

File# 1114025-00664

WHEN RECORDED RETURN TO:

Christopher R. Cahoon and Echo A. Cahoon
3816 Beech Avenue
Baltimore, MD 21211

Parcel ID# 13-01-3675A-009 & 13-01-3675A-039 & 13-01-3675A-038

Title Insurer: Title Resources Guaranty Company

CITY OF BALTIMORE MARYLAND
Bureau of Revenue Collections
Recordation Tax Paid \$4950.00
Date 6/18/2025 Transaction # 1878 Amount
Authorized Signature

THIS DEED, Made this 21st day of May, 2025, by and between **Andrew Khalid Niazy and Bridgette Summer Hughes Niazy**, parties of the first part, Grantors, and **Christopher R. Cahoon and Echo A. Cahoon**, parties of the second part, Grantees.

WITNESSETH, that in consideration of the sum of **Five Hundred Seventeen Thousand and 00/100 Dollars (\$517,000.00)** and other good and valuable consideration, the receipt whereof is hereby acknowledged, the said parties of the first part do grant and convey unto the said parties of the second part, **a married couple, as tenants by the entireties**, their assigns, the survivor of them, and the heirs, Personal Representatives and assigns of the survivor, in fee simple, all that lot or parcel of ground situate in **Baltimore City**, State of Maryland, and described as follows:

Beginning for the same on the west side of Beech Avenue at the distance of ninety eight feet four inches southerly from the corner formed by the intersection of the west side of Beech Avenue with the south side of Thirty Ninth Street which place of beginning is at a point in a line with the centre of a partition wall there situate and running thence southerly binding on the west side of Beech Avenue twenty feet eight inches to a point in a line with the centre of a partition wall there situate thence westerly parallel with Thirty Ninth Street and passing through the centre of said last mentioned partition wall ninety-eight feet to the east side of a ten foot alley there situated thence northerly parallel with Beech Avenue and binding on the east side of said ten foot alley with the use thereof in common twenty feet eight inches to a point in a line with the centre of the partition wall in this description first mentioned and thence easterly parallel with Thirty Ninth Street and through the centre of said first mentioned partition wall ninety eight feet to the place of beginning.

The improvements thereon being known as No. 3816 Beech Avenue. Tax ID # 13-010-3675A-009

TWO LOTS IMPROVED BY GARAGES:

BEGINNING FOR THE FIRST on the west side of a 10 foot alley running parallel with Beech Avenue, the west side of which 10 foot alley is distant 108 feet westerly at right angles at the west side of Beech Avenue at the distance of 10 feet southerly from the intersection of the west side of said 10 foot alley with the south side of a 20 foot alley running parallel with 39th Street, the south side of which 20 foot alley is distant 120 feet southerly measured at right angles from the south side of 39th Street; running thence southerly binding on the west side of said 10 foot alley with the use thereof in common 10 feet; thence westerly parallel with said 20 foot alley with the use thereof in common 24 feet 5 inches; thence northerly parallel with said 10 foot alley 10 feet; thence easterly parallel with said 20 foot alley 24 feet 5 inches to the place of beginning

Tax ID No.: 13-01-3675A-038

BEGINNING FOR THE SECOND at the corner formed by the intersection of the south side of a 20 foot alley running parallel with 39th Street, the south side of which

CITY OF BALTIMORE, MARYLAND
Bureau of Revenue Collections, Transfer Tax Division
Transfer Tax Paid \$7755.00
Date 6/18/2025 Transaction # 1878 Amount
Authorized Signature

assessments have been paid as of this date 6/18/2025
Baltimore City By

Records) XAC 28112, p. 0427, MSA_CE164_37269. Date available 06/24/2025. Printed 08/30/2025.

FOR INFORMATIONAL PURPOSES ONLY: The improvements thereon are known as No. 3816 Beech Avenue.

BEING the same property which by Deed dated **October 23, 2013**, and recorded among the Land Records of Baltimore City in **Liber 15755, folio 459**, was granted and conveyed by **Helen D. Hubbard** unto **Andrew Khalid Niazy and Bridgette Summer Hughes Niazy**, the Grantors herein. (13-010-3675A-009)

BEING the same property which by Deed dated **August 27, 2020**, and recorded among the Land Records of Baltimore City in **Liber 22452, folio 288**, was granted and conveyed by **Eric T. Harley and Sarah W. Rice** unto **Andrew Khalid Niazy and Bridgette Summer Hughes Niazy**, the Grantors herein. (13-01-3675A-038 & 13-01-3675A-039)

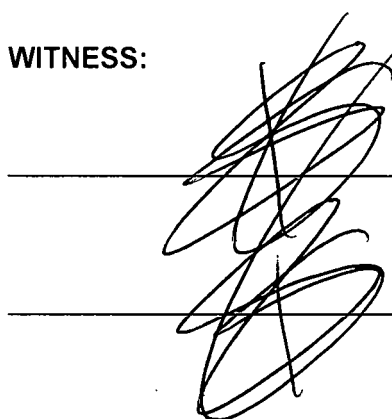
TOGETHER with the buildings and improvements thereupon erected, made or being and all and every the rights, alleys, ways, waters, privileges, appurtenances and advantages, to the same belonging, or in anywise appertaining.

