Once The House

IN RE: PETITION FOR SPECIAL HEARING E/S Veronica Ave., 245 ft. +/-S from c/l Ruth Avenue 2509 Veronica Avenue

15th Election District 7th Councilmanic District

Robert F. Priller

Petitioner

BEFORE THE

* ZONING COMMISSIONER

* OF BALTIMORE COUNTY

Case No. 97-507-SPH

* * * * * * * * * *

FINDINGS OF FACT AND CONCLUSIONS OF LAW

This matter comes before the Zoning Commissioner as a Petition for Special Hearing for the property located at 2509 Veronica Avenue in the Edgemere section of Baltimore County. The Petition was filed by Robert F. Priller, property owner. Special Hearing relief is requested to approve three dwelling units in lieu of the one dwelling unit permitted and for such other and further relief as may be necessary. The subject property and requested relief are more particularly shown on the plan to accompany the Petition for Hearing, submitted with the Petition.

Appearing at the public hearing held for this case was Robert F. Priller, property owner. The Petitioner was represented by Julius W. Lichter, Esquire. Numerous individuals appeared in opposition to the request. They included David E. Smith, Gary A. and Linda Roller, Michael and Ruth Smith, and Tommy E. McWatters.

Testimony and evidence presented was that the subject property is approximately .215 acres in area (9,375 sq. ft.) zoned D.R.5.5. The subject property is actually comprised of three lots of the original subdivision platted as "Krakaw". These three lots are shown on the original plat as lots 85, 86 and 87. Each lot is 25 ft. in width and 125 ft. in depth. Thus, the total property is 75 ft. by 125 ft.

The property is improved with two structures. The primary structure is located towards the front of the property and presently contains two apartments. The dwelling also features an attached carport. To

Contraction of the state of the

the rear of the property is a second building which is used as a single family dwelling. The property also contains a small shed.

Testimony and evidence presented was that Mr. Priller acquired the property in approximately 1990. He purchased the property from the Estate of Mrs. Vergie Wood, who had resided on the lot with her family for many years. Mr. Priller indicated that when he purchased the property, he did so with the understanding that same could be used as a three apartment investment property. A copy of the deed of acquisition was submitted as an exhibit as well as an appraisal of the property done at that time. The appraisal indicates that the property was available for three apartments at the time of Mr. Priller's acquisition.

number of neighbors appeared in opposition to the request and offered testimony about the historic use of the property. Apparently, the site was purchased by the Wood family in approximately 1953 from Mr. Waskiewicz. Thereafter, the front structure was constructed and later, the rear building added. Several neighbors who have resided in the community for many years testified that following the death of her husband, Mrs. Wood lived alone in the front house. They testified that, prior to her death, the property was used exclusively by one family. Apparently the Wood's family lived in the front building and the rear structure was originally constructed as a work shop. Also, the property has fallen into state of disrepair and is the subject of an active zoning violation In fact, this instant case was instituted as a result of an inspection by the County brought about by a complaint from a neighbor. Testimony from the witnesses present was that the property has deteriorated and, in fact, Mr. Priller indicated that the management company which supervises the rental of the units has not kept up the property appropriately.

As noted above, the property is zoned D.R.5.5 and is less than 10,000 sq. ft. in area. Under this zoning classification and based on the proper-

Daro Miller March

ty's size, the site can be used only for one single family dwelling, pursuant to the Baltimore County Zoning Regulations. An exception to this requirement is permitted only if the property is a nonconforming use, as defined by Section 101 of the BCZR. Essentially, a nonconforming use is used to grantfather an otherwise illegal use. That is, if the use of the property was as a three apartment use prior to when the lot became zoned D.R.5.5, that use can continue despite the rezoning of the site to a classification which permits only a single family dwelling.

The overwhelming testimony and evidence presented in this case is that the property is not nonconforming. The testimony presented by the neighbors was particularly persuasive. Several of the neighbors who testified have lived in the neighborhood for many years and their testimony was uncontradicted and persuasive that the apartment use did not begin on this site until Mr. Priller's acquisition in approximately 1990. Prior to that time, while the Wood family lived on the site, the front building was used as a single family dwelling and there were no other apartments on the site. The property has been zoned D.R.5.5 since well prior to 1990.

