT VERIFICATION

EMAIL VERIFIED
18 AUG 2026 11:35:39

