Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

1. Residential Lease Agreement

1.1 LEASE AGREEMENT

This is a legally binding contract; seek help from a professional if you do not understand.

This Lease Agreement (this "Lease"), dated **08/07/2026** (the "Effective Date"), is between Bay Management Group, LLC, as agent for the property owner (the "Landlord" also referred to as the "Lessor") and **Alison P. Kwok, Christina M. Taylor** (individually or collectively, as context may require "Tenant" also referred to as the "Lessee"). In the event more than one individual enters into this Lease as a "Tenant", each individual is jointly and severally liable for all obligations under the Lease and all Rent (as defined below) due pursuant to the Lease. All adults age eighteen (18) and over who will occupy the Property (as defined below) must sign this lease. If an individual who occupies the rental becomes eighteen (18) during the lease term, they will be required to sign the lease renewal. "Occupy" means any person visiting or residing at the Property for more than fourteen (14) days total during any twelve (12) month period, without Landlord's prior written consent. The following is a list of minors who will occupy the Property along with the Tenant: _

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

X APK
Alison P. Kwok

X CMT
Christina M. Taylor

2. Lease Information

2.1 TERM

Tenant will lease the Property (as defined below) from the Landlord for the initial term of **12 months** (the "Initial Term") commencing on **09/15/2026** (the "Commencement Date") and expiring on **09/14/2027** (the "Expiration Date"). In the event that the parties renew the initial term as set forth in Section four (4) below, the Initial Term, as extended by any Renewal Term (as defined below) shall be collectively referred to as the "Term".

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.2 RENT

Tenant shall pay to Landlord a "Monthly Rent" in the amount of **$2,100.00** Dollars, which must be paid in advance, without notice, deduction, setoff or demand by the first (1st) day of each month of the Initial Term. On the date of the execution of this Lease, Tenant shall pay to Landlord the full Monthly Rent for the month of in which the Lease commences. On **10/01/2026**, Tenant shall pay prorated rent to Landlord in the amount of **$1,120.00** For the period of **09/15/2026** to **09/30/2026**. Any additional amounts due from Tenant pursuant to this Lease, including but not limited to any court costs, are collectively referred to as "Additional Rent". Monthly Rent and Additional Rent are collectively referred to as "Rent".

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.3 RENTAL PROPERTY

The Landlord agrees to rent to Tenant the property described as:

322 E. Lorraine Avenue
Baltimore, MD 21218
(the "Property"). Tenant hereby acknowledges that the Property is in a habitable, reasonable and safe condition. Tenant agrees to give immediate notice to Landlord by certified mail of any defects at the Property which constitute a serious threat to life, health, or safety.

2.4 RENEWAL OF LEASE

AUTOMATIC RENEWAL PROVISION (Please read carefully prior to initialing).

THIS LEASE SHALL AUTOMATICALLY RENEW ON A YEAR TO YEAR BASIS UNLESS EITHER PARTY GIVES AT LEAST NINETY (90) DAYS WRITTEN NOTICE OF THAT PARTY'S INTENT NOT TO RENEW THE LEASE AT THE END OF THE EXISTING TERM.

The tenancy created under this Lease shall continue from year to year after the expiration of the then existing term, subject to the same covenants, agreements, rules and regulations as are set forth in this Lease, until either party sends written notice (in accordance with Section 2.17 of this Lease) at least ninety (90) days prior to the expiration date of the then existing term, of its intent not to renew the Lease. If Landlord sends written notice (in accordance with Section 2.17 of this Lease) of its intent to renew this Lease at the expiration of the then existing term, and the notice includes an offer of new lease terms pursuant to the terms and conditions contained in that notice, Tenant shall be deemed to have consented to new lease terms and conditions specified in Landlord's notice and this Lease will be deemed to have been renewed for the following year unless, at least ninety (90) days prior to the expiration date of the then existing term Tenant sends written notice (in accordance with Section 2.17 of this Lease) of its express intent not to renew the Lease on the terms and conditions contained in Landlord's notice.

Landlord is not obligated to offer to renew this lease at the lease end date, and Landlord may choose, in our sole discretion, to require that Tenant vacate on the lease end date.

If Tenant Fails to timely reject the renewal proposal, you will be deemed to have accepted such proposal and the lease will automatically renew on the terms in the proposal.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.5 SECURITY DEPOSIT

Tenant has deposited with the Landlord the sum of $ $2,100.00 (the "Security Deposit"), which sum does not exceed two (2) months' rent and receipt of which is hereby acknowledged.

Tenant is hereby advised of Tenant's rights as set forth in Sections 8-203 (f) and 8-203.1 of the Real Property Article of the Maryland Code. The Landlord's failure to advise Tenant of Tenant's rights forfeits the Landlord's right to withhold any part of the security deposit for damages.

The security deposit, or any portion thereof, may be withheld for unpaid rent, damage due to breach of lease or for damage by Tenant or Tenant's family, agents, employees, guests or invitees in excess of ordinary wear and tear to the Property, common areas, major appliances, and furnishings owned by the Landlord. In calculating damages for lost future rents any amount of rents received by Landlord for the Property during the remainder if any, of Tenant's term, shall reduce the damages by a like amount. The security deposit is not liquidated damages and may not be forfeited to Landlord for breach of the rental agreement, except in the amount that Landlord is actually damaged by the breach.

Tenant has the right to have the Property inspected by Landlord in Tenant's presence for the purpose of making a written list of damages that exist at the commencement of the tenancy if Tenant so requests by certified mail within 15 days of the Tenant's occupancy.

Tenant has the right to be present when Landlord inspects the Property at the end of the tenancy in order to determine if any damage was done to the Property if the tenant notifies Landlord by certified mail at least 15 days prior to the date of the Tenant's intended move, of Tenant's intention to move, the date of moving, and Tenant's new address (the "Move-Out Report Request Notice"). The Move-Out Report Request Notice to be furnished by Tenant to Landlord shall be mailed at least 15 days prior to the date of moving.

Upon receipt of the Move-Out Report Request Notice, Landlord shall notify Tenant by certified mail of the time and date when the Property is to be inspected. The date of walkthrough shall occur within five days before or five days after the date of moving as designated in Tenant's Move-Out Report Request Notice.

Tenant has the right to receive, by first-class mail, delivered to the last known address of Tenant, a written list of the charges against the security deposit claimed by Landlord and the actual costs, within 45 days after the termination of the tenancy. Landlord is obligated to return any unused portion of the security deposit, by first-class mail, addressed to Tenant's last known address within 45 days after the termination of the tenancy.

Landlord's failure to comply with the security deposit law may result in Landlord being liable to the tenant for a penalty of up to 3 times the security deposit withheld, plus reasonable attorney's fees.

The foregoing provisions do not apply to any Tenant who has abandoned the Property or who has been evicted unless such Tenant makes a written demand for the return of the Security Deposit within forty-five (45) days of being evicted, ejected or abandoning the Property, and provides the Landlord with his/her new address.

- Tenant's obligations under this Lease may not end when Tenant ceases to occupy the Property. Repairs required may be so substantial or of such a nature that work will not be completed within the forty-five (45) day period following the termination of the tenancy. In such event, Landlord reserves the right to pursue Tenant for reimbursement for costs incurred to repair damages to the Property.
- In the event of a sale of the property upon which the Property is situated or for the transfer or assignment by the Landlord of this Lease, the Landlord has the obligation to transfer the Security Deposit to the new landlord. After the transfer is made and after written notice of same is given to the Tenant with the name and address of the new landlord, Landlord is released from all liability for the return of the Security Deposit and the Tenant must look solely to the new landlord for the return of the Security Deposit. It is agreed that the foregoing will apply to every transfer or assignment made of the Security Deposit to a new landlord.
- In the event of any rightful or permitted assignment of this Lease by the Tenant to any assignee or sublessee, the Security Deposit is deemed to be held by the Landlord as a deposit made by the assignee or sublessee and the Landlord will have no further liability with respect to return of such Security Deposit to the assignor.
- Tenant agrees that this Lease serves as a receipt for the Security Deposit as set forth herein. Landlord acknowledges receipt of the Security Deposit in the amount of $ $2,100.00 .
- In the event that multiple individuals make up the Tenant, it is understood and agreed by all parties that the Security Deposit shall be retained by the Landlord until the last individual designated as a Tenant under this Lease vacates the Property and all financial responsibilities have been fulfilled. The original individual residents of this Lease, who paid the Security Deposit, agree that any refund is to be given to the last remaining original tenant(s) listed on this Lease who is still residing in the Property at expiration of the then existing term, or earlier termination of, this Lease. It is the

responsibility of the original individual residents constituting "Tenant" to make sure proper and current forwarding addresses are on file with the Landlord. Security deposit refunds may be made by one check jointly payable to all original individual residents.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.6 PAYMENT OF RENT

Resident will pay $

Rent	$2,100.00
RBP	$39.95
Total:	**$2,139.95**

per month, payable in advance and without demand. Rent shall be paid via electronic collection using Management's selected portal. Payments may be made by credit card, e-check, or other methods acceptable to Management.

Tenant agrees to pay the Monthly Rent when due without deduction, setoff or demand by the first (1st) day of each month in which it is due. If the rent is paid after the tenth (10th) day of the month, Tenant agrees to pay a late charge equal to five percent (5%) of Monthly Rent for the rental period which said payment is delinquent (in addition to costs of collection, which may include Landlord's reasonable attorneys' fees and court cost, even in the event the case is dismissed voluntarily by Landlord, unless a judgment in favor of Tenant was entered by the court after trial). Landlord will not apply a late fee for late payment of rent until: (i) the Tenant's payment of the rent is more than 10 days late; or (ii) the Tenant has received the Tenant's regularly scheduled government benefit disbursement if the Tenant has previously provided the Landlord with written notice that shows the day of the month the government benefit is normally issued or mailed is later than the day on which the rent is due.

Tenant may not withhold or offset Monthly Rent or Additional Rent unless authorized by law. If Landlord receives a payment from Tenant which is less than the full amount owed by Tenant, Landlord may, in its sole discretion, apply such payment to any of the charges owed by Tenant, which may include paying in full any late charges, attorney fees, or any other Additional Rent charges prior to applying any amount of such payment to the Monthly Rent. If Tenant's check is dishonored or returned unpaid for any reason to Landlord, Tenant agrees to pay as Additional Rent a service charge in the amount of $30.00. Landlord will only accept certified funds if two (2) returned payments occur within an eighteen (18)-month period of time.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.7 LEGAL OBLIGATIONS

Tenant hereby acknowledges that Tenant has a legal obligation to pay the Monthly Rent on time by the first (1st) day of each month and every month regardless of any other debts or responsibilities Tenant may have. Tenant agrees that Tenant will be fully liable for any Monthly Rent or Additional Rent owed.

Except as otherwise provided in this Lease or under applicable law, neither termination of this Lease nor recovery of possession of the Property shall constitute a waiver by Landlord of any available action by Landlord against Tenant for unpaid Monthly Rent or Additional Rent or for damages which may be due or sustained prior to or subsequent to the termination of this Lease, nor shall such events extinguish Tenant's obligation to pay all Monthly Rent, Additional Rent and other sums due and owing to Landlord prior to or subsequent to such termination and/or recovery of possession. Tenant acknowledges that defaulting on this Lease could result in a judgment being filed against Tenant and in a lien being filed against Tenant's current and future assets and/or earnings.

2.8 RELETTING

If the property becomes vacant because of the exercise by Landlord of its remedies hereunder, or should tenant abandon the property, Landlord may take possession of all the same, and may relet the property to others, upon such terms and conditions as landlord shall reasonably determine. Tenant, upon demand, shall pay to Landlord the costs incurred by Landlord in such reletting and thereafter pay monthly in advance the difference between the Rent payable under this Lease and the amount of the rent received upon any such reletting. In the case of an early termination of this Lease, in addition to any other damages caused by Tenant's early termination of this Lease, Tenant is also liable for all Rent due payable under this Lease until this Lease expires or until the Property is leased to a new tenant.

2.9 NO ASSIGNMENT OR SUBLEASE

Tenant agrees that this Lease shall not be assigned in whole or in part nor shall any portion of the Property be sublet without the prior written consent of the Landlord. Any assignment or subletting without Landlord's prior written consent shall be null and void and of no effect. Landlord may elect to accept Rent directly from any assignee or subtenant, but the acceptance of Rent from an assignee or subtenant shall not constitute a release of Tenant from Tenant's liability hereunder. Any consent to a subletting or assignment shall not constitute a waiver of the obligation of Tenant to obtain consent for any subsequent assignment or subletting, and such consent shall not constitute a release of Tenant from Tenant's liability hereunder.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.10 INDEMNIFICATION

Tenant shall indemnify and hold Landlord, Landlord's members, managers, agents, and representatives harmless against and from any and all liability arising from any injury or death, property damage, or other loss during the Initial Term or any Renewal Term to person or property arising within the Property, or occasioned by any act or omission of Tenant, any resident of the Property, or of any agent, employee, invitee, or family member of Tenant. Tenant also releases Landlord from liability for Tenant's failure to fulfill any condition of this Lease, from Tenant's failure to comply with any requirements imposed by any governmental authority, or from any judgment, lien, or any encumbrance filed against the Property as a result of Tenant's action.