Based upon the testimony and evidence presented, the Petition for Special Hearing must be denied. Therefore, the property owner can use the site only in accordance with the BCZR. The front structure must be used only as a single family dwelling and the rear structure cannot be used for any residential purposes, but only as a garage or other accessory purposes. Although I am somewhat sympathetic to Mr. Priller's plight, his ignorance of the zoning regulations at the time of his purchase does not excuse compliance with same.

For all of these reasons, the Petition for Special Hearing shall be denied.

Pursuant to the advertisement, posting of the property, and public hearing on this Petition held, and for the reasons given above, the relief requested should be denied.

THEREFORE, IT IS ORDERED by the Zoning Commissioner of Baltimore County this _______ day of August 1997 that, pursuant to the Petition for Special Hearing, approval for three dwelling units in lieu of one dwelling unit, be and is hereby DENIED.

Any appeal from this decision must be taken in accordance with the applicable provisions of law.

- 1. Within 90 days from the date of this Order, the dwellings shall be converted so as to only allow a single family use of the front dwelling, and no residential use of the rear structure.
- 2. Upon request and reasonable notice, the Petitioner shall permit a representative of the Zoning Enforcement Division to make an inspection of the subject property to ensure compliance with this Order.

LES:mmn

Zoning Commissioner for Baltimore County

LAWRENCE E. SCHMIDT



Suite 405, County Courts Bldg. 401 Bosley Avenue Towson, Maryland 21204 410-887-4386

August 12, 1997

Julius W. Lichter, Esquire Levin and Gann 305 W. Chesapeake Avenue, Suite 113 Towson, Maryland 21204

RE: Petition for Special Hearing

Case No. 97-507-SPH

Property: 2509 Veronica Avenue Robert F. Priller, Petitioner

Dear Mr. Lichter:

Enclosed please find the decision rendered in the above captioned case. The Petition for Special Hearing has been denied, in accordance with the attached Order.

In the event any party finds the decision rendered unfavorable, any party may file an appeal to the County Board of Appeals within thirty (30) days of the date of this Order. For further information on filing an appeal, please contact the Appeals Clerk at 887-3391.

Very truly yours,

LAWRENCE E. SCHMIDT Zoning Commissioner for Baltimore County

LES:mmn encl.

c: Mr. Robert F. Priller, 1703 Greencastle Drive, Balto.Md. 21237

c: Mr. David E. Smith, 2508 Peck Avenue, Balto. Md. 21219

Mr. and Mrs. Gary A. Roller, 2510 Veronica Avenue, Balto. Md. 21219

Mr. and Mrs. Michael Smith, 2508 Veronica Ave., Balto. Md. 21219

Mr. Mark Henderson, 2509 Peck Avenue, Balto. Md. 21219

Mr. Tommy E. McWatters, 2505 Veronica Avenue, Balto.Md. 21219

Ms. Tammy Piechocki, 2509 Veronica Avenue, Balto. Md. 21219

RE: PETITION FOR SPECIAL HEARING	*	BEFORE THE
2509 Veronica Avenue, E/S Veronica Ave,		
245'+/- S from c/l Ruth Avenue	*	ZONING COMMISSIONER
15th Election District, 7th Councilmanic		
	*	OF BALTIMORE COUNTY
Legal Owner(s): Robert F. Priller		
Petitioner	*	CASE NO. 97-507-SPH

ENTRY OF APPEARANCE

Please enter the appearance of the People's Counsel in the abovecaptioned matter. Notice should be sent of any hearing dates or other proceedings in this matter and of the passage of any preliminary or final Order.

Peter May Cinneman
PETER MAX ZIMMERMAN

People's Counsel for Baltimore County

Crole S. Demilio

CAROLE S. DEMILIO

Deputy People's Counsel Room 47, Courthouse 400 Washington Avenue

Towson, MD 21204 (410) 887-2188

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 5 day of June, 1997, a copy of the foregoing Entry of Appearance was mailed to Julius W. Lichter, Esq., Levin & Gann, 305 W. Chesapeake Avenue, Towson, MD 21204, attorney for Petitioners.

PETER MAX ZIMMERMAN

er Mary Timmeran

CRITICAL



Petition for Special Hearing

to the Zoning Commissioner of Baltimore County

for the property located at

2509 Veronica Avenue

97-507-5PH

Which is presently zoned

D.R. 5.5

This Petition shall be filed with the Office of Zoning Administration & Development Management.

