JAY EDWARDS & ASSOCIATES, LLC
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PROPERTY: 1226 Hilldale Rd., Baltimore, MD 21237

NOTICE TO BUYER- "Possible critical area"

Notice to Buyer concerning the Chesapeake and Atlantic coastal bays critical area. Buyer is advised that all or portion of the property may be located in the "critical area" of the Chesapeake and Atlantic coastal bays, and that additional zoning, land use and resource protection regulations apply in this area. The "critical area" generally consists of all land and water areas within 1,000 feet beyond the landward boundaries of state or private wetlands, the Chesapeake Bay, the Atlantic coastal bays, and all of their tidal tributaries. The "critical area" also includes the waters and lands under the Chesapeake Bay, the Atlantic coastal bays, and all of their tidal tributaries to the head of tide. For information as to whether the property is located within the critical area, Buyer may contact the local department of planning & zoning, which maintains maps showing the extent of the critical area in the jurisdiction. Allegany, Carroll, Frederick, Garrett, Howard, Montgomery and Washington counties do not include land located in the critical area.

_____ _____(SEAL)
Witness Date Buyer #1

_____ _____(SEAL)
Witness Date Buyer #2

Thank you for choosing Jay Edwards & Associates, LLC