2.11 USE AND OCCUPANCY

Tenant agrees to use and maintain the Property in a reasonable and careful manner, and not to use or permit the use of any portion of the Property for any purpose other than as a private single-family residence. Tenant and all other occupants and/or invitees on the Property, whether known by the Tenant or not, shall conduct themselves in a manner that will not disturb the peaceful enjoyment of neighboring tenants, and Tenant further covenants and agrees that Tenant will not use or permit the Property to be used for any improper, illegal, or immoral purposes, nor use, permit, or suffer the same to be used by any person or persons in any noisy, dangerous, offensive, illegal, or improper manner. Tenant further agrees that no drugs or other illegal substances will be used, manufactured, sold, or distributed within, on or from the Property. Tenant shall indemnify and save Landlord harmless from (a) any and all liability, loss, cost, damage or expense arising out of any violation by Tenant of such laws, codes, ordinances, rules or regulations; (b) any violation or non- performance by the Tenant of any of the covenants contained herein; or (c) any other act or omission of Tenant, other residents of the Property, or Tenant's agents, employees, invitees, or family members. In addition, no more than two (2) persons per bedroom shall occupy the Property. Only individuals listed as a Tenant under this Lease may reside in the Property. It is a breach of this Lease if any other person(s) are found to be residing in or occupying in the Property.

If Tenant is given permission to enter possession of the Property prior to the Commencement Date, Tenant covenants and agrees that such occupancy shall be deemed to be under all of the terms, covenants, rules and regulations of this Lease, with the rent provided for under this Lease to be apportioned for such period of occupancy unless otherwise agreed to between parties.

2.12 ABANDONMENT

Tenant agrees that if Property is vacated prior to the expiration of the then existing term, Tenant is responsible for (i) the

remainder of the Rent due for the remainder of the then existing term until the Property is relet, (ii) paying one month's leasing commission for securing a new lease, and (iii) it is responsible for any other damages due to Landlord under this Lease.

2.13 TENANT'S RESPONSIBILITY AT END OF TERM

Tenant agrees to surrender the Property and return the keys to Landlord at the end of the Initial Term, or any renewal thereof, in good, clean condition with all trash, debris, and Tenant's personal property removed. All appliances must be left in working order. Tenant shall have all carpets professionally cleaned after the Property has been vacated by the Tenant, at Tenant's sole cost and expense. If any painting or alterations occurred in the Property during the Term, Tenant agrees to restore the affected area to the original color. If not restored to original color and condition, Tenant agrees to pay for the restoration.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.14 BREAK LEASE

If Tenant attempts to terminate this Lease prior to the Expiration Date (and any extensions thereof pursuant to any renewal terms), Tenant shall be in violation of this Lease and shall remain responsible for all Landlord's costs and damages resulting therefrom, including, but not limited to, payment of the Rent until the Property is re-rented or until the Expiration Date (as it may be extended), whichever comes first. Tenant shall not be released from its responsibilities under this Lease for any reason, including, but not limited to: school withdrawal or transfer, job transfer, marriage, separation, divorce, reconciliation, loss of co-Residents or loss of employment, unless specifically permitted by the terms of the Lease or by State or Federal law.

Upon strict compliance with this Section 2.14 and with the prior written consent of Landlord, Tenant shall have the option to terminate this Lease in advance of the Expiration Date (as the same may be extended) (the "Early Termination"). The parties hereby agree that in order to terminate this Lease early Tenant is required to:

1. Sign an early termination fee addendum ("Early Termination Form") in a form to be provided by Landlord;
2. Provide the signed Early Termination Form to Landlord no less than ninety (90) days prior to the date Tenant intends to terminate this Lease. The date Tenant intends to vacate the Property ("Vacate Date") shall be specified on the Early Termination Form, shall be the last day of the third month following delivery of the Early Termination Form (if notice is delivered on July 8, the Vacate Date would be October 31); and
3. Pay to Landlord a "Lease Termination Fee" equal to two (2) months of the Monthly Rent following the Vacate Date (in other words, Tenant pays Rent through the Vacate Date, plus pay a fee equal to an additional two (2) months Monthly Rent). The Lease Termination Fee, and any outstanding Rent or other charges, must be paid no later than the day Tenant vacates the Property and provide the keys to Landlord, thereby returning possession of the Property to Landlord.

If Tenant properly exercises its option for Early Termination with the consent of Landlord, Landlord shall release Tenant from any further Rent obligations pursuant to this Lease, excluding unpaid Rent or any charges for damages to the Property, which cannot be determined until after Tenant has vacated the Property. However, if Tenant fails to strictly comply with this provisions of this Section 2.14(1)-(3) before vacating, then Tenant will be deemed to have waived the Early Termination option, Tenant shall be subject to a fine of no more than one hundred and 00/100 dollars ($100.00), and Landlord may hold Tenant responsible for defaulting on this Lease and shall pursue all remedies available to us pursuant to law, including but not limited to reimbursement for reasonable attorney fees as set forth in this Lease.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.15 MILITARY

2.15a. MILITARY. Notwithstanding anything contained herein to the contrary, if on the Effective Date Tenant is on active

duty with the United States military, and if Tenant subsequently receives a permanent change of station orders or temporary duty orders for a period in excess of ninety (90) days (collectively, the "Orders"), Tenant's liability for Rent under this Lease shall not exceed: (i) thirty (30) days' Rent after written notice and proof of the Orders is delivered to Landlord in accordance with Section 2.17 hereof, and (ii) the cost of repairing any damage to the Property caused by an act or omission of Tenant. If Tenant was not on active duty with the United States military on the Effective Date, Tenant may terminate this Lease at any time after it enters into military service for the United States or the date Tenant receives its Orders by providing written notice to Landlord in accordance with Section 2.17 hereof. Termination of this Lease pursuant to this Section 2.15 shall be effective thirty (30) days after the first (1st) date on which the next payment of Monthly Rent is due and payable after the date upon which written notice of such termination is received by Landlord.

2.15b. MILITARY STATUS NOTICE. As of the Effective Date, is any person listed as a "Tenant" under the terms of this Lease a member of the United States Military?

- ☐ Military Yes
- ☑ Military No

No

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.16 FAILURE TO VACATE AT TERMINATION

If Tenant does not vacate the Property on or before the last day of the Term, Tenant shall be considered by law to be a "Holdover Tenant" and shall be obligated to pay double Monthly Rent for each month (or partial month, on a pro rata basis) that Tenant remains in possession past the Expiration Date.

2.17 NOTICES

Any notice required by this agreement from Landlord to Tenant shall be in writing and shall be delivered personally, mailed by registered or First Class mail, or sent via electronic delivery. If there are two or more undersigned as Tenants, then any notice given by Landlord to one shall constitute as notice to all. All notices from Tenant to Landlord, and all Rent, shall be delivered via Online payment or First Class Mail to Bay Management Group, LLC, 1114 St Paul St, 1A, Baltimore, MD 21202. If tenant elects to have rent increase notices sent to them by mail instead of electronic delivery, Tenant must send a written request via certified mail to the address listed at the top of page one of this lease agreement.

2.18 VALIDITY OF RENTAL AGREEMENT PROVISIONS

If any provision of this lease contract is invalid or unenforceable under applicable law, such provision shall be ineffective to the extent of such invalidity or unenforceability only without invalidating or otherwise affecting the remainder of this lease contract. The court shall interpret the lease and provisions herein in a manner such as to uphold the valid portions of this lease contract while preserving the intent of the parties.

2.19 WAIVER

All rights given to the Landlord by this Lease shall be cumulative in addition to any laws that exist or might come into being. Any exercise of any rights by Landlord or failure to exercise any rights shall not act as waiver of those or any other rights. No statement or promise by Landlord, its agents or employees, as to tenancy, repairs, amount of rent to be paid, or other terms and conditions shall be binding unless it is put in writing and made a specific part of this Lease.

2.20 AGENT'S RIGHT TO ENTER

Landlord and Landlord's agents, employees and contractors shall have the right to enter upon the Property at all reasonable times for the purpose of inspection/walkthrough, making any repairs which Landlord is required to make under the terms of this Lease, showing the Property to a prospective new tenant, or which Landlord otherwise deems necessary or appropriate upon twenty-four (24) hours prior notice to Tenant. For a period of ninety (90) days prior to the expiration of the Initial Term, or any renewal thereof, Landlord and Landlord's agents, employees and contractors shall have the right, at reasonable times, to show prospective tenants or purchasers through the Property and to post "For Sale"

or "For Rent" signs thereon, as may be permitted by law. Landlord and Landlord's agents, employees and contractors shall also have the right to take photos of the Property for the purposes of advertising the Property for rent upon twenty-four (24) hours' prior notice to Tenant.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.21 TENANT'S USE OF KEYS AND LOCKS. LOCKOUTS

Tenant agrees not to install any additional locks or change any existing locks without the Landlord's prior written consent. Two (2) keys will be furnished to the Tenant and any additional keys required will be paid for by Tenant. Duplicate key(s) will not be made without Landlord's prior written consent. All keys will be returned by Tenant to Landlord upon termination of the Lease or vacating of the Property, whichever first occurs. Tenant shall reimburse Landlord, as additional rent, for the cost of changing any locks or replacing any key(s) lost or damaged by Tenant. Should Tenant get locked out and are unable to gain access through Tenant's own resources, they may call upon a professional locksmith or the Landlord to let them in. In either case, Tenant shall be responsible for payment of all charges and/or damages involved.

2.22 REPAIRS AND MAINTENANCE

Landlord will make necessary repairs with commercially reasonable promptness after receipt of written notice from Tenant of the nature and extent of said condition requiring repair. Tenant agrees to promptly notify Landlord by certified mail of any condition which is the obligation of Landlord to repair or replace. When a maintenance request is made, the request will serve as notice to the Tenant that a maintenance technician will be entering the property in reasonable time, and the maintenance request will also serve as permission from Tenant that maintenance technician may enter to inspect and repair pursuant to the maintenance request. Landlord shall maintain, and/or repair/replace the plumbing, heating, cooling, electrical systems, appliances, and the exterior walls and roof of the Property. Tenants agree and acknowledges that Landlord has permission to enter the Premises for preventative maintenance, as well as for inspection/walkthrough of the Premises and for any emergency inspection and/or repair. If, under the terms of this Lease, Landlord has agreed to furnish any service or utility at Landlord's cost and expense, Landlord may temporarily stop or curtail the furnishing of any such service or utility for the purpose of repairing or replacing the equipment or utility lines furnishing such service or utility without direct or indirect liability to Tenant if an accident or malfunction occurs. Should Landlord temporarily stop or curtail the furnishing of any such service or utility, Landlord shall use due diligence in restoring such service or utility.

2.23 TENANT RESPONSIBILITIES CONCERNING MAINTENANCE

All electrical, heating, air-conditioning, mechanical, and plumbing equipment and facilities shall be used for their intended purposes only. Tenant shall be obligated for the costs of repairs, replacements, and related services if the need for such repairs, replacements, and related services results from the negligence or misuse by Tenant or Tenant's agents, servants, employees, invitees, or family members. These items include, but are not limited to the wallpaper, paint, walls, floors, carpeting, doors, windows, window treatments, light fixtures, plumbing, appliances, or other improvements to the Property (to include burst water pipes due to freezing caused by neglect or carelessness of the Tenant, its family, or any of its guests). If Tenant shall fail to make any such repair or replacement, Landlord, in Landlord's sole discretion, may make such repair or replacement, in which event, the cost of such repair or replacement shall be added to and deemed a part of the Additional Rent and shall be payable by Tenant to Landlord on demand. Landlord shall have the same remedies for the collection of such costs as Landlord has for the non-payment of rent under this Lease.

Tenant also agrees to the following, as may be applicable to the Property:

1. The furnace filter must be changed quarterly. Failure to do so may result in damage to the heat and/or A/C unit. It is the tenant's responsibility to change the filter each quarter. Any repairs due to a clogged filter will be the Tenant's financial responsibility.
2. The A/C condensation line and/or the washing machine's drainage hose may empty into the laundry room sink. The sink's drain must be regularly cleaned and kept free of any debris to avoid possible overflow or flooding. Failure to clean the drain may result in flooding that could cause significant water damage. It is the Tenant's responsibility to ensure the drain remains clear. Failure to do so will be the Tenant's financial responsibility for any water damage.
3. It is the Tenant's responsibility to keep exterior drains leading to the basement clear of leaves and debris. Failure to do so will be the Tenant's financial responsibility for any water damage and/or cleanup.