The undersigned, legal owner(s) of the property situate in Baltimore County and which is described in the description and plat attached hereto and made a part hereof, hereby petition for a Special Hearing under Section 500.7 of the Zoning Regulations of Baltimore County, to determine whether or not the Zoning Commissioner should approve

three (3) dwelling units in lieu of one (1) dwelling unit and such other and further relief as may be necessary.

Property is to be posted and advertised as prescribed by Zoning Regulations.

I, or we, agree to pay expenses of above Special Hearing advertising, posting, etc., upon filing of this petition, and further agree to and are to be bound by the zoning regulations and restrictions of Baltimore County adopted pursuant to the Zoning Law for Baltimore County.

	I/We do solemnly declare and affirm, under the penalties of perjury, that I/we are the legal owner(s) of the property which is the subject of this Petition.
Contract Purchaser/Lessee:	Lagai Owner(s):
(Type or Print Name)	Robert F. Priller (Type of Frint Name) Roll 7 P. 10
Signature	Signature
Address	(Type or Print Name)
City State Zipcode	Signature
Attorney for Petitioner: Levin & Gann, P.A.	1703 Greencastle Dr. 410-833-5052 Address Phone No.
Julius W. Lichter (Type or Print Name)	Baltimore, Maryland 21237 City State Zipcode Name, Address and phone number of legal owner, contract purchaser or representative to be contacted.
305 W. Chesapeake Ave. 321-0600	SEE ATTORNEY
Towson, Maryland 21204 City State Zincode	Address Phone No. OFFICE USE ONLY
	ESTIMATED LENGTH OF HEARING
August Administration of the Contract of the C	the following dates Next Two Months
	REVIEWED BY: OTHER DATE 3-18-9
	RT # =07

97-507-5PH

.Zoning description of 2509 Veronica avenue.

Beginning at a point on the east side of Veronica Ave.which is feet of the right of way wide at the distance of 24.5 Feet south of the centerline of the nearest improved intersecting street, Ruth Avenue. Being lot #85,86.87, map 111, grid 14, parcel 96 in the Krakow subdivision as recorded in Baltimore County plat book # 6, Folio#153 containing 0.215 acres, also known as 2509 Veronica Avenue and located in the 15th Election District,the councilimanic Distrect. The subject property is located on the east side of Veronica Avenue, approximately 243 feet south of Ruth Avenue, in the 15th Election District of Baltimore County, Maryland. Its mailing address is 2509 Veronica Avenue (formerly known as 108 Veronica Avenue)

The total land area equales 0.215 acres more or less and the outline is shaped in the form of a rectangle. The avarege dimension being 75 Ft. by 125 Ft. more or less.

Topographically, the land is level and meets with grade on the east side of Veronica Avenue.

Improvements on the property are represented by a one story masonery bungalow with an enclosed rear porch and an attached carport, a second one story masonary bungalow with an enclosed rear porch and a 8 by 12 wood frame utility shed.

ITEM# 507

3-18-	CASH RECEIPT	Conti	3 2
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ITEM NUMBER VOIDED.

THIS RECEIPT WILL BE

APPLIED TOWARDS NEW

PETITION FILING

NEW ITEM # 507

NEW ITEM # 507

CERTIFICATE OF POSTING Petitioner/Developer: PLILLER, ETAL

96 JULIUS LICHTER, ES9 Date of Hearing/Closing 6/25/97 @ Z:00 PM. Baltimore County Department of Permits and Development Management County Office Building, Room III 111 West Chesnpeaké Avenue Towson, MD 21204 Attention: Ms. Gwendolyn Stephens Ladies and Gentlemen: This letter is to certify under the penalties of perjury that the necessary sign(s) required by law

**This letter is to certify under the penalties of perjury that the necessary sign(s) required by law

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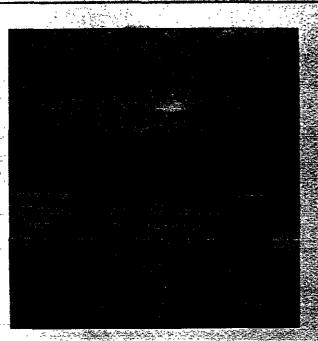
**This letter is to certify under the penalties of perjury that the necessary sign(s) required by law

