Leonard Habersham (Landlord)

By:SETWise Enterprise, LLC Property Manager

Clause 1. Identification of Landlord and Tenant

This Agreement is entered into between _ Teresa L. Mobuary ("Tenant") and _Leonard Habersham,("Landlord") by SETWise Enterprise, LLC, Property Manager. Tenant is jointly and severally liable for the payment of rent and performance of all other terms of this Agreement.

Clause 2. Identification of Premises

Subject to the terms and conditions in this Agreement, Landlord rents to Tenant the premises for residential use located at _3404 Alto Road, 2nd Floor, Baltimore, Maryland 21216__, ("the premises"), together with the following furnishings and appliances:

____Stove, and refrigerator_____.

Rental of the premises also includes

___n/a_____.

Clause 3. Limits on Use and Occupancy

The premises shall be used primarily as a private residence. Occupancy of the premises shall be limited to individuals (Teresa L. Mobuary and Devin Rideout Only) approved by the Landlord/Agent. Tenant agrees that all occupants, must comply with the terms of this Lease Agreement and all applicable laws and regulations. Tenant shall not exceed reasonable occupancy limits as determined by local laws or the Landlord/Agent. Tenant shall provide, upon request, an updated list of all individuals residing at the premises. No unauthorized occupants are permitted. Any individual residing at the premises without approval shall constitute a violation of this Agreement. The use of the premises shall not create excessive traffic, disturbances, or conditions that interfere with the quiet enjoyment of other residents or neighboring properties. Any violation of this clause or misuse of the premises may

result in enforcement action in accordance with the terms of this Lease and applicable Maryland law. The premises shall not be used for any business, commercial, or professional activity without the prior written consent of the Landlord.

Clause 4. Term of the Tenancy

The initial term of this Lease shall begin on June 1, 2026 and shall end on May 31, 2027.
2027. The Lease shall automatically renew for successive one (1) year terms under the same terms and conditions unless either party provides at least ninety (90) days' written notice prior to the expiration of the current term. Tenant acknowledges and agrees that this Lease contains an automatic renewal provision for successive one (1) year terms unless either party gives the required written notice of non-renewal. This lease shall not convert to a month to month tenancy under any circumstances unless agreed to in writing by Landlord.

Tenant Initials: TM Date: 4-27-2026

Clause 5. Payment of Rent

Regular monthly rent

Tenant will pay to Landlord a monthly rent of $_1400.00__, payable in advance on the first day of each month. Rent will be paid to SETWise Enterprise LLC or at such other place as Landlord designates.

Rent will be paid:

[X] By mail, to:

SETWise Enterprise LLC,

P.O. Box 4011

Lutherville, Maryland 21094

[ ] in person, at _____

Form of payment.

Landlord will accept payment in these forms:

[X] No personal checks accepted

[X] Cashier's check made payable to _SETWise Enterprise LLC_

[X] Money order made payable to SETWise Enterprise LLC

[X] Electronic payments (Cash App, Zelle or other platforms) may be accepted at Landlord's discretion and with prior approval.

Tenant is responsible for ensuring that all payments are successfully received by Landlord. Any delays or issues with third party payment platforms shall not relieve Tenant of their obligation to pay rent on time. Any payment returned or reversed after initial acceptance shall be treated as unpaid rent and subject to all applicable late fees and enforcement actions. Landlord reserves the right to revoke acceptance of any payment method at any time. Landlord is not responsible for delays associated with third-party payment platforms.

Clause 6. Late Charges

Tenant agrees to pay monthly rent in the amount stated in this Lease, due in full on the first (1st) of each month.

Rent not received by the end of the fifth (5th) day after the due date shall be considered late. If rent remains unpaid after this grace period, Tenant shall be responsible for a late fee of $70.00, or the maximum amount permitted by applicable Maryland law.

Tenant is responsible for ensuring that all payments are received by Landlord in cleared and available funds by the due date. Payments made through third-party platforms, including but not limited to Cash App, Zelle, or similar services, must be submitted early enough to ensure timely receipt. Any delays in processing or transfer shall be the sole responsibility of the Tenant and shall not excuse late payment. Late fees shall be considered additional rent.

If rent remains unpaid, Landlord may pursue all remedies permitted under this Lease and Maryland law, including service of any notice required before filing a court action for nonpayment of rent.