4. It is the Tenant's responsibility to clean the dryer lint trap after each use.
5. The Property's landscaping must be properly maintained by the Tenant, on a regular basis. This includes cutting the grass, trimming the shrubs, and trimming any tree limbs that overhang any fencing.
6. The Landlord is not responsible for any lost pets due to any gates being left open, or openings in the fencing.
7. In the event of snow and/or ice, the Tenant is responsible for clearing the Property's driveway and sidewalks.
8. Window A/C units, lawn maintenance equipment, gas grills, etc. left by the Landlord as a courtesy to the Tenant will not be repaired or replaced under any circumstances.
9. Tenant is responsible for all light bulbs, batteries, trash cans, and fuses.
10. Plumbing will not accept items such as paper diapers, toys, sanitary napkins, tampon applicators, balls of hair, grease, table scraps (if no garbage disposal), clothing, rags, sand, dirt, newspapers, or similar items.
11. Tenant will comply with all laws, codes, ordinances, and rules and regulations (including HOA's) applicable to the Property.
12. Tenant will provide access to Landlord for any inspections/walkthroughs, including, but not limited to, inspections related to preventative maintenance and emergency inspection and/or repair.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.24 ALTERATIONS

Tenant shall make no alterations, decorations, additions or improvements in or to the Property without Landlord's prior written consent, and then only by contractors or those approved by Landlord. All alterations, additions, or improvements upon the Property, made by either party, shall become the property of the Landlord and shall remain upon, and be surrendered with said Property, as a part thereof, at the end of the Term hereof. These alterations include, but are not limited to the following:

1. Tenant shall not install any paneling, flooring, built-in decorations, partitions, moldings or any other fixture drilled into or attached to the floors, walls, decks/verandas/balconies (if any) or ceilings.
2. Tenant shall not install wallpapering or other permanent type decorations.
3. Tenant shall not paint the interior or exterior of Property.
4. Tenant shall not install or remove any equipment or wiring including but not limited to, screens, locks, smoke detectors, alarm systems, or security devices.
5. Tenant shall not make any changes to the plumbing, appliances, air conditioning, electrical or heating systems or any equipment or fixtures attached to the Property.
6. Tenant shall not install any washer, dryer, dishwasher, or use a portable washer, dryer, dishwasher or heater (except where a hook-up is provided, and Landlord confirms in writing).
7. Tenant is not permitted under any circumstances to penetrate the exterior walls, decks and side railings or the like with nails, screws or other hangers.
8. Tenant shall not add or install any air conditioning unit without Landlord's prior written approval.

Tenant hereby acknowledges that any violation of this Section 2.24 shall be a violation of this Lease and grounds for eviction from the Property. Landlord may demand removal of any installation, addition, or alteration that Landlord deems, in its sole discretion, to be aesthetically displeasing, hazardous, or undesirable. Tenant further agrees that Tenant shall pay Landlord's costs of inspecting, repairing, removing, storing and disposing of anything installed or affixed by Tenant in violation of this Lease, which shall include the salaries of Landlord's staff as well as costs of outside contractors, supplies and materials, as Additional Rent.

All changes or additions to the Property made with Landlord's written consent shall become Landlord's property when completed, shall be fully paid for by Tenant, and shall remain as part of the Property at the end of the Term, unless Landlord demands that Tenant remove them.

2.25 FIRES AND CASUALTY

No goods or materials of any kind or description that are combustible may be taken or placed in a storage area of the residence itself. Tenant shall not in any way obstruct any public sidewalks, nor permit anything to be done in the Property contrary to the rules and regulations of the fire department, health department, or of any other government agency. If the Property becomes uninhabitable by reason of fire, explosion, or by other casualty, Landlord may, at its option, terminate this Lease or repair damages within thirty (30) days. If Landlord does not make repairs within this time or if building is fully destroyed, the rental agreement hereby created is terminated. If Landlord elects to repair damages, rent shall be abated and pro-rated from the date of the fire, explosion, or other casualty to the date of re-occupancy, providing that during repairs, Tenant has vacated and removed Tenant's possessions as required by Landlord. The date of re-occupancy shall be the date of notice that residence is ready for occupancy. Landlord is not obligated to provide alternative housing while the repairs are being done. Landlord is not responsible for damages to Tenant's personal property caused by fire or other casualty unless caused by Landlord's Gross negligence. If the fire or other casualty is caused by Tenant or Tenant's family members, guests, visitors, occupants, or invitees, Tenant shall remain responsible for Rent and pay for all damages and repairs as Additional Rent.

2.26 TENANT INSURANCE

Tenant agrees to obtain and maintain, at Tenant's sole expense, during the Term of this Lease and any subsequent renewal periods, policies of insurance coverage as set forth herein. The insurance company is required to provide notice to Landlord within thirty (30) days of any cancellation, non-renewal, or material change in Tenant's coverage. Tenant acknowledges that Landlord is not responsible to any Tenant, guest, or occupant for damage or loss of personal property or personal injury from (including but not limited to) fire, smoke, rain, flood, water or pipe leaks, hail, ice, snow, lightning, wind, explosions, earthquake, interruption of utilities, theft, hurricane, vandalism, or negligence of any Resident, occupants, guests or trespassers, unless otherwise required by law. Tenant acknowledges that Tenant is not considered a co-insured of the Landlord and is not protected under Landlord's insurance. Landlord also retains the right to hold Tenant responsible for any losses in excess of Tenant's insurance coverage or for damages not covered, as permitted by law. If any insurance coverage maintained by Landlord is found to apply to any loss or damage covered by Tenant's insurance, Landlord's insurance and any obligation of Landlord to pay is considered excess coverage only. Tenant's insurance must be fully used up before any claim can be made against Landlord or against Landlord's insurance coverage. Tenant waives any right of subrogation by Tenant or by any insurance company that covers Tenant. Subrogation is the right to be repaid for any payments made by Tenant or Tenant's insurance for injury, loss or damage to personal property or persons.

The following policies of insurance are REQUIRED:

1. Personal Property Insurance: Tenant acknowledges that Landlord is not responsible for Tenant's personal property. Tenant agrees to obtain and maintain a policy of "renter's" insurance to protect his or her personal property.
2. Liability Insurance: Tenant agrees to obtain and maintain a policy of personal liability insurance, which provides limits of liability to third parties, including the Landlord, in the amount not less than $100,000.00 per occurrence. Such liability insurance does not protect Tenant against loss or damage to Tenant's personal property or belongings – only a "renter's" insurance policy does this. The policy of liability coverage must name the Landlord as an Additional Insured.

Tenant will provide Landlord with written proof of compliance with this policy on or prior to the Commencement Date and subsequent renewal periods, and from time to time thereafter upon Landlord's request. It is a violation of the Lease to fail to have the insurance or fail to produce proof when requested.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.27 CONDITION OF PROPERTY

The Tenant hereby acknowledges that it has had the opportunity to inspect the Property and it is in good condition. Tenant will be furnished with a Move-In-Report upon the Commencement Date. If there is anything about the condition of the Property that is not in good condition, Tenant agrees to record it on the Move-In-Report and return said report to Landlord within fifteen (15) days of taking possession of the Property. Tenant agrees that failure to file any written notice of defects will be legally binding proof that the Property is in good condition at the time of occupancy. If during the Term of this Lease Tenant has any complaint concerning conditions of the Property which Tenant believes makes the Property uninhabitable,

Tenant must give written notice delivered to Landlord by certified mail, return receipt requested, of these conditions, and must provide Landlord with a reasonable opportunity to effect repairs correcting these conditions.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.28 PEST CONTROL

Whereas, both parties desire to clarify their respective rights and obligations relative to the potential of infestation of roaches, water bugs, spiders, fleas, bedbugs, mice, rats, and all other pests. It is agreed as follows:

1. Prior to occupying the Property, Tenant verifies that it has visually inspected the Property carefully and has discovered no evidence of infestation of insects or rodents. Tenant is responsible for maintaining the clean and sanitary conditions of the Property.
2. Should the Property become infested by insects or rodents, then Tenant shall immediately notify Landlord of said infestation, and Tenant shall, at Tenant's sole expense, promptly cause the Property to be treated by a Pest Control company selected by Tenant and approved by Landlord.
3. Should Tenant fail to promptly treat any infestation of insects or rodents in the Property during the Term, then Landlord may enter the Property upon 24 hours' notice and proceed to treat the Property, through any Pest Control company of Landlord's choice, and the expense of said treatment shall be completely paid or reimbursed by Tenant.
4. The failure of Tenant to promptly treat the unit for a known infestation of insects or rodents, or the failure of the Tenant to immediately notify the Landlord of such infestation, or the failure of the Tenant to pay the full cost of insect or rodent extermination in the Property, or the failure to promptly reimburse the Landlord for the full cost of extermination of insects or rodents, will be deemed a breach of this Lease and subject to eviction.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.29 WATER/MOISTURE/MOLD

2.29a. WATER/MOISTURE/MOLD. Tenant shall immediately notify Landlord, in writing, in the event of the presence of water moisture, water leaks, water spillage (including in or around roof, windows, doors, ceilings, floors, toilets, bathtubs, sinks, dishwasher, washing machine, refrigerator, freezer, air conditioning unit(s), faucets, flooding and/or water damage to the Property. Tenant shall take immediate measures to contain the water and to prevent further water damage including turning off any faucets and to cease the use of any toilet, sink, bathtub or appliance causing such water leaks or spillage. Tenant shall immediately notify Landlord in the event mold of any type is observed within the Property. Upon notification from Tenant, Landlord, at Landlord's sole expense, shall promptly remediate and repair any water damage to the Property caused by water moisture, water leaks, water spillage or flooding and remove in accordance with industry standards any mold within the Property which occur through no fault of Tenant. In the event water damage or mold occurs within the Property through the negligence of Tenant, Tenant shall pay, as additional rent, all costs and expenses incurred by Landlord, to remediate and repair such water damage and removal of mold.

28b. MOLD To minimize the occurrence and growth of mold in the Property, Tenant hereby agrees to the following:

1. **MOISTURE ACCUMULATION**. Tenant shall remove any visible moisture accumulation in or on the Property, including on walls, windows, floors, ceilings, and bathroom fixtures; mop up spills and thoroughly dry affected areas as soon as possible after occurrence; use exhaust fans in kitchen and bathroom when necessary; and keep climate and moisture in the Property at reasonable levels.
2. **APARTMENT CLEANLINESS.** Tenant shall clean and dust the Property regularly, and shall keep the Property, particularly kitchen and bath, clean.
3. **NOTIFICATION OF MANAGEMENT.** Tenant shall promptly notify management in writing of the presence of the following conditions:

    1. A water leak, excessive moisture, or standing water inside the Property;
    2. A water leak, excessive moisture, or standing water in any community common area;

3. Mold growth in or on the Property that persists after Tenant has tried several times to remove it with household cleaning solution, such as Lysol or Pine-Sol disinfectants, Tilex Mildew Remover, or Clorox, or a combination of water and bleach; and
4. A malfunction in any part of the heating, air-conditioning, or ventilation system in the Property.

4. **LIABILITY.** Tenant shall be liable to Landlord for damages sustained to the Property or to Tenant's person or property as a result of Tenant's failure to comply with the terms of this Section.

5. **VIOLATION.** Violation of this Section shall be deemed a material violation under the terms of the Lease, and Landlord shall be entitled to exercise all rights and remedies it possesses against Landlord at law or in equity. Landlord also has all other rights and remedies set forth in this Lease including damages, eviction, and attorney fees to the extent allowed by law.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.30 UTILITIES

2.30a. UTILITIES. Tenant will be directly responsible for payment of all charges for gas, electric, heat (including oil where applicable), garbage pickup, water and sewer, cable, and any other bills incurred during their residency that are not included with the Rent. Tenant agrees to immediately title all accounts for the above utilities or other services in Tenant's name unless otherwise agreed by the parties to this Lease. In the event Landlord pays any of the above charges on behalf of Tenant, the cost of utilities or services that are to be furnished at the expense of Tenant, shall be considered additional rent and Tenant agrees to pay such costs when due. Landlord shall have the same remedies for the collection of such utility costs as Landlord has for the non-payment of rent under this Lease. In the event Landlord or Tenant is prevented or is unable, for reasons beyond Landlord's or Tenant's control, to obtain fuel, electricity, water or sewer or the services they respectively have agreed to furnish, or in the event of the rationing or non-delivery of same, Landlord is hereby released and discharged from any liability, loss, cost, damage or expense, direct or indirect, which might be suffered by Tenant, and this Lease shall continue in full force and effect for the full rent without abatement.

2.30b. WATER USE TO BE PAID BY TENANT. It is the responsibility of the Tenant to pay the metered water bill and sewer charge on the Property immediately on presentation of these bills from Landlord AS ADDITIONAL RENT. Failure to pay such additional rent when notified by Landlord shall give Landlord the right to file summary ejectment for nonpayment of rent in the Rent Court Division of the District Court of Maryland, and the Tenant shall be subject to eviction for nonpayment of water and sewer service charge in the same manner as any other Rent. Tenant will not be billed directly for these bills if they are charged a flat monthly fee in Section 2.30c. Pursuant to this Lease, Tenant is a designee, under Maryland's Public Information Act, to request and to receive copies of any account records for the water or wastewater account at issue.