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**This letter is to certify under the penalties of penal were posted conspicuously on the property located at # 250 The sign(s) were posted on Patrick M. O'Keefe (Printed Name) 523 Penny Lane (Address) Hunt Valley, MD 21030 (City, State, Zip Code) Pager (410) 646-8354 [410] 666-5366

(Telephone Number)

9/46



97-507 SPH + 2509 VERDNICA AVB 1-6/25/47 P-6/9/91

CERTIFICATE OF PUSTING

-	RE: Case No.: 91-501-51H
	Petitioner/Developer: PRILLER, ETAL
	Petitioner/Developer: PRILLER, ETAL 96 JULIUS LICHTER, ESP
	Date of Hearing/Closing: 8/7/97
	Date of Hearing/Closing:
Baltimore County Department of Permits and Development Management County Office Building, Room 111 111 West Chesapeake Avenue Towson, MD 21204	
Attention: Ms. Gwendolyn Stephens	
Ladies and Gentlemen:	
This letter is to certify under the penalti were posted conspicuously on the prope	es of perjury that the necessary sign(s) required by law erty located at #2509 VERONICA AVE
The sign(s) were posted on	7/21/97
	(Nonth, Day, Year)
	Sincerely, (Signature of Sign Poster and Date) Patrick M. O'Keefe
	(Printed Name)
•	· 523 Penny Lane (Address)
	Hunt Valley, MD 21030
(1.2) at the recognising a section of the control o	(City, State, Zip Code)
	(Telephone Number)
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a d Agranda	
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#2509-VERONICA AVE. P-7/21/97 (H:8/7/97)

Request for Zoning: Variance, Special Exception, or Special Hearing		
Date to be Posted: Anytime before but no later than		
Format for Sign Printing, Black Letters on White Background:		
ZONING NOTICE		
Case No.: 97-507 SPH		
A PUBLIC HEARING WILL BE HELD BY THE ZONING COMMISSIONER IN TOWSON, MD		
PLACE:		
DATE AND TIME:		
REQUEST: SPECIAL HEARING TO ALLOW THREE (3) DWELLING UNITS IN LIEU OF THE PERMITTED ONE(1) DWELLING		
UNIT.		
POSTPONEMENTS DUE TO WEATHER OR OTHER CONDITIONS ARE SOMETIMES NECESSARY. TO CONFIRM HEARING CALL 887-3391.		
DO NOT REMOVE THIS SIGN AND POST UNTIL DAY OF HEARING UNDER PENALTY OF LAW		
HANDICAPPED ACCESSIBLE		

TO: PUTUXENT PUBLISHING COMPANY
May 28, 1997 Issue - Jeffersonian

Please foward billing to:

Julius W. Lichter, Esq. Levin & Gann, P.A. 305 W. Chesapeake Avenue Towson, MD 21204 410-321-0600

NOTICE OF HEARING

The Zoning Commissioner of Baltimore County, by authority of the Zoning Act and Regulations of Baltimore County, will hold a public hearing in <u>Towson</u>, <u>Maryland</u> on the property identified herein as follows:

CASE NUMBER: 97-507-SPH
2509 Veronica Avenue
E/S Veronica Avenue, 245'+/- S from c/l Ruth Avenue
15th Election District - 7th Councilmanic
Legal Owner(s): Robert F. Priller

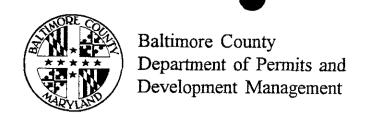
Special Hearing to approve three (3) dwelling units in lieu of one (1) dwelling unit and such other and further relief as may be necessary.

HEARING: WEDNESDAY, JUNE 25, 1997 at 2:00 p.m., 4th floor hearing room Courts Bldg., 401 Bosley Avenue.

LAWRENCE E. SCHMIDT ZONING COUNTSSIONER FOR BALTIMORE COUNTY

NOTES: (1) HEARINGS ARE HANDICAPPED ACCESSIBLE; FOR SPECIAL ACCOMMODATIONS PLEASE CALL 887-3353.

(2) FOR INFORMATION CONCERNING THE FILE AND/OR HEARING, PLEASE CALL 887-3391.