Landlord does not waive the right to insist on timely payment of rent and reserves the right to enforce all remedies available under this Lease and applicable law.

Clause 7. Returned Payments and Failed Transactions

If any payment made by Tenant to Landlord is returned, rejected, reversed or otherwise not successfully processed for any reason, including but not limited to insufficient funds, stop payment or electronic payment failure, Tenant shall pay a fee of $35.00 for each occurrence.

Any returned or failed payment shall be treated as unpaid rent, and Tenant must immediately remit the full amount due, including any applicable late fees, using a certified form of payment acceptable to Landlord such as cashier's check or money order.

Landlord reserves the right to require all future payments to be made in certified funds only after any returned or failed payment. Repeated returned or failed payments may constitute a breach of this Agreement.

Clause 8. Security Deposit

On signing this Agreement, Tenant has paid the sum of $1,400.00 as a security deposit. Tenant may not apply this deposit toward rent or any other charges.

The security deposit shall be held in accordance with Maryland law in a properly maintained account, together with any interest required by law.

Within forty-five (45) days after termination of the tenancy, Landlord shall return the security deposit with any required interest, or provide a written, itemized list of damages and deductions, as required by Maryland law.

Tenant has the right to be present at the move-out inspection by notifying Landlord by certified mail at least fifteen (15) days before the date of moving and providing the date of moving and Tenant's new address, as required by Maryland law. Tenant has the right to have premises inspected by the Landlord in the Tenant's presence for the purpose of making a written list of damages existing at the commencement of the tenancy, if requested in accordance with Maryland law.

Failure of the Landlord to comply with Maryland security deposit laws may result in liability of up to three (3) times the amount wrongfully withheld, plus reasonable attorney's fees, as provided under Maryland Real Property Section 8-203.

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The security deposit shall be held by the Landlord/Owner. Property Manager, SETWise Enterprise, LLC, does not hold or retain tenant security deposits and acts solely as an administrative agent in the collection and transfer of such funds.

Clause 9. Utilities

Tenant shall be responsible for payment of all utilities associated with the premises, including gas, and electric services.

Clause 10. Assignment and Subletting

Tenant shall not assign this Lease, sublet the premises, or allow any other person or entity to occupy any portion of the premises without Landlord's prior written consent. Tenant remains fully responsible for all obligations under this Lease, including any damage caused by Tenant, occupants, guests, or invitees.

Clause 11. Tenant's Maintenance Responsibilities

Tenant will: (1) keep the premises clean, sanitary, and in good condition and, upon termination of the tenancy, return the premises to Landlord in a condition identical to that which existed when Tenant took occupancy, except for ordinary wear and tear; (2) immediately notify Landlord of any defects or dangerous conditions in and about the premises of which Tenant becomes aware; and (3) reimburse Landlord, on demand by Landlord, for the cost of any repairs to the premises damaged by Tenant or Tenant's guests or invitees through misuse or neglect. Owner is responsible for repairs required by ordinary wear and tear and as otherwise required by law. Damage caused by Tenant, Tenant's occupants, guests, or invitees shall be charged to Tenant.

Tenant has examined the premises, including appliances, fixtures, carpets, drapes, and paint, and has found them to be in good, safe, and clean condition and repair, except as noted in the Landlord-Tenant Checklist.

Clause 12. Repairs and Alterations by Tenant

a. Except as provided by law, as authorized below, or by the prior written consent of Landlord, Tenant will not make any repairs or alterations to the premises, including nailing holes in the wall or painting the rental unit.

b. Tenant will not, without Landlord's prior written consent, alter, rekey, or install any locks to the premises or install or alter any burglar alarm system. Tenant will provide Landlord with a key or keys capable of unlocking all such rekeyed or new locks as well as instructions on how to disarm any altered or new burglar alarm system.

Clause 13. Violating Laws and Causing Disturbances

Tenant is entitled to quiet enjoyment of the premises. Tenant and guests or invitees will not use the premises or adjacent areas in such a way as to: (1) violate any law or ordinance, including laws prohibiting the use, possession, or sale of illegal drugs; (2) commit waste (severe property damage); or (3) create a nuisance by annoying, disturbing, inconveniencing, or interfering with the quiet enjoyment and peace and quiet of any other tenant or nearby resident.

Clause 14. Pets

No pets are permitted on the premises without Landlord's prior written consent.