2.30c. WATER USAGE FEE. During the Term of this Lease, Tenant shall pay an amount of:

$**Based on tenant usage.** as a water usage fee each month that will be considered Additional Rent. This monthly charge will be pro-rated if Tenant moves in on any other day than the first of the month.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.31 SMOKE DETECTORS

Landlord has installed smoke detector(s) in the Property as required by State and, if applicable, local law. Tenant acknowledges and agrees that each smoke detector is in good condition and property working order as of the Commencement Date. Tenant agrees not to remove, tamper with or otherwise render any smoke detector inoperable. Tenant further agrees to test each smoke detector periodically and to report in writing any malfunction immediately to Landlord. Tenant agrees and acknowledges that it has the responsibility to test each smoke detector and hereby waives and releases Landlord from any and all liability resulting from any defective smoke detector(s) which Tenant did not specifically

notice Landlord of in accordance with Section 2.17 of this Lease.

If Tenant elects to install a dual-powered smoke detector, the installation must be performed by a licensed electrician and written notice of the installation must be sent to Landlord in accordance with Section 2.17 of this Lease. Notwithstanding anything contained in here to the contrary, in no event shall Tenant remove or alter any smoke detector provided by Landlord in the Property.

2.32 PETS

No pets (including, but not limited to, dogs, cats, birds, reptiles, or insects) may be kept on the Property without the prior written permission of the Landlord. If pets are allowed, an addendum containing pet provisions (the "Pet Addendum") must be attached to this Lease. If it is discovered that there is a pet on the Property without a signed Pet Addendum, the Tenant will immediately be billed up to a $500.00 additional non -refundable pet fee per pet and charged monthly pet rent retroactive from the Effective Date. This action is also considered breach of the terms of the Lease and could result in termination of the Lease. A service animal is not a pet. In order for Landlord to approve a service animal as a reasonable accommodation for a disability related need, Tenant must sign and provide documentation at our request.

2.33 SMOKING

NO SMOKING IS PERMITTED INSIDE THE PROPERTY AT ANY TIME.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.34 RESIDENT'S GUIDE

Tenant, and Tenant's agents, employees, invitees and family members, shall observe and comply with the rules and regulations, if any, set forth in or attached to this Lease. Landlord reserves the right at any time to prescribe such additional rules and make such changes to the rules and regulations as Landlord shall, in its judgment, determine to be necessary for the safety, care, cleanliness of the Property, for the preservation of good order, or for the comfort or benefit of residents generally.

2.35 EMINENT DOMAIN

If the Property or any part thereof is taken or condemned for a public or quasi-public use, this Lease shall, as to the part so taken, terminate as of the date title shall vest in the condemner. Tenant waives all claims against Landlord and condemner by reason of the complete or partial taking of the Property, and all damages awarded as a result of any condemnation, whether for the whole or a part of the Property, shall belong to and shall be the sole property of Landlord, whether such damages shall be awarded as compensation for diminution in value to the leasehold or to the fee of the Property.

2.36 INSPECTIONS/WALKTHROUGHS

Tenant acknowledges that Landlord has the right to be present at any and all inspections/walkthroughs in and about the Property, and agrees to notify Landlord prior to allowing any inspection/walkthrough of the Property by anyone.

2.37 VEHICLES

Only properly licensed vehicles in operating condition may be parked in the driveways, if provided, or in the street or other paved parking areas, in accordance with the law and any community rules, regulations and restrictions.

2.38 TRASH

All garbage and trash must be placed in dumpsters (if provided) or in suitable covered containers to be left in designated pickup locations no earlier than the evening before scheduled pickup. Tenant will be responsible for any overages or citations as a result from their improper storage of trash.

2.39 JOINT AND SEVERAL LIABILITY

Each individual executing this Lease as a "Tenant" is jointly and severally liable for all Lease obligations, regardless of whether any individual(s) vacates the Property before the expiration of the Lease. In other words, we may require any one individual to pay the entire amount of the Rent or other Additional Rent. It is Tenant's responsibility, and not Landlord's responsibility, to collect any amount that Tenant may believe a co-tenant owes to the other co-tenants.

2.40 PROHIBITED CONDUCT

Tenant shall not engage in any activity that disturbs, threatens, or interferes with the rights, comfort, health, safety, or convenience of others (including other residents and our agents, employees, vendors and contractors). Tenant shall not engage in or threaten violence, possess a weapon prohibited by law, discharge a firearm in the rental property, display or possess a gun, knife, or other weapon in a common area. Tenant shall not disrupt Landlord's business operations, or injure Landlord's reputation by making allegations against Landlord which are false or made in bad faith. Tenant shall not conduct any illegal or dangerous activity, and will not store any flammable, dangerous, illegal, or hazardous materials or substances, other than ordinary household cleaning materials in the Property.

2.41 APPLICABLE LAW

The laws of Maryland shall govern the validity, performance and enforcement of this Lease. Jurisdiction and venue shall be in the State of Maryland.

2.42 ATTORNEY'S FEES AND COURT COSTS

If Tenant breaches this Lease in any respect, including, but not limited to, (a) the failure to pay Rent in a timely manner, (b) Tenant has committed any act that is ground for eviction, or (c) a dispute has arisen in connection with the negotiation of a new lease or lease extension, Landlord may choose to engage the services of an attorney (including in-house counsel) to represent, advise and otherwise assist us. Should Landlord employ an attorney because of any such violation or dispute, Tenant shall pay such reasonable attorney fees and court costs as are incurred by Landlord. If a court orders a judgment for possession of the premises, Landlord may upon approval from the court assess the amount of the filing surcharge against Tenant and deduct the amount of the filing surcharge from Tenant's security deposit.

2.43 OWNER DOES NOT WAIVE LEGAL RIGHTS

The failure of Landlord to insist upon the strict performance of any of the terms and conditions of this Lease, in any one or more instances, or to exercise any election as herein provided, shall not constitute or be construed as a waiver by Landlord of such term or condition or an election for future instances.

2.44 TERMS

This Lease shall be construed and interpreted in accordance with the laws of the State of Maryland. In this agreement the singular shall include the plural and the plural shall include the singular, the use of any genders shall be applicable to all genders.

2.45 APPLICATION INFORMATION

Landlord has relied on the representations made by Tenant when applying for the Property. If Tenant provided incorrect or false information in the Application, it is a breach of the Lease, and Landlord may terminate Tenant's possession of the Property in accordance with applicable law, and/or hold Tenant responsible for any losses or damages as Additional Rent.

2.46 LEAD PAINT - APPLICATION LAW

Title X, Section 10108. The Residential Lead-Based Paint Hazard Reduction Act of 1992 (the Federal Program) requires the disclosure of certain information regarding lead-based paint and lead-based paint hazards about the rental of residential real property. An owner of pre-1978 housing is required to disclose to the tenant, based upon the owner's actual knowledge, all known lead-based paint hazards in the Property and provide the tenant with any available reports in the owner's possession relating to lead-based paint or lead-based paint hazards applicable to the Property. If the Property was built prior to 1978, the Property is also subject to the Maryland Lead Paint Poisoning Prevention Program Act contained in the Maryland Code, Environmental Article Section 6-801 et seq. (the Maryland Program). If the Property was constructed prior to 1978, all provisions of the Maryland Program will apply to the Property.

Classification of Property: Landlord represents and warrants to Tenant(s), intending that they rely upon such warranty and representation, that (initial all that apply):

The Federal Program (check one)

☑ Built Before 1978 - the Property was built before 1978; **the Federal Program applies.**
☐ Built After 1978 - Property was built during or after 1978; **the Federal Program does not apply.**

The Maryland Program (check one)

☑ Built Before 1978 - Property was built prior to 1978, **the Maryland Program applies fully.**
☐ Built After 1978 - Property was built during or after 1978, **the Maryland Program does not apply.**

Age Classification Unknown (check, if applicable)

☐ Age Classification Unknown - Landlord is uncertain as to age classification; therefore, Landlord acknowledges that, for the purposes of the rental contemplated by this Lease, The Property will be treated as though it had been constructed prior to 1978, and agrees that the Property is fully subject to Federal and Maryland law as to the presence of lead-based paint and/or lead- based paint hazards.

NOTICE TO TENANT - LEAD BASED PAINT, HAZARDS, AND CONSUMER DISCLOSURES. Tenant acknowledges that Property may be subject to Federal and Maryland Law as to the presence of lead-based paint and/or lead-based paint hazards. Tenant acknowledges the receipt of the following required brochures from Landlord:

a. The EPA "**Protect Your Family From Lead in Your Home**" brochure. (Under Federal Law-The Residential Lead Based Paint Hazard Reduction Act of 1992)

b. The "**Notice of Tenants Rights, Lead Poisoning Prevention**" published by the Maryland Department of the Environment. (Under Maryland Law – The Maryland Lead Poisoning Prevention Program)

c. Tenant(s) has received a copy of the Lead Inspection Certificate where applicable.

Tenant understands and acknowledges that compliance under Federal and Maryland Law is the sole responsibility of the owner, and the Tenant will read and become familiar with the requirements of Federal and Maryland Law as contained in the above brochures and notices.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.47 TENANT BILL OF RIGHTS

NOTICE TO TENANT – TENANT BILL OF RIGHTS. Tenant acknowledges that Landlord has provided to Tenant a copy of the most current version of the Maryland Tenants' Bill of Rights published by the Maryland Office of Tenant and Landlord Affairs in the Department of Housing and Community Development and a copy has been attached to this Lease.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

2.48 REQUEST FOR MODIFICATION

If Tenant requests any addition or modification to this Lease during the Term or upon any renewal of the Term, including but not limited to substituting or adding individual tenants, such request shall be in writing and shall be accompanied by a $500.00 non-refundable modification fee per request. Granting any addition or modification requested by Tenant shall be in Landlord's sole and absolute discretion

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

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

3. Maryland Receipt of Security Deposit

3.1 MARYLAND RECEIPT OF SECURITY DEPOSIT

Landlord/Agent: **Bay Property Management Group , LLC** Tenant: **Alison P. Kwok, Christina M. Taylor**

Leased Property:
322 E. Lorraine Avenue
Baltimore, MD 21218

In accordance with Maryland Code 8-203.1; Tenant is being provided with this receipt for the payment of a security deposit along with a list of the tenant's rights concerning security deposits. Agent has received from the tenant a security deposit in the amount of $ **$2,100.00** in the form of **CERTIFIED FUNDS.**

Tenant has the following rights:

1. Tenant has the right to have the Leased Property inspected by the Agent in the Tenant's presence for the purpose of making a written list of damages that exist at the commencement of the tenancy if the Tenant so requests by certified mail within 15 days of the Tenant's occupancy.

2. The Tenant has the right to be present when the Agent inspects the Leased Property at the end of the tenancy in order to determine if any damage was done to the Leased Property, if the Tenant notifies the Agent by certified mail at least 15 days prior to the date of the Tenant's intended move, of the Tenant's intention to move, the date of moving, and the Tenant's new address.

3. The Agent is obligated to conduct a move-out report within 5 days before or after the Tenant's stated date of intended moving.

4. The Agent is obligated to notify the Tenant in writing of the date of the inspection/walkthrough.

5. The Tenant has the right to receive, by first class mail, delivered to the last known address of the Tenant, a written list of the charges against the Security deposit claimed by the Agent and the actual costs, within 45 days after the termination of the tenancy.

6. The Agent is obligated to return any unused portion of the security deposit, by first class mail addressed to the Tenant's last known address within 45 days after the termination of the tenancy.

7. Tenant understands that the failure of the Agent to comply with the security deposit law may result in the Agent being liable to the Tenant for a penalty of up to 3 times the security deposit withheld, plus reasonable attorney's fees.

8. The Agent will retain a copy of the receipt for a period of 2 years after the termination of then tenancy, abandonment of the premises, or eviction of the Tenant, as the case may be.

9. The Agent shall be liable to the Tenant in the sum of $25.00 if the Agent fails to provide a written receipt for the security deposit to the Tenant.

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

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

4. Applicable Addenda

4.1 THE FOLLOWING ADDENDA ARE INCORPORATED BY REFERENCE HEREIN AND MADE A PART OF THIS LEASE:

- ☑ Resident Benefit Package Addendum
- ☑ Smoke Free Addendum
- ☑ Animal Addendum
- ☑ Early Termination Fee Addendum
- ☑ Mold Addendum
- ☑ Utility Addendum
- ☑ Satellite Dish/Antenna Addendum
- ☑ Parking Space Addendum
- ☑ Storage Space Addendum
- ☐ Rental Concession Addendum
- ☑ Other: _____

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

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

5. APPLIANCE ADDENDUM

5.1 APPLIANCE ADDENDUM

This Addendum is added to and made a part of the Lease Agreement dated **08/07/2026** entered into between Bay Management Group, LLC (Landlord) and **Alison P. Kwok, Christina M. Taylor** (Tenant) for the premises located at:
322 E. Lorraine Avenue
Baltimore, MD 21218

This addendum amends the lease by adding the following:
This rental property may contain various appliances such as:
Stove/Oven, Washer, Dryer, Refrigerator, Dishwasher, and Microwave

Tenant shall assume responsibility for maintenance and care of all appliances indicated as included above. If instruction/ ownership manuals and/or warranty papers are included, Tenant shall retain these documents and will be responsible for their return. In the event Tenant neglects maintenance or care responsibilities, Owner/Agent may assume them on Tenant's behalf. Any expenses incurred by Owner as a result of Tenant's negligence and/or failure to maintain appliances shall be deemed additional rent payable on demand.