Development Processing County Office Building 111 West Chesapeake Avenue Towson, Maryland 21204

May 19, 1997

NOTICE OF HEARING

The Zoning Commissioner of Baltimore County, by authority of the Zoning Act and Regulations of Baltimore County, will hold a public hearing in <u>Towson</u>, <u>Maryland</u> on the property identified herein as follows:

CASE NUMBER: 97-507-SPH
2509 Veronica Avenue
E/S Veronica Avenue, 245'+/- S from c/l Ruth Avenue
15th Election District - 7th Councilmanic
Legal Owner(s): Robert F. Priller

Special Hearing to approve three (3) dwelling units in lieu of one (1) dwelling unit and such other and further relief as may be necessary.

HEARING: WEDNESDAY, JUNE 25, 1997 at 2:00 p.m., 4th floor hearing room Courts Bldg., 401 Bosley Avenue.

Arnold Jablon Director

cc: Robert F. Priller
Julius W. Lichter, Esq.

NOTES: (1) YOU MUST HAVE THE ZONING NOTICE SIGN POSTED ON THE PROPERTY BY JUNE 10, 1997.

- (2) HEARINGS ARE HANDICAPPED ACCESSIBLE; FOR SPECIAL ACCOMMODATIONS PLEASE CALL 887-3353.
- (3) FOR INFORMATION CONCERING THE FILE AND/OR HEARING, CONTACT THIS OFFICE AT 887-3391.

97-2622

BALTIMORE OFFICE
MERCANTILE BANK & TRUST BUILDING
2 HOPKINS PLAZA
9TH FLOOR
BALTIMORE, MARYLAND 21201
410-539-3700
TELECOPIER 410-625-9050

LAW OFFICES
LEVIN & GANN

A PROFESSIONAL ASSOCIATION
305 W. CHESAPEAKE AVENUE
TOWSON, MARYLAND 21204
410-321-0600
TELECOPIER 410-296-2801

6/4/9

ELLIS LEVIN (1893-1960)

JULIUS W. LICHTER

June 2, 1997

Arnold Jablon, Director Department of Permits and Development Management County Office Building 111 West Chesapeake Avenue Towson, Maryland 21204

> Re: Case Number: 97-507SPH 2509 Veronica Avenue

> > Hearing Date: June 25, 1997 at 2:00 p.m.

REQUEST FOR POSTPONEMENT

Dear Mr. Jablon:

I just received notice of the above hearing date and time. I hereby request a postponement as I will be out of the Country from June 14, 1997 thru July 4, 1997 on vacation with my family.

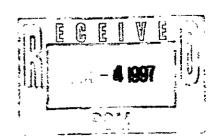
Please reschedule the hearing on a later date. Many thanks for your anticipated cooperation.

Sincerely,

JWL/ls

wpwin5 2/correspo/62aj.ltr

cc: Mr. Robert F. Priller



Baltimore County Department of Permits and Development Management

Development Processing County Office Building 111 West Chesapeake Avenue Towson, Maryland 21204

June 9, 1997

Julius W. Lichter, Esq. Levin & Gann, PA 305 W. Chesapeake Avenue Towson, MD 21204

Re: CASE NUMBER: 97-507-SPH 2509 Veronica Avenue

E/S Veronica Avenue, 245'+/- S from c/l Ruth Avenue

15th Election District - 7th Councilmanic

Legal Owner(s): Robert F. Priller

Dear Mr. Lichter:

The above matter, previously assigned to be hearing on June 25, 1997 has been postponed at your request.

Please be advised that as the individual requesting and receiving the postponement, the responsibility and costs associated with the appropriate posting of the property now lies with you. The petitioner or his/her agent may not personally post or change a zoning sign. One of the currently approved vendors/posters must be contacted to do so. Enclosed you will find a listing of those vendors.

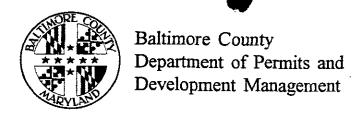
If the property has been posted with notice of the June 25th hearing date, as quickly as possible a notice of postponement should be affixed to the sign(s). Then, upon notification of the new hearing date, such sign (s) must be changed to give notice of the new hearing date.