TO HAVE AND TO HOLD the said lots of ground and premises, above described and mentioned, and hereby intended to be conveyed; together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said parties of the second part, **a married couple, as tenants by the entireties**, their assigns, the survivor of them, and the heirs, Personal Representatives and assigns of the survivor, in fee simple.

AND the said parties of the first part hereby covenant that they have not done or suffered to be done any act, matter or thing whatsoever to encumber the property hereby conveyed; that they will warrant specially the property granted; and that they will execute such further assurances of the same as may be requisite.

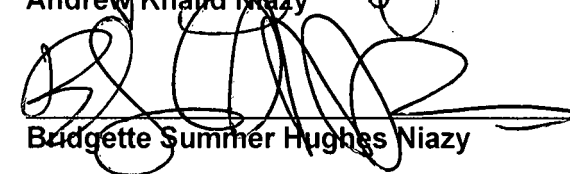
WITNESS the hands and seals of the within Grantors:

WITNESS:





Andrew Khalid Niazy (SEAL)

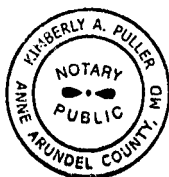


Bridgette Summer Hughes Niazy (SEAL)

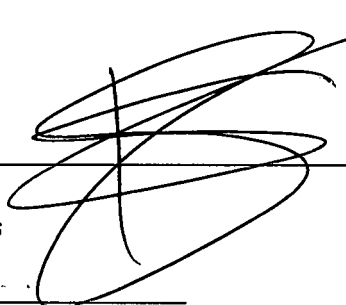
STATE OF MARYLAND, CITY/COUNTY OF Baltimore, to wit:

I HEREBY CERTIFY, That on this 20th day of May, 2025, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared **Andrew Khalid Niazy and Bridgette Summer Hughes Niazy**, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within Deed, who signed the same in my presence, and acknowledged that they executed the same for the purposes therein contained.

AS WITNESS my hand and Notarial Seal.



Kimberly A. Puller
NOTARY PUBLIC
Anne Arundel County
State of Maryland
My Commission Expires
February 19, 2029



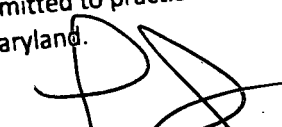
Notary Public

My Commission Expires: _____

Prepared by:

Mid-Atlantic Settlement Services LLC
4 North Park Drive, Suite 205
Hunt Valley, MD 21030
410-252-1208
File# 1114025-00664

THIS IS TO CERTIFY that the within Deed was prepared by, or under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland.



Lisa M. O'Doherty

MARYLAND
FORM
WH-AR

**Certification of Exemption from Withholding Upon
Disposition of Maryland Real Estate Affidavit of
Residence or Principal Residence**

2025

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change

in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information

Name of Transferor Bridgette Summer Hughes Niazy

2. Description of Property (Street address. If no address is available, include county, district, subdistrict and lot numbers).

3816 Beech Avenue, Baltimore MD 21211

3. Reasons for Exemption**Resident Status**

As of the date this form is signed, I, Transferor, am a resident of the State of Maryland.



Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf

Principal Residence

Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation

Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.

3a. Individual Transferors

Witness

Bridgette Summer Hughes Niazy

05/21/2025

Name

**Date

Signature

3b. Entity Transferors

Witness/Attest

Name of Entity

By

05/21/2025

Name

**Date

Title

**Form must be dated to be valid.

Note: Form is only valid if it was executed on the date the Property was transferred and is properly recorded with the Clerk of the Court.

To the Clerk of the Court: Only an un-altered Form WH-AR should be considered a valid certification for purposes of Section 10-912.

12/23

MARYLAND
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2025

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in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information

Name of Transferor Andrew Khalid Niazy

2. Description of Property (Street address. If no address is available, include county, district, subdistrict and lot numbers).

3816 Beech Avenue, Baltimore MD 21211

3. Reasons for Exemption

Resident Status



As of the date this form is signed, I, Transferor, am a resident of the State of Maryland.



Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf

Principal Residence

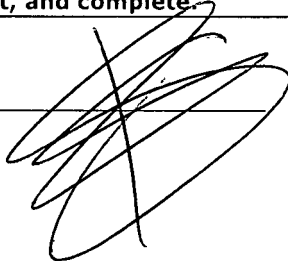


Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation

Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.

3a. Individual Transferors

Witness



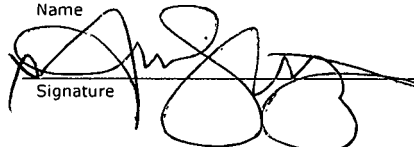
Andrew Khalid Niazy

05/21/2025

Name

**Date

Signature



3b. Entity Transferors

Witness/Attest

Name of Entity

By

05/21/2025

Name

**Date

Title

**Form must be dated to be valid.

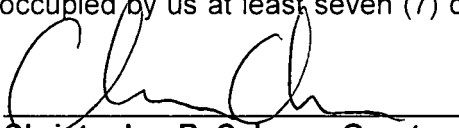
Note: Form is only valid if it was executed on the date the Property was transferred and is properly recorded with the Clerk of the Court.

To the Clerk of the Court: Only an un-altered Form WH-AR should be considered a valid certification for purposes of Section 10-912.

12/23

AFFIDAVIT OF GRANTEE(S) PRIMARY RESIDENCE

Christopher R. Cahoon and Echo A. Cahoon, Grantee(s) in the within Deed from **Andrew Khalid Niazy and Bridgette Summer Hughes Niazy**, as Grantor(s), hereby certify under the penalties of perjury, that the land conveyed in said deed is residentially improved owner-occupied real property and that the residence will be occupied by us at least seven (7) out of twelve (12) months of any future period.

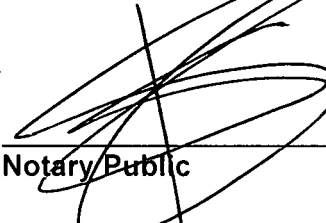

_____(SEAL)
Christopher R. Cahoon, Grantee


_____(SEAL)
Echo A. Cahoon, Grantee

STATE OF MARYLAND, CITY/COUNTY of Baltimore, to wit:

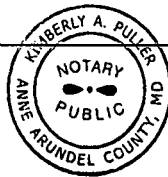
I HEREBY CERTIFY, That on this 21st day of May, 2025,
before me, the subscriber, a Notary Public of the State of Maryland, personally appeared Christopher R. Cahoon and Echo A. Cahoon, the within Grantee(s), and they acknowledged the foregoing instrument to be their act.

AS WITNESS my hand and Notarial Seal.



Notary Public

My Commission Expires:



Kimberly A. Puller
NOTARY PUBLIC
Anne Arundel County
State of Maryland
My Commission Expires
February 19, 2029

3816 Beech Avenue,

Baltimore, MD 21211

**Seller's Affidavit of Compliance with Maryland Renter's Rights and Stabilization Act HB 693 (2024)
Real Property Article §8-119 - Statewide Tenant's Right of First Refusal**

Property Address: 3816 Beech Avenue Baltimore, MD 21211

The undersigned under penalties of perjury states as follows:

(INITIAL ONLY ONE)

Option 1) _____ (Initials) _____ (Initials)

The above property is a residential rental property as defined in the Act and the seller has complied with all the requirements contained within the Renter's Rights and Stabilization Act of 2024 (Maryland Real Property §8-119)

OR

Option 2) AKN (Initials) BSTN (Initials)

The above property is exempt from the Renter's Rights and Stabilization Act of 2024 (Maryland Real Property §8-119)

Witness:

Andrew Khalid Niazy, Seller

Bridgette Summer Hughes Niazy, Seller

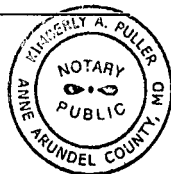
STATE OF MD
COUNTY OF Baltimore, to-wit:

On this 20th day of May, 2025, before me, the undersigned Notary Public, personally appeared Andrew Khalid Niazy and Bridgette Summer Hughes Niazy, and to be known to me (or satisfactorily proven) to be the individual who executed the foregoing Affidavit and executed the said instrument as her/his free and voluntary act and deed for the purposes therein mentioned.

IN WITNESS WHEREOF, I hereunto set my hand and Notarial Seal.