The parties have entered into this Agreement on the date first above stated, and acknowledge receipt of a copy hereof.

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

X Christina M Taylor
Lessee
IP Address: 73.129.104.29
08/08/2026 10:52am EDT

X Alison Puiming Kwok
Lessee
IP Address: 98.218.206.133
08/08/2026 03:56pm EDT

6. Baltimore City Lease Addendum

6.1 LEGAL ASSISTANCE RESOURCES AND TENANT'S RIGHTS

TO BE PROVIDED AT LEASE SIGNING AND ATTACHED TO THE LEASE AND MADE A PART THEREOF

When you sign your Lease you agree to pay your rent on time along with other promises made in the lease. If you fail to pay your rent, your Landlord may begin legal action to evict you, known as a Complaint for Failure to Pay Rent-Summary Ejectment Notice. If that happens you have the right to know the amount of rent due, have your landlord prove that amount, bring items which are a threat to life, health or safety and have not been repaired by the landlord after being notified about them before a court and to have a Judge hear any dispute. Landlords must be licensed in order to rent property and must comply with Maryland's lead paint laws if the rental property is older than 1978.

The services and resources listed here may be able to help you at no or low cost if you are sued for late rent:

Legal Services –Advice Only

- District Court Self- Help Resource Center- 410 260 1392, 501 E. Fayette St., 3rd Fl., Baltimore, MD 21202 http://mdcourts.gov/legalhelp/districtctselfhelpctr.html Free-walk-ins welcome.

Legal Representation and Advice

- In Court-Pro Bono Resource Center of MD-Tenant Volunteer Lawyer of the Day Program - Free 443-273-5200, www.probonomd.org (same-day representation at 8:30 AM Docket Tuesday- Friday)
- Public Justice Center -410 625 9409 or 410 878 8664, 501 E. Fayette St., RM 203, Baltimore, MD 21202 www.publicjustice.org (Legal Representation and Advice) Free
- Maryland Legal Aid- 410 951 7777, www.mdlab.org ,500 E. Lexington St. Baltimore, MD 21202 (Legal Representation and Advice –focused on subsidized housing) Free
- Homeless persons Representation Project- 410 685 6589, www.hprplaw.org , 201 N. Charles St, Ste 1104, Baltimore, MD 21201 (Advice, Representation, Veterans Benefits re subsidized housing)Free
- Green and Healthy Homes Initiative 410 534 6447, greenandhealthyhomes.org b(Advice and Representation regarding lead and other health hazards)
- Peoples Law Library-(Legal Information ONLY) www.peoples-law.org

Mediation (A free Mediator helps people talk about issues and create solutions to meet their needs)

- In Court Mediation by Dist. Ct. of MD, Alternative Dispute Resolution Office- Ask Courtroom Clerk or Judge how to sign up for this service) more at https://mdcourts.gov/distict/adr/home/rentcourt
- Baltimore Community Mediation Center 410 467-9165, www.communitymediation.org (services available to resolve a variety of disputes not just court cases)

Financial Assistance – General and to Avoid Eviction

- 211-General Financial assistance
- Eviction Prevention- 410 878 8650, Dist. Court,501 E. Fayette Street, RM 207 Balt., MD 21201

Approved for Use by Baltimore City Department of Housing and Community Development

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

X Christina M Taylor

Lessee

IP Address: 73.129.104.29
08/08/2026 11:00am EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 03:56pm EDT

7. Bedbug Addendum

7.1 BEDBUG ADDENDUM

This Addendum is added to and made a part of the Lease Agreement between **Bay Property Management Group , LLC** and **Alison P. Kwok, Christina M. Taylor** for the premises located at:
322 E. Lorraine Avenue
Baltimore, MD 21218

It is our goal to maintain the highest quality living environment for our Residents. Landlord has walked through the property prior to lease and knows of no bedbug infestation. Residents have an important role in preventing and controlling bedbugs. While the presence of bedbugs is not always related to cleanliness or housekeeping, good housekeeping will help control the problem by identifying bedbugs, minimizing infestation, and limiting its spread.

7.2 RESIDENT REPRESENTATION

RESIDENT REPRESENTS AND WARRANTS THAT ALL FURNISHINGS AND OTHER PERSONAL PROPERTY THAT WILL BE MOVED INTO THE PROPERTY AT ANY TIME HAVE BEEN INSPECTED BY RESIDENT AND ARE FREE OF BEDBUGS.

7.3 RESIDENT RESPONSIBILITIES

Resident agrees to maintain the premises in a manner that prevents the occurrence of a bedbug infestation, and to respond appropriately to any infestation. Resident agrees to comply with the following responsibilities:

1. **RESIDENT MUST REPORT ANY SIGNS OF BEDBUGS IMMEDIATELY** Do not wait. Even a few bugs can rapidly multiply to create a major infestation. When an infestation is caught early, treatment is often much quicker and less disruptive to the occupants than when the infestation is more advanced.
2. **RESIDENT SHALL PRACTICE GOOD HOUSEKEEPING TO PREVENT INFESTATION:**
    1. **Remove clutter.** Bedbugs like dark, concealed places, such as in and around piles of clothing, shoes, stuffed animals, and laundry, especially under the beds and in closets. Reducing clutter also makes it easier to carry out housekeeping. If the apartment is excessively cluttered, Owner/Agent has a right in its sole discretion, to demand that the clutter be reduced to a reasonable amount.
    2. **Keep the property clean.** Vacuum and dust regularly, particularly in the bedroom, being especially through around and under the bed, drapes, and furniture. Use a brush attachment to vacuum furniture legs, headboard, and in and around the nightstand. While cleaning, look for signs of bedbugs and report any immediately.
    3. **Avoid using secondhand or rental furnishings,** especially beds and mattresses. Used items may be infested with bedbugs. If you must use rented or secondhand items inspect them carefully and never accept any item that shows signs of bedbugs. Do not bring discarded items from the curbside into the apartment.
    4. **Cover mattresses and box springs with zippered, vinyl coverings.** These are relatively inexpensive and can prevent bed bugs from getting inside the mattress, their favorite nesting spot. The covers will also prevent any bugs inside from getting out; they will eventually die inside the sealed cover (though this may take many months). Thicker covers will last longer. Though using these coverings is only a suggestion at this time, if a bedbug infestation occurs in your home, you will then be required to encase any salvageable mattress and box springs at your expense, and failure to do so will be a violation of the Lease Agreement.
    5. **Arrange furniture to minimize bedbug hiding places.** If possible, keep beds and upholstered furniture several inches away from the walls. Bedbugs can jump as far as three inches.
    6. **Check for hitch-hiking bedbugs.** If you stay in or just visit a hotel room or another home, inspect your clothing, luggage, shoes, and belongings for signs of bedbugs before you enter your apartment. After guests visit you, inspect beds, bedding, and upholstered furniture.
3. **RESIDENT SHALL COOPERATE WITH PEST CONTROL EFFORTS TO TREAT INFESTATION.**
If infestation of Resident's property is reported, a pest management professional will be called in for an evaluation and treatment if necessary. ONCE INFESTATION IS REPORTED, Tenant will pay for the costs of evaluation and

treatment. Treatment is much more likely to be effective if the leased property is properly prepared. If the treatment is ineffective because Resident did not properly prepare the property, the treatment will be rescheduled. Resident will again be responsible for the cost of treatment, regardless of the origin of the infestation. These charges will be considered additional rent, and will continue to be assessed until the Resident has properly prepared the property. If treatment is required, Resident must comply with the recommendations from the pest management professional, in addition to the following:

1. Remove all bedding, drapes, curtains, and small rugs; bag these for transport to the laundry or dry cleaner.
2. Check mattresses and box springs carefully; those with minimal infestation must be cleaned, then encased in vinyl covers, before being returned to service after treatment. Heavily infested mattresses are not salvageable; they must be sealed in plastic and disposed of properly. It is within the sole discretion of the pest management professional whether a mattress and/or box spring is salvageable.
3. Empty dressers, night stands, and closets. Remove all items from floors and surfaces, and inspect every item for signs of bedbugs. Use sturdy plastic bags to bag all clothing, shoes, boxes, toys, stored goods, etc., separating washable and non-washable items. Seal the bags well.
4. Vacuum floors, including insides of closets. Pay special attention to corners, cracks and dark places.
5. Vacuum all furniture, including inside drawers, vacuum mattresses, box springs, and upholstered furniture, being sure to remove and vacuum all sides of loose cushions, as well as the undersides of furniture.
6. Carefully remove vacuum bags, seal them in plastic, and discard.
7. Clean all machine-washable bedding, drapes, clothing, etc., in the hottest water possible, and dry at the highest heat setting. Take other items to a dry cleaner, but be sure to advise the dry cleaner that the items are infested. Discard any items that cannot be decontaminated.
8. Move furniture toward the center of the room so that technicians can easily treat the carpet edges where bedbugs congregate, as well as walls and furniture surfaces. Be sure to leave easy access to closets.
9. Comply with any other instructions provided to you by the Agent/Owner or the pest professional.

4. **INDEMNIFICATION** Resident agrees to indemnify and hold harmless the Landlord, it's managing agents and employees, from any actions, claims, losses, damages, and expenses, including, but not limited to, attorney's fees that the Landlord may incur as a result of a bedbug infestation or treatment in Resident's property or resulting from a violation of this Addendum by the Resident or any guest or person occupying or using the premises. This indemnification shall not apply if such damages, costs, losses, or expenses are directly caused by the negligence of the Landlord.

5. **DEFAULT** Failure to promptly report bedbugs, failure to comply with treatment instructions or any other violation of any other provision of this Addendum is a violation and breach of the Lease Agreement. Said violation and breach constitutes grounds for eviction, and/or termination of occupancy, and/or subjecting the Resident to other penalties as stated in the Lease Agreement and/or this Addendum. In addition, Resident may be held liable for all costs, damages, and expenses, as additional rent, including the costs of treatment, resulting from any bedbug infestation during, or as a result of, Resident's occupancy if any of the following apply: The Resident failed to promptly report the infestation, and/or failed to properly prepare the apartment for treatment, and/or failed to comply with any other term of this Addendum.

6. **SEVERABILITY, WAIVER AND SURVIVAL** The provisions of this Addendum shall apply to the fullest extent permitted by law. The partial or complete invalidity or unenforceability of any one or more of the provisions shall not affect the validity or continuing force and effect of any other provision. The failure of either party to insist, at any time, upon the performance of any of the terms, or to exercise any right herein, shall not be construed as a waiver or relinquishment of such term or right. The terms of this Addendum shall survive the termination of the Lease Agreement.

7. **RENEWAL** If the Lease Agreement is renewed, this Bedbug Addendum is automatically renewed along with the Lease Agreement without the need to sign a new Bedbug Addendum at each lease renewal.

By signing below, you acknowledge and agree to the terms in Section 7.

X Christina M Taylor

Lessee

IP Address: 73.129.104.29
08/08/2026 11:01am EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 03:59pm EDT

8. Lead Paint Disclosure

8.1 DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS LEAD WARNING STATEMENT

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 managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive a federally approved pamphlet on lead poisoning prevention.

322 E. Lorraine Avenue
Baltimore, MD 21218

Lessor's Disclosure

A. Presence of lead-based paint and/or lead-based paint hazards

(i) Known lead-based paint and/or lead-based paint hazards are present in the housing

B. Records and reports available to the lessor

(i) 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).

Lessee's Acknowledgement

C. Lesse has received copies of all information listed above

D. Lessee has received the pamphlet *Protect Your Family from Lead in Your Home*.

Agent's Acknowledgment

E. Agent has informed the lessor of the lessor's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliances.

Certification of Accuracy

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

By signing below, you acknowledge and agree to the terms in Section 8.

X Christina M Taylor
Lessee
IP Address: 73.129.104.29
08/08/2026 11:02am EDT

X Alison Puiming Kwok
Lessee
IP Address: 98.218.206.133
08/08/2026 04:00pm EDT

Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

9. Local Law Addendum

9.1 BALTIMORE CITY

This Addendum is made part of the Lease Agreement between Landlord and Tenant. To the extent that any provision(s) contained in the Lease Agreement is in conflict with the provisions set forth in this Addendum, the Lease Agreement is modified to conform with this Addendum and applicable local law.

Landlord may not apply late fees to the rent until the tenant is more than 10 days past due with the rent.

Landlord is prohibited from applying a penalty fee for late payment of rent until (1) the tenant's payment of the rent is more than 12 days late or (2) the tenant has received the tenant's regularly scheduled government benefit disbursement if the tenant has previously provided the landlord with written notice that shows the day of the month the government benefit is normally issued or mailed is later than the day on which the rent is due.

By signing below, you acknowledge and agree to the terms in Section 9.

X Christina M Taylor

Lessee

IP Address: 73.129.104.29
08/08/2026 11:03am EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 04:00pm EDT

10. Pet Addendum

10.1 TENANT RESPONSIBILITIES

This Addendum amends the lease entered into between **Bay Property Management Group , LLC** and **Alison P. Kwok, Christina M. Taylor** for property located at
322 E. Lorraine Avenue
Baltimore, MD 21218
This addendum amends the lease by adding the following:

1. The maximum weight at maturity of each animal is not to exceed **N/A**pounds
2. The Pet fees are as follows:
    1. ☑ $0 NonRefundable Pet Fee
    2. ☑ $**0** Monthly Pet Rent
3. Pet owners must supply Bay Management Group, LLC with papers from a **Certified Veterinarian** stating the following:
    1. Breed
    2. Expected weight at maturity
    3. Proof of current inoculations, including Rabies
    4. A clear photo of your pet
4. **Any mixes of the following breeds are not permitted: Rottweiler, Dobermans, Chows, Pit Bulls and German Shepherds. If Management determines your pet to be aggressive (in nature, personality, or with the breed) your pet may not be allowed at the property. This will be determined by Management.**
5. Permission to have a pet can be revoked at any time if management determines the presence of the pet to be undesirable.
6. The pet shall be kept on a leash at all times when outside. Resident shall not at any time leave the pet on a patio or balcony while away from the property. Resident shall promptly collect and remove all pet waste from the grounds of the property.
7. The penalties for not cleaning up after your pet are **$50** for each offense and up to a **$250.00** fine.
8. Resident shall ensure the pet does not at any time disturb any other neighbor or damage any property located in the Apartment or house. If in Manager's sole opinion and discretion, the pet has disturbed or is disturbing any other resident or has caused or is causing damage to property in the Apartment or house, then Resident shall permanently remove the pet from the Apartment or house within ten (10) days after written request.
9. Resident's payment for damage caused by the pet shall not entitle the Resident to keep the pet. Resident's failure to permanently remove the pet as provided above or failure to comply with all other terms of this Pet Addendum shall constitute a default permitting termination of the Lease Agreement.
10. Resident's failure to comply with the terms and provisions of the Pet Addendum or violation of any representation or assurance contained in this Pet Addendum shall constitute a default permitting termination of the Lease Agreement. Resident agrees that only the pet described and named below will occupy the premises. No additional or different pet is authorized under this agreement.
11. Resident must contact the property manager for approval and an amended pet addendum before bringing additional pets into the home.
12. Pets are to be kept on a leash at all times in common areas of the Property.
13. **Carpet will need to be professionally cleaned when vacating and proof of a receipt shown.**

10.2 PET INFORMATION

Pet Information

Milo	
Domestic Short Hair Tabby	
7 years	

9.0 lbs	

Tenants must submit vet records and a photo of pet

By signing below, you acknowledge and agree to the terms in Section 10.

X Christina M Taylor

Lessee

IP Address: 73.129.104.29
08/08/2026 11:04am EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 04:04pm EDT

Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

11. Resident Benefits Package Addendum

11.1 RESIDENT BENEFIT PACKAGE

The Bay Management Group, LLC Resident Benefits Package (RBP) delivers savings and convenient, professional services that make taking care of your home second nature at a cost of $39.95/month, payable with Rent.

Tenant acknowledges that participation in the Resident Benefits Package is voluntary, and that Tenant will be automatically enrolled in the Resident Benefits Package. Tenant's participation in the Resident Benefits Package may be terminated by Landlord or Tenant at any time, for any reason, upon thirty (30) days' written notice, prior to the applicable date of termination. Tenant shall continue to pay all amounts due hereunder until the termination date. Tenant may terminate the Resident Benefit Package, subject to the provisions herein, by requesting an RBP modification agreement upon receipt of this addendum.

Tenant and Landlord mutually agree that the Resident Benefits Package is defined as follows and variations of inclusions may exist due to property specifications. The total monthly cost of the Resident Benefits Package is all-inclusive, and no discounts will be given if any element(s) of the package are unavailable due to a lack of HVAC or other property-specific limitations, unless otherwise specified below.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

11.2 RBP SERVICES

HVAC Filter Delivery: A portion of Tenant's total amount due will be used to have HVAC filters delivered to their home approximately every 90 days, or as required by your HVAC system. Tenant shall properly install the filter that is provided within two (2) days of receipt. Tenant hereby acknowledges that the filters will be dated and subject to inspection/walkthrough by Landlord upon reasonable notice to verify replacement has been timely made. If at any time Tenant is unable to properly or timely install a filter, Tenant shall immediately notify Landlord in writing. Tenant's failure to properly and timely replace the filters is a material breach of this agreement and Landlord shall be entitled to exercise all rights and remedies it has against Tenant and Tenant shall be liable to Landlord for all damages to the property or HVAC system caused by Tenant's neglect or misuse. Landlord may charge a trip fee to perform the filter change, as required, at Tenant expense. Tenant acknowledges that if the property does not have an HVAC system, there will be no filter(s) provided and there is no discount to the overall Tenant cost of the package.

Move-in Concierge Service: Tenant acknowledges that Landlord will make available a concierge service to Tenant to aid in utility, cable, internet, and other relevant service(s) activation. Tenant maintains the right to facilitate his/her own service activations. Tenant agrees to abide by all HOA and other lease restrictions and guidelines applicable to utilities.

Resident Rewards: Tenant acknowledges that a Tenant rewards program is made available to them by Landlord. Rewards are to be accessed online and are activated at Tenant's sole discretion through use of a mobile application provided by the rewards provider. Rewards will provide Tenant with available rewards as a preferred customer of Landlord.

Credit Building: Landlord provides credit reporting to cast positive payment history through a third-party service. Landlord is not responsible for any misrepresentation, erroneous reporting, and/or lack of reporting by the third-party service. Tenant understands that any disputes will be handled directly between Tenant and the third-party service.

$1M Identity Protection: By executing this agreement, Tenant agrees to Aura's IdentityGuard Terms of Service and Privacy Policy with respect to the identity theft protection service provided as part of the RBP, which can be found at www.identityguard.com.

Home Buying Assistance: Landlord is a Licensed Real Estate Agent and/or Broker and offers buyer representation services and referrals to Tenants enrolled in the Resident Benefits Package for the purchase of real property. Compensation and detail of such services shall be agreed upon in a separate Agreement outside of this Lease.

24-Hour Maintenance Coordination Service: Landlord shall allow access to Tenant to report maintenance concerns outside of normal business hours via the online Tenant portal, or other such means as made available by Landlord.

Online Portal Access: Landlord agrees to provide Tenant online portal access for the purposes of reviewing pertinent documents, payment of Rent and other fee(s), and reporting maintenance concerns. Landlord reserves the right to restrict payment access to Tenant, at Landlord's sole discretion, should a pattern of delinquency arise and/or persist.

Multiple Payment Methods: All rental payments can be paid in a variety of ways using Tenant's portal. Available options include ACH, debit and credit cards, along with participating retailers (as applicable). Restrictions of payment methods by the Landlord are permissible should a pattern of delinquency arise and/or persist. Any applicable fees are at the Tenant's expense.

Partial Months: Tenant acknowledges that due to carrier and provider requirements, monthly amounts for the RBP, including but not limited to any portion for renters' insurance, cannot be prorated and are payable in full for each full or partial month during the lease term.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

11.3 RENTERS INSURANCE REQUIREMENTS & PROGRAM

The Landlord requires Tenant obtain liability coverage of at least $100,000 in property damage and legal liability from an A-rated carrier and to maintain such coverage throughout the entire term of the lease agreement. Tenant is required to furnish Landlord evidence of the required insurance prior to occupancy, at the time of each lease renewal period, and upon request.

To satisfy the insurance requirement, Tenant may either (1) be automatically enrolled into a policy that satisfies the coverage requirements as part of the Resident Benefits Package; or (2) obtain alternative liability coverage from an insurer of Tenant's choice. The option Tenant chooses will not affect whether Tenant's lease application is approved or the terms of Tenant's Lease.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

11.4 OPTIONS

Option 1: Do nothing. Tenant will be automatically enrolled into an insurance policy as part of the Resident Benefits Package. No further action is required. Coverage will begin on the effective date of Tenant's lease and continue throughout the lease term. Please refer to the evidence of insurance that is supplied by Bay Management Group, LLC for additional coverage details. The Resident Benefits Package monthly rate will be adjusted by the premium amount in the policy.

Option 2: Buy a policy. If Tenant prefers, Tenant may find, purchase, and maintain another policy that satisfies the Landlord's requirements. The Resident Benefits Package monthly amount will be adjusted accordingly. Visit http://insurance.residentforms.com/ and follow the instructions listed there to provide evidence of the required insurance coverage to your Landlord.

Please be sure that your policy meets the following criteria prior to submitting:

- **Policy is purchased from an A-rated carrier**
- **Policy meets or exceeds the required $100,000 in property damage and legal liability**
- **Bay Management Group, LLC is listed as additional interest**
- **Bay Management Group, LLC address is listed as: PO Box 660121 Dallas, TX 75266**

It is Tenant's responsibility to pay premiums directly to your insurance provider. If the policy is terminated or lapses, Tenant will be subject to a lease violation fee of $500.00 and agrees to be subsequently enrolled into the policy referenced in Option 1 above.

If Tenant does not upload a copy of its own renters insurance to the Tenant portal at least 5 days prior to move-in, Tenant will be deemed to have elected Option 1 and will be automatically enrolled into an insurance policy as part of the Resident Benefits Package.

X CMT
Christina M. Taylor

X APK
Alison P. Kwok

By signing below, you acknowledge and agree to the terms in Section 11.

X Christina M Taylor

Lessee

IP Address: 174.250.13.50
08/08/2026 03:57pm EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 04:17pm EDT

second nature®

Build your credit with on-time rent payments

A benefit from your property manager and Second Nature

What is Credit Building?

Your rent is likely your biggest monthly expense–shouldn't it count toward your credit score? A credit building service reports your on-time rent payments to the three major credit bureaus: Equifax, Experian, and TransUnion. This can help improve your credit score over time, potentially opening doors to better loans, lower interest rates, and more financial freedom.

How it works

We partner with a third party company, Second Nature, to automatically report your on-time rent payments. It's seamless and secure–no extra steps required.

1. **Automatic reporting to all 3 credit bureaus**
2. **Back-reporting available** (up to 24 months of rental history in some cases)
3. **Your credit score may increase simply by paying rent on time**

Why Credit Building matters

A stronger credit score may:

- Help you qualify for **mortgages, auto loans, or credit cards**
- Unlock **lower interest rates**
- Save you **thousands over time**



When payments will show on your credit report

There's a **90-day holding period** for reporting before your on-time rent payments are first reported to help protect your score due to the initial opening of a new tradeline. After that, on-time payments made during the 90-day period are fully reported, and thereafter, reports are made monthly with every on-time rent payment.

Already enrolled in credit reporting with us?

You're good to go–your credit-building service continues without interruption.
You'll still receive an annual notice and can opt out if you ever change your mind.



Questions or ready to enroll?

Talk to your property manager and ask to start Credit Building today!

Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

12

Credit_Building_Explainer_General.pdf

X Christina M Taylor

Lessee

IP Address: 174.250.13.50
08/08/2026 03:58pm EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 04:07pm EDT

Department of the Environment

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.maryland.gov/lead or call the Lead Hotline at 410-537-4199 or toll-free at 1-800-776-2706, or TTY 1-800-735-2258.

MDE

MARYLAND DEPARTMENT OF THE ENVIRONMENT
Land Management Administration • Lead Poisoning Prevention Program
1800 Washington Boulevard, • Suite 630 • Baltimore, Maryland 21230-1719
410-537-3825 • 800-633-6101 x3825 • www.mde.maryland.gov

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: _____
Name of Property Owner
_____
Property Owner Address
_____
City, State, Zip

From: _____
Your Name
_____
Your Address
_____
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_____

Form Number: MDE/WAS/COM.057
Revised: 7/2015
TTY Users: 800-735-2258

Recycled Paper

Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

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MDE_Lead_Poisoning_Prevention_Program.pdf

X Christina M Taylor

Lessee

IP Address: 174.250.13.50
08/08/2026 03:58pm EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 04:13pm EDT

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.
- 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).







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

January 2026

English

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
- How lead affects health
- 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, landlords, agents and rental property managers to:

- Disclose known information about the presence of lead-based paint or lead-based paint hazards (or state there is none)
- Provide all available records and reports on lead-based paint and lead-based paint hazards (or state there are none)
- Include a specific warning statement about lead-based paint
- Give buyers up to 10 days to have a certified inspector or risk assessor check for lead

If undertaking renovation, repair, 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).



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. Its Office of Lead Hazard Control and Healthy Homes' (OLHCHH's) lead hazard reduction grants, healthy homes grants, and guidance and enforcement of the Lead Disclosure Rule and Lead Safe Housing Rule, protect families from lead and other housing hazards.

HUD OLHCHH
lead.regulations@hud.gov
hud.gov/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.

U. S. EPA
U. S. CPSC
U. S. HUD

EPA-747-K-26-001
January 2026

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: epa.gov/lead/contacts.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont and 10 federally recognized Tribes)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands and 8 Tribes)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia and 7 Tribes)

Regional Lead Contact
U.S. EPA Region 3
Four Penn Center
1600 JFK Blvd
Philadelphia, PA 19103-2029

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee and 6 Tribes)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin and 37 Tribes)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1201 Elm Street, Suite 500
Dallas, TX 75270
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska and 9 Tribes)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
LCRD/TTPB
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming and 28 Tribes)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6169

Region 9 (Arizona, California, Hawaii, Nevada , Guam, American Samoa, Northern Marianas, Palau, Micronesia, Marshall Islands and 148 Tribes)

Regional Lead Contact
U.S. EPA Region 9 (LNC-2-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8000

Region 10 (Alaska, Idaho, Oregon, Washington and 271 Tribes)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

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 risk assessor at cdxapps.epa.gov/leadpro.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills and other surfaces using wet methods.
- Take precautions to avoid exposure to lead dust when remodeling.
- Hire only EPA-, Tribal- or state-approved Lead-Safe Certified renovation firms when renovating, repairing or painting. Find an EPA-certified firm using cdxapps.epa.gov/leadpro.
- Have your home checked for lead-based paint by a certified inspector or risk assessor before buying, renting or renovating your home.
- 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 eat a well-balanced diet with foods high in iron, calcium and vitamin C as these nutrients may help prevent the absorption of lead.
- Remove shoes or wipe soil and other dirt off shoes before entering your house.

Lead Gets into the Body in Many Ways

dults 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 dust that may contain lead on them.



Lead is dangerous to a developing fetus.

- Lead can build up in the body over time, settling in the bones. This stored lead can be transferred during pregnancy to a fetus or after birth to an infant through breast milk.

Please see pages 13 and 14 for more information on sources of lead exposure.

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 toll-free **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline
For information about lead in drinking water visit epa.gov/safewater or use EPA's Safe Drinking Water online form at epa.gov/safewaterhotline.

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 toll-free **1-800-638-2772,** or visit CPSC's website at cpsc.gov or saferproducts.gov.

Food and Drug Administration
For information on lead in food and foodwares visit www.fda.gov/food/environmental-contaminants-food/lead-food-and-foodwares.

Centers for Disease Control and Prevention
For information on childhood lead poisoning prevention visit: www.cdc.gov/lead

State and Local Health and Environmental Agencies
Some states, Tribes, counties 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, Tribal or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center toll-free at **1-800-424-LEAD [5323]**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling **711**.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** Working in certain jobs may increase adults' potential exposure to lead, such as: renovation or repair of older homes and buildings, painting, construction, refinishing furniture, smelting, mining, auto repair, handling firearms and working at hazardous waste sites. If you work with lead, lead dust or soil could get onto your skin, in your hair and clothes, which can be transferred to the inside of your car or home. 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, fishing, shooting at a gun range or refinishing furniture that has lead-containing paint or varnish. 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 or varnish. 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.
- Items made in other countries and imported into the United States may have lead including toys, painted furniture, metal or plastic jewelry, health remedies, foods, spices, candies, cosmetics, powders, make-up used in religious and cultural practices and folk remedies, such as **"greta"** and **"azarcon,"** used to treat an upset stomach.
- **Older playground equipment** can contain old lead-based paint, and **artificial turf and playground surfaces** made from shredded rubber can contain lead. Take precautions to ensure young children do not eat shredded rubber or put their hands in their mouth before washing them.

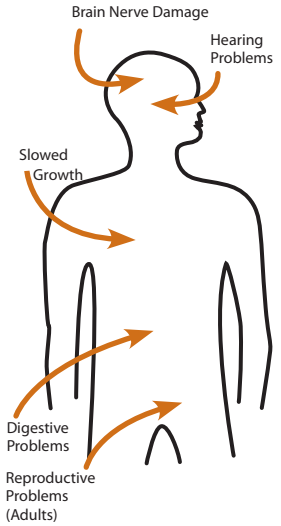
[4] In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead above 100 ppm by weight in most children's products.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that no safe blood lead level has been identified and even exposure to low levels of lead can 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.

In adults, exposure to lead can cause an increased risk of:

- Miscarriage during pregnancy
- The baby being born too early or too small
- Harm to a developing fetus' brain, kidneys and nervous system
- 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 (BLLs) tend to increase rapidly from 6 to 12 months of age, and BLLs tend to peak at 18 to 24 months of age.

A simple blood test is the best way to find out if a child has been exposed to lead. A child who has been exposed to lead may not have visible signs or symptoms and may look and act healthy. Consult your doctor for advice on getting your children tested.

Blood lead tests are required for the following groups:

- Children at 12 and 24 months enrolled in Medicaid
- Children between 24 and 72 months enrolled in Medicaid with no record of a previous blood lead test
- Children who should be tested under your Tribal, state or local health testing plan

Blood lead tests are recommended for the following groups:

- Children at 12 and 24 months living in areas that are at higher risk* or who belong to populations that are at higher risk*
- Children or other family members who have been exposed to lead

Your doctor can explain what the test results mean and if more testing will be needed.

* Some children are more likely to be exposed to lead than others. These include children who live or spend time in a house or building built before 1978, are from low-income households, live or spend time with someone who works with lead or are immigrants, refugees or recently adopted from less developed countries.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water in homes are lead pipes, fixtures, brass or chrome-plated brass faucets and plumbing with lead solder.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested (See below).

Remember that older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please use EPA's Safe Drinking Water online form at epa.gov/safewaterhotline.

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

Renovating, Repairing or Painting 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 or Tribal 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. These prohibited methods 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
  - 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 and then checked to confirm adequate cleanup.
- **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*.

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 and childcare facilities built before 1978 may 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
- 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.

[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^2), 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

Deteriorated 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 (intact) 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 any reportable level of lead dust measured by an EPA-recognized lead laboratory as hazardous.

If you suspect your home has lead-based paint, you should clean regularly to minimize dust using the information on pages 9 and 11, especially when young children live in the home. EPA does not recommend lead abatements based on lead dust unless the lead dust is at or above the action levels listed on page 11.

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 in dust or soil—which you may not be able to see—can both 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.

Reducing Lead Hazards, continued

If your home has had a lead abatement, dust cleanup activities must be conducted once the work is completed. Dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following action levels:

- 5 micrograms per square foot (µg/ft^2) for floors, including carpeted floors
- 40 µg/ft^2 for interior window sills
- 100 µg/ft^2 for window troughs

Abatements are designed to permanently address lead-based paint hazards. However, when an abatement is complete, lead dust may still remain above reportable levels (see page 6) and can also be reintroduced into an abated area. Steps to keep lead dust low after an abatement include:

- Using a HEPA vacuum on all furniture and other items returned to the area
- Regularly cleaning floors, window sills, troughs and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state, Tribal or local agency (see pages 15 and 16), visit cdxapps.epa.gov/leadpro, or call toll-free 1-800-424-LEAD [5323].

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-, Tribal- 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, you should hire a certified lead abatement contractor. Abatement methods (which are designed to permanently address lead-based paint hazards) include removing, sealing or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint will not permanently address the lead-based paint hazards.

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.
- Hire a certified lead abatement contractor to permanently address lead hazards. 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 set by their state or Tribe or by the federal government.

Checking Your Home for Lead

Hire a certified lead professional to 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 or how to deal with them. A trained and certified lead-based paint inspector will inspect the paint using:
  - A portable x-ray fluorescence (XRF) machine
  - Lab tests of paint samples collected by the inspector to be tested in an EPA-recognized lead laboratory



- A **risk assessment** tells you if your home currently has any lead hazards from paint, dust or soil, and what actions to take to address any hazards. A trained and certified lead-based paint 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, if it 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. Closely monitor areas that are known to have lead-based paint.

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 do any of the following:

- 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
- Use EPA-recognized tests kits to determine if lead-based paint is absent
- Presume that lead-based paint is present and use lead-safe work practices

There are state, Tribal and federal programs in place to ensure that testing is done safely, reliably and effectively. Contact your state, Tribal or local agency for more information, visit epa.gov/lead, or call toll-free **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 711.

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 bedtime.
- 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-, Tribal- 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 eat a well-balanced diet of fruits, vegetables, grains, dairy and protein-rich foods. Foods that are higher in iron, calcium and vitamin C may help reduce the body's absorption of lead. Children with empty stomachs absorb more lead than children with food in their stomachs.

Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

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protectyourfamily_booklet_2026_0.pdf

X Christina M Taylor

Lessee

IP Address: 174.250.13.50
08/08/2026 03:58pm EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 04:13pm EDT

BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT

RENTAL PROPERTY LICENSE

License No: L-508056
Registration No: R123704

License Expiration Date: September 30, 2027

OWNER **OPERATOR**

Property Address: 322 E LORRAINE AVE **Block/Lot:** 3837 055

Inspection Date: September 19, 2024	License Issue Date: September 30, 2024

DWELLING UNITS COUNT	ROOMING UNITS COUNT	OTHER UNITS COUNT	RENTAL LICENSE EXPIRATION DATE
1	0	0	September 30, 2027

FOR MULTIPLE-FAMILY DWELLINGS OR ROOMING HOUSES, THIS LICENSE MUST BE PROMINENTLY DISPLAYED IN THE VESTIBULE, LOBBY, OR OTHER PUBLIC PLACE ON THE PREMISES

FOR A 1- OR 2-FAMILY DWELLING, THIS LICENSE MUST BE LOCATED IN AN AREA OF EACH DWELLING UNIT THAT IS ACCESSIBLE TO THAT UNIT'S OCCUPANT AND TO HOUSING INSPECTORS

Detach and post as instructed above, keep top portion for your records

BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT

OWNER **OPERATOR**

Property Address: 322 E LORRAINE AVE **Block/Lot:** 3837055

DWELLING UNITS COUNT	ROOMING UNITS COUNT	OTHER UNITS COUNT	REGISTRATION NUMBER	INSPECTION DATE	RENTAL LICENSE EXPIRATION DATE
1	0	0	L-508056	September 19, 2024	September 30, 2027

RENTAL PROPERTYLICENSE

Bay Property Management Group , LLC

1114 St. Paul St • Suite 1A • Baltimore, MD 21202
(443) 708-4698

15

Rental_License_332_E_Lorraine_Ave_9_30_2027.pdf

X Christina M Taylor

Lessee

IP Address: 174.250.13.50
08/08/2026 03:58pm EDT

X Alison Puiming Kwok

Lessee

IP Address: 98.218.206.133
08/08/2026 04:13pm EDT

Maryland
DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

MARYLAND TENANTS' BILL OF RIGHTS

(Effective October 1, 2025)

Maryland law requires the Office of Tenant and Landlord Affairs to publish a Tenants' Bill of Rights and update it annually. The Maryland Office of Tenant and Landlord Affairs website has additional language translations of the Tenant Bill of Rights on the website listed at the end of this document. The Maryland Department of Housing and Community Development's Office of Tenant and Landlord Affairs drafted this document, not your landlord.

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 through Maryland Court Help Centers and The Peoples' Law Library of Maryland
- 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 unless specifically noted otherwise.

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

Application fees:

- Landlords who rent five or more units can only keep a maximum of $25 for an application fee, unless their actual application related costs (such as credit checks) are more than $25.
- If a landlord charges more than $25 but their costs were less than the amount charged, they must refund the portion of the application fee that was not used for application-related costs.
- The refund must be made within 15 days of one of the following:

  - The tenant moved into the unit, or
  - The landlord or the applicant gives written notice that the applicant will not rent the unit.

Application expenses:

- Applicants may ask the Landlord for a list of the application expenses.
- The list must include monetary amounts and descriptions of each expense.

Tenant screening report:

- Some landlords may choose to accept a tenant screening report that was:
  - Prepared by a consumer reporting agency within the 30 days before application is submitted,
  - Prepared by a consumer reporting agency, and
  - Obtained and paid for by the tenant.
- If a landlord accepts such a report, they may not charge you an application fee.

Pet policy:

- Landlords must include a written copy or a summary of their pet policy in their rental application form.
- The pet policy must include:
  - Any breed or weight restrictions.
  - Any limit on the number of pets allowed.
  - Any required fees, including:
    - Up front non-refundable pet fees,
    - Refundable pet deposits, and
    - Monthly pet fees.
  - Any vaccination requirements.
  - Any liability insurance requirements.
  - Any additional requirements

Assistance Animals:

- Assistance animals are not pets and are always allowed, regardless of your landlord's pet policy. An assistance animal is an animal that:
    - works, provides assistance, or performs tasks for the benefit of a person with a disability, or
    - provides emotional support that reduces one or more identified effects of a person's disability,
- If you have an assistance animal, your landlord can't charge an additional application fee or additional security deposit for your assistance animal. Your landlord can charge you repair fees if your assistance animal causes damage to your unit or common areas.
- Landlords may ask for information that allows them to evaluate a request for an assistance animal if:
    - Your disability is not obvious, and/or
    - Your need for an assistance animal is not obvious.

(Real Property Article of the Maryland Code, Sections 8-210, 8-213, and 8-218, 42 U.S.C. 3604)

2. LEASES & TENANCIES

Written lease requirements:

- A landlord who rents five or more units in Maryland is required to use a written lease.
- A landlord who rents four or fewer units in the state is not 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.
- If your landlord gives you a written lease, it must include:
    - A statement of the condition of the property
    - An explanation of who is required to pay for heat, gas, electricity, water utilities and make repairs of the premises
    - 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 agent authorized to receive notices and service of process on the landlord's behalf (unless posted in a noticeable place on the property).
- Local jurisdictions may require additional information in leases.