Arnold Jablon Director

cc: Robert F. Priller

AJ:ggs





Development Processing County Office Building 111 West Chesapeake Avenue Towson, Maryland 21204

July 8, 1997

NOTICE OF REASSIGNMENT

CASE NUMBER: 97-507-SPH
2509 Veronica Avenue
E/S Veronica Avenue, 245'+/- S from c/l Ruth Avenue
15th Election District - 7th Councilmanic
Legal Owner(s): Robert F. Priller

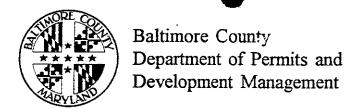
Special Hearing to approve three (3) dwelling units in lieu of one (1) dwelling unit and such other and further relief as may be necessary.

HEARING: THURSDAY, AUGUST 7, 1997 at 9:00 a.m., Room 407 Courts Building, 401 Bosley Avenue.

ARNOLD JABLON DIRECTOR

cc: Robert F. Priller
Julius W. Lichter, Esq.
Linda Schewbriger
Mike Smith
Linda Roller
David Smith

PLEASE NOTE THAT THE ZONING SIGN ON THE PROPERTY MUST BE ALTERED TO GIVE NOTICE OF THE ABOVE HEARING ON OR BEFORE JULY 17, 1997 AND CERTIFICATION OF SAME FILED WITH THIS OFFICE. PLEASE CONTACT THE SIGN VENDOR USED FOR THE ORIGINAL POSTING.



Development Processing County Office Building 111 West Chesapeake Avenue Towson, Maryland 21204

June 24, 1997

Julius W. Lichter, Esquire Levin & Gann, P.A. 305 W. Chesapeake Avenue Towson, MD 21204

RE: Item No.: 507

Case No.: 97-507-SPH

Petitioner: Robert F. Priller

Dear Mr. Lichter:

The Zoning Advisory Committee (ZAC), which consists of representatives from Baltimore County approval agencies, has reviewed the plans submitted with the above referenced petition, which was accepted for processing by Permits and Development Management (PDM), Zoning Review, on March 18, 1997.

Any comments submitted thus far from the members of ZAC that offer or request information on your petition are attached. These comments are not intended to indicate the appropriateness of the zoning action requested, but to assure that all parties (zoning commissioner, attorney, petitioner, etc.) are made aware of plans or problems with regard to the proposed improvements that may have a bearing on this case. Only those comments that are informative will be forwarded to you; those that are not informative will be placed in the permanent case file.

If you need further information or have any questions regarding these comments, please do not hesitate to contact the commenting agency or Roslyn Eubanks in the zoning office (410-887-3391).

Sincerely, Cont Richards

W. Carl Richards, Jr. Zoning Supervisor

WCR/re
Attachment(s)



	Attach original petition	Due Date <u>5/29/97</u>			
То:	Arnold L. Jablon				
From:	Bruce Seeley (35)47				
Subject:	${\cal Y}$				
2509 Veronica Avenue					
	Zoning Advisory Committee Meeting of May 19, 1997				
	The Department of Environmental Protection and Resource Management has no comments on the above-referenced zoning item.				
The Department of Environmental Protection and Resource Management requests an extension for the review of the above-referenced zoning item to determine the extent to which environmental regulations apply to the site.					
X The Department of Environmental Protection and Resource Management offers the following comments on the above-referenced zoning item:					
Development of the property must comply with the Regulations for the Protection of Water Quality, Streams, Wetlands and Floodplains (Sections 14-331 through 14-350 of the Baltimore County Code).					
	Development of this property must com Regulations (Sections14-401 through 1				
X_	_Development of this property must com Regulations (Sections 26-436 through a Baltimore County Code).	nply with the Chesapeake Bay Critical Area 26-461, and other Sections, of the			

BALTIMORE COUNTY, MARYLAND

INTEROFFICE CORRESPONDENCE

TO:

Arnold Jablon, Director

Date: May 29, 1997

Department of Permits & Development

Management

FROM:

Robert W. Bowling, Chief

Development Plans Review Division

SUBJECT: Zoning Advisory Committee Meeting

for May 27, 1997 Item No. 507

The Development Plans Review Division has reviewed the subject zoning item. This site is subject to the Baltimore County Development Regulations addressing minor subdivisions.

RWB:HJO:jrb