My Commission Expires: _____

Notary Public: _____



Kimberly A. Puller
NOTARY PUBLIC
Anne Arundel County
State of Maryland
My Commission Expires
February 19, 2029

3675

Ⓣ

LR - Deed (w Taxes) Recording only \$120.00
Name: ANSREM&BRIDGETTE NIAZY/CHRISTOPHER&CHD
Ref: 3816 BEECH AVE
LR - Deed (with Taxes) 40.00
Surcharge
LR - Deed State
Transfer Tax 2,585.00
LR - NR Tax - 1kd 0.00
Subtotal: 2,645.00
Total: 2,705.00
06/20/2025 11:33
CC24-K1W
#19007549 C00801 -
Baltimore City
Mitche11/CC08.01.07 -
Register 07

2585
40
20
Km.
①

State of Maryland and Instrument Intake Sheet
[X] Baltimore CITY [] County: Baltimore City

Information provided is for use of the Clerk's Office, State Department of Assessments and Taxation and County Finance Office only.
(Type or Print in Black Ink Only - All Copies Must Be Legible)

1	Type(s) of Instruments	☐ Check Box if Addendum Intake Form is Attached	
		[1] Deed [] Mortgage [] Other ☐ Other	
		[2] Deed of Trust [] Lease ☐ ☐	
2	Conveyance Type Check Box	☒ Improved Sale ☐ Unimproved Sale ☐ Multiple Accounts ☐ Not an Arms-Length Sale	
3	Tax Exempt (if Applicable) Cite or Explain Authority	Recordation: State Transfer: County Transfer:	

4	Consideration And Tax Calculations	Consideration Amount		Finance Office Use Only	
		Purchase Price/Consideration	\$ 517,000.00	Transfer and Recordation Tax Consideration	
		Any New Mortgage	\$ 333,900.00	Transfer Tax Consideration	\$
		Balance of Existing Mortgage	\$	X () % =	\$
		Other:	\$	Less Exemption Amount -	\$
		Other:	\$	Total Transfer Tax =	\$
		Full Cash Value	\$	Recordation Tax Consideration	\$
				X () per \$500 =	\$
		TOTAL DUE	\$		

5	Fees	Amount of Fees		Doc. 1	Doc. 2	Agent:
		Recording Charge	\$20.00	\$20.00		
		Surcharge	\$40.00	\$40.00		Tax Bill:
		State Recordation Tax	\$4,950.00	\$		
		State Transfer Tax	\$2,585.00	\$		C.B. Credit
		County Transfer Tax	\$7,755.00	\$		
		Other	\$	\$		Ag. Tax/Other:
		Total Fees	\$	\$		

6	Description of Property	District	Property Tax ID No. (1)	Grantor Liber/Folio	Map	Parcel No.	Var. LOG	
			13-01-3675A-009	15755 / 0459				☐ (5)
		Subdivision Name		Lot (3a)	Block (3b)	Sect/AR(3c)	Plat Ref.	Sq.Ft./Acreage(4)
				009	3675A			
		Location/Address of Property Being Conveyed (2)						
		3816 Beech Avenue, Baltimore, MD 21211						
		Other Property Identifiers (if applicable)					Water Meter Account No.	
		13-01-3675A 13-01-3675A-038						
Residential x [] or Non-Residential []		Fee Simple [x] or Ground Rent []		Amount:				
Partial Conveyance? [] Yes [x] No		Description/Amt. of SqFt/Acreage Transferred:						

7	Transferred From	If Partial Conveyance, List Improvements Conveyed:	
		Doc. 1 - Grantor(s) Name(s)	Doc. 2 - Grantor(s) Name(s)
		Andrew Khalid Niazy	Christopher R. Cahoon
		Bridgette Summer Hughes Niazy	Echo A. Cahoon
		Doc. 1 - Owner(s) of Record, if different from Grantor(s)	Doc. 2 - Owner(s) of Record, if Different from Grantor(s)

8	Transferred To	Doc. 1 - Grantee(s) Name(s)	Doc. 2 - Grantee(s) Name(s)
		Christopher R. Cahoon	NFM, Inc. dba NFM Lending
		Echo A. Cahoon	
		New Owner's (Grantee) Mailing Address	
		3816 Beech Avenue, Baltimore, MD 21211	

9	Other Names to Be Indexed	Doc. 1 - Additional Names to be Indexed (Optional)	Doc. 2 - Additional Names to be Indexed (Optional)

10	Contact/Mail Information	Instrument Submitted By or Contact Person	☐ Return to Contact Person
		Name Virginia Moore / File #1114025-00664	
		Firm: Mid-Atlantic Settlement Services LLC	☐ Hold for Pickup
		Address: 4 North Park Drive, Suite 205	
		Hunt Valley, MD 21030	[X] Return Address Provided