A lease may not include:

- Anything that requires you to allow the landlord to "confess judgment" (agree in advance to let the landlord win a claim) 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 separately by you.

Ending tenancy:

- For the landlord to end your tenancy:
    - For a written lease with a stated term, the landlord must give you at least 60 days written notice before terminating the tenancy.
    - For month-to-month periodic tenancies, the landlord must give you at least 60 days written notice before terminating the tenancy.
    - For year-to-year periodic tenancies, the landlord must give at least 90 days written notice before the tenancy ends.
- For you to end your tenancy:
    - For leases with a stated term, month-to-month tenancies, and all other tenancies except year-to-year tenancy, you must give at least 30 days written notice before terminating the tenancy, unless the lease requires more time.
    - For year-to-year tenancies you must give at least 90 days written notice before terminating the tenancy. (This requirement does not apply in Baltimore City where tenants are only required to provide 30 days notice to end all tenancies.)

Ending your lease early due to abuse:

- If you have experienced abuse, you can end your lease early by giving notice to your landlord. The notice must include
    - A copy of a final protective order or peace order issued by the courts, or
    - A copy of a report from a qualified third party like a doctor, psychologist, social worker, or an advocate from a domestic violence organization.
- After providing notice, you have up to 30 days to move out.
    - You are only responsible for the rent from the notice date until you move out, which may be less than 30 days.

- If you move out in fewer than 30 days, you must give your landlord a signed, notarized, and written notification that you have moved out. The notification must be hand delivered or sent by first class mail.
- If you do not give your landlord this notice, you will be responsible for the rent for the full 30 days.

If the lease ends and no one gives notice:

- 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 8-5A-01, 8-5A-02, 8-5A-03, 8-208, 8-210, and 8-402; Baltimore City Public Local Law Section 9-16)

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. You cannot be charged a late fee on partial rent payments paid on time.
- Your landlord must give you a receipt for your rent payment if you pay rent in cash or if you ask for a receipt.
- Rent Increases:
  - 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 how much 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.

(Real Property Article of the Maryland Code, Sections 8-205, 8-205.1, 8-208, and 8-209)

4. UTILITIES

Your unit must offer heat, light, electricity, hot and cold water, and proper sewage disposal. However, your landlord is not responsible if these utilities are not available because you have not paid bills that are your responsibility.

If your lease requires you to pay utilities directly to your landlord, your landlord must

- Give you copies of the monthly utility bills or,
- At the beginning of each lease term, give you in writing the total utility costs billed to the landlord for the previous year. Annual costs for water, sewer, gas, and electricity bills for the previous year must be provided separately.

Some landlords in larger buildings use a Ratio Utility Building System (RUBS) where tenants are charged a portion of the building's total utility costs. If your landlord uses RUBS, they must:

- Tell you before you sign your lease that they use RUBS,
- Provide copies of the last two utilities bills, and
- Describe how they calculate your share of the total utility costs.

(Real Property Article of the Maryland Code, Sections 8-208, 8-211, 8-212)

5. SECURITY DEPOSITS

Maximum deposit:

- In most cases, a landlord may not require you to pay a security deposit higher than one month's rent.
- You may offer a larger security deposit if your rental application would be denied based on credit or rental history.
- Your security deposit may be up to two months' rent If:
    - You signed your lease before October 1, 2024 or
    - If you qualify for utility assistance from the Department of Human Services and lease agreement requires you to pay utilities directly to the landlord.

What is a security deposit:

- A "security deposit" is any payment you give to the landlord, including pet deposits, to protect the landlord against
    - Unpaid rent
    - Property damage to the unit, common areas, major appliances, and furnishings
    - Damage due to lease violations

Payment rules:

- 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.
- The landlord must give you a written receipt, which must be included with the written lease.
- The landlord must inform you about your rights and the landlord's responsibilities relating to the security deposit when you pay the security deposit.

Move-out inspection at end of tenancy:

- In the move-out inspection, the landlord inspects the unit for damage that may reduce your security damage.
- If you plan to move out and want the right to be present during the inspection, you must send your landlord a certified letter at least 15 days before leaving. The letter should:
    - Say that you plan to move,
    - Share your move-out date, and
    - Include your new address
- At the end of your tenancy, your landlord must give you a written list of any charges deducted from the security deposit and documents supporting the charges.
- They must return the rest of your deposit with interest within 45 days.

Allowed deductions:

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 deposit is not returned on time:

- If the landlord does not return your deposit or give you a written list of charges within 45 days after your lease ends, they may lose the right to keep any of the deposit.
- You may sue the landlord for up to three times the amount the landlord did not return.

(Real Property Article of the Maryland Code, Sections 8-203 and 8-203.1)

6. CONDITION OF RENTAL UNITS

Every rental property must be "fit for human habitation," meaning that it must be safe and suitable for people to live in. It must be free from serious defects or conditions that could cause a fire or are a serious and substantial threat to your life, health or safety.

Reporting a problem:

- Notify your landlord in writing right away if you find a problem.
- You can also reach out to your local code enforcement agency and request an inspection.
- A citation or violation notice is considered written notice to the landlord.

Mold-specific requirements:

- Landlords must test for a mold within 15 days of receiving written notice of possible mold in your unit.
- If mold is found, the landlord must remove it and fix the cause within 45 days if possible.
- If the mold can't be fixed within 45 days, it must be fixed within a reasonable time frame after the mold is found.
- Landlords must keep you informed during the mold testing and repair process.

Repair and Access:

- Landlords must provide at least 24 hours of advance notice before entering your apartment, except in an emergency.
- You must provide your landlord with access to your property to make repairs.

If problems are not fixed:

If your landlord doesn't fix the problem within a reasonable time after you provide notice, and the problem threatens life, health, or safety you have options:

- File a lawsuit in District Court for damages and a decrease in rent.
- Refuse to pay rent and use the issues as a defense if the landlord sues you for rent.
- File a rent escrow case, which allows you pay rent to the court instead of the landlord until the problems are fixed.

Lead paint:

If lead paint is present in the unit, you may, in certain circumstances, have the right to:

- Receive money from your landlord for a temporary relocation
- Take legal action if your landlord does not assist with safe relocation

Living in your unit:

- You have the right to quiet enjoyment of your rental unit for the duration of your tenancy.

- You have 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, 8-212, 8-215, and 8-220)

7. EVICTIONS

Your landlord may start the eviction process by filing a case in the District Court if you:

- Violate your lease
- Don't pay rent on time
- Don't move out when your lease ends

Court process required:

- 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 like 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 are not allowed.

Your rights in court:

- You have the right to attend any court hearing in an eviction case brought against you by a landlord.
- You may qualify for a free attorney through Maryland's Access to Counsel in Evictions program if your income is 50% of the Area Median Income or less. Call 211 or visit legalhelpmd.org to find out if you qualify.
- You can access legal counsel as soon as you receive notice that your landlord is seeking to end the lease or to start the eviction process.

Notice before eviction:

- 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.
- In a "Failure to Pay Rent" eviction case, rent only includes the base rent. It may not include utility charges, maintenance charges or other penalties.
- A longer notice period may be required if you receive a housing subsidy funded by the state or federal government.
- Other types of eviction filings, such as a lease violation or staying in the rental unit longer than the time allowed by your lease may also require more notice.

Eviction requirements and stopping the eviction:

- If the court rules against you, you have seven days to move out or the landlord can ask the court to issue a warrant of restitution to evict you by removing all of your property from the unit.
- In most cases, you can stop the eviction by paying all past-due rent and any court costs the court orders you to pay before the eviction is carried out. This is called the "right of redemption."
- Redemption may not be an option if:
    - you have had three (four in Baltimore City) or more eviction judgments for unpaid rent in the 12 months before the current case, and
    - your landlord asks the court not to allow you to redeem.
- Your landlord must give you written notice before the initial scheduled eviction. Six days is required under state law. Your local jurisdictions can the number of days required but it must be between four and 14 days of notice before the initial scheduled eviction.

(Real Property Article of the Maryland Code, Sections 8-401, 8-402, 8-402.1, 8-407, and 8-902)

8. CONSTRUCTIVE EVICTIONS

In Maryland, constructive eviction occurs when your landlord doesn't fix a major issue that stops your use and enjoyment of your rental unit and you move out instead.

When it applies:

You may not be responsible for the rent if you can prove all of the following:

- Your landlord's actions or neglect cause the major issue that disrupted your use and enjoyment of your unit.
- You told your landlord about the issue.
- You gave the landlord a reasonable amount of time to fix it before you moved out.
- You moved out within a reasonable time after your landlord failed to fix a major issue.

Before moving out, you should consult with an attorney. If you can prove construction eviction,

- Your lease will be considered ended (terminated).
- You will not be responsible for paying rent after you move out.
- You may be able to sue your landlord for your losses-- including moving costs, rent differences, attorney fees, and other related expenses.

What landlords must do to avoid constructive eviction:

- Landlords must avoid substantial interference with the tenant's enjoyment of their rental property,
- Ensure the rental property is safe and livable.
- Generally respond to tenant complaints promptly to avoid legal and financial consequences.

9. TENANT RIGHT OF FIRST REFUSAL

The "right of first refusal" (a legal term) means you get the first chance to buy the property you rent before the landlord sells it to someone else.

When it applies:

- You are a named tenant on the lease.
- You have lived in a rental property with 1, 2, or 3 units for at least six months.
- Your landlord plans to sell the property or receives an offer to buy it from a third party.

However, this rule does not apply in certain situations, such as when the landlord transfers the property without selling it, including transfers:

- To a family member
- To a business owned by the landlord
- Under court order

Notice process:

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)

10. 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
- Military Status.

Some local jurisdictions may provide additional anti-discrimination protections.

Retaliation:

A landlord may not retaliate, or threaten to retaliate, against you for:

- Making a good faith complaint about a violation of your lease, violation of the law, or the condition of the rental property.
- Filing or participating in a lawsuit involving the landlord.
- Participating in a tenants' organization.
- Requesting police or emergency services at the property.
- Providing information to the landlord relating to lead paint issues.

Retaliation may include actions such as:

- Filing or threatening to file a lawsuit against you.
- Threatening to notify law enforcement about your immigration status.
- 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.

It is a crime for anyone, including landlords, to attempt to take money, property, labor, services, or anything of value by threatening to notify law enforcement about your immigration status.

Notice requirements before your landlord can enter your unit:

Unless your lease says 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.

- Your landlord must notify you in writing at least 24 hours in advance of the inspection or repairs
- They can only enter the unit Monday through Saturday, from 7am to 7pm, unless it is an emergency.
- You can give your landlord written permission to enter your home with less than 24 hours notice.

Your lease may provide more details, and your local jurisdiction may have more rules on when your landlord may enter your unit.

(42 U.S.C. Sections 3601, et seq.; 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; Criminal Law Article of the Maryland Code, Section 3-701)

Exceptions to the protections of these laws exist in certain circumstances.

11. RESOURCES

Office of Tenant and Landlord Affairs
Maryland Department of Housing and Community Development

Website: Office of Tenant and Landlord Affairs (dhcd.maryland.gov/Tenant-Landlord-Affairs)
Phone: 855-511-3423
Email: otla.dhcd@maryland.gov

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 Commission on Civil Rights (MCCR)
Website: mccr.maryland.gov

MCCR investigates housing discrimination complaints.

Maryland Access to Counsel in Evictions (ACE) Program

Contact Information: Call 211 or go to Legal Help Maryland (LegalHelpMD.org)

ACE provides free legal representation to income eligible renters at risk of eviction, has lost or is at risk of losing their housing voucher or subsidy.

Maryland District Court Self-Help Centers

Contact Information and Hours varies by location:
Website: District Court Help Centers (courts.state.md.us/helpcenter/inperson/dc)
If you are unable to go in person, call 410-260-1392 for assistance.

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.

The People's Law Library of Maryland
Website: The People's Law Library of Maryland (peoples-law.org)

The People's Law Library is a legal information and self-help website maintained by a court-related agency of the Maryland Judiciary. It's also supported by Maryland's nonprofit legal service providers, pro bono attorneys, and law schools.

Services provided:

- The website provides general information about the law to people representing themselves in court.
- They offer a directory of legal service organizations who may be able to assist you in resolving your civil legal problems.

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Tenant-Bill-of-Rights-V2.pdf

X Alison Puiming Kwook

Lessee

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X Christina M Taylor

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17. Sign and Accept

17.1 FULL DISCLOSURE

The Tenant, by signing this Lease, hereby states that all questions about this Lease have been answered, that they fully understand all the provisions of the Lease and the obligations and responsibilities of each party, as spelled out herein. Tenant further states that Tenant agrees to fulfill its obligations in every respect or suffer the full legal and financial consequences of his or her actions or lack of action as a violation of this Lease. Signature by the Tenant on this Lease is acknowledgment that it has received a signed copy of this Lease and given a tenants rights brochure.

By signing this Lease, Tenant acknowledges that he/she has read and understands the terms of this Lease and accepts and agrees to be bound by all the terms and conditions of said Lease.

X Christina M Taylor

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