Clause 15. Landlord's Right to Access

Except in the event of an emergency, abandonment, court order, or where otherwise permitted by Maryland law, Landlord shall provide Tenant with at least twenty-four (24) hours' written notice before entering the premises. The notice shall state the date, approximate time, and purpose of entry. Entry shall occur during the times permitted by Maryland law unless otherwise agreed in writing by Tenant.

Clause 16. Extended Absences by Tenant

Tenant will notify Landlord in advance if Tenant will be away from the premises for _10__ or more consecutive days. During such absence, Landlord may enter the premises at times reasonably necessary to maintain the property and inspect for needed repairs.

Clause 17. Possession of the Premises

a. Tenant's failure to take possession.

If, after signing this Agreement, Tenant fails to take possession of the premises, Tenant will still be responsible for paying rent and complying with all other terms of

this Agreement.

b. Landlord's failure to deliver possession.

If Landlord is unable to deliver possession of the premises to Tenant for any reason not within Landlord's control, including, but not limited to, partial or complete destruction of the premises, Tenant will have the right to terminate this Agreement upon proper notice as required by law. In such event, Landlord's liability to Tenant will be limited to the return of all sums previously paid by Tenant to Landlord.

Clause 18. Tenant Rules and Regulations

Tenant agrees to comply with all reasonable rules and regulations established by Landlord for the safety, care, and cleanliness of the premises and surrounding property. Tenant acknowledges that such rules may be provided at the time of lease signing or issued in writing during the tenancy, and shall be considered part of this Agreement.

These rules may include, but are not limited to:

*Proper disposal of trash and maintenance of exterior areas

*Noise control and conduct that does not disturb neighbors

*Prohibition of unauthorized occupants or guests residing at the premises

*Compliance with all parking and common area regulations

*Proper use of the premises in accordance with this Lease and any attached addenda

Failure to comply with any rules and regulations may constitute a lease violation and may result in enforcement action in accordance with this Agreement and applicable Maryland law

Clause 19. Payment of Court Costs and Attorney Fees in a Lawsuit

Where permitted by Maryland law, Landlord may recover court costs and reasonable attorney's fees if authorized by this Lease and awarded by a court.

Clause 20. Disclosures

Tenant acknowledges that Landlord has made the following disclosures regarding the

premises:

[X] Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Clause 21. Authority to Receive Legal Papers

The Landlord and the Property Manager acting as Agent for the Owner, are authorized to accept service of process and receive notices be delivered to:

SETWise Enterprise, LLC

PO Box 4011

Lutherville Maryland, 21094

Clause 22. Payment Handling & In-Person Collection Fees

If Tenant requests or requires Landlord or Landlord's agent to collect the rent in person, a service fee of $50.00 will be charged per occurrence. Landlord is not obligated to collect the rent in person and may require payment to be made by approved methods outlined in this Lease. This fee shall be due at the time of collection and considered additional rent.

Clause 23. Lockout/ Access Fee

In the event Tenant is locked out of the premises and requires access assistance from Landlord or Landlord's agent, a service fee of $75.00 will be charged per occurrence. The fee must be paid prior to access being granted unless otherwise agreed.

Clause 24. Validity of Each Part

If any portion of this Agreement is held to be invalid, its invalidity will not affect the validity or enforceability of any other provision of this Agreement.

Clause 25. Grounds for Termination of Tenancy

The failure of Tenant or Tenant's guests or invitees to comply with any term of this Agreement, or the misrepresentation of any material fact on Tenant's rental application, is grounds for termination of the tenancy, with appropriate notice to tenants and procedures as required by law.

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Clause 26. Entire Agreement

This document constitutes the entire Agreement between the parties, and no promises or representations, other than those contained here and those implied by law, have been made by Landlord or Tenant. Any modifications to this Agreement must be in writing signed by Landlord and Tenant.

Clause 27. Default

Tenant shall be in default of this Lease for failure to pay rent, violation of any lease term, or failure to comply with applicable laws. Upon default, Landlord may pursue all remedies under Maryland law.

Leonard Habersham (Owner)

By: SETWise Enterprise, LLC, as Agent

_____

By: Sophia Hamilton, Authorized Agent

Date: 4/27/2026

SETWise Enterprise, LLC,

PO Box 4011

Lutherville Maryland, 21094 443-377-1952 (phone)

Teresa Mobuary _____

Teresa L. Mobuary (Tenant) Date 4-27-2026

Phone: 410 240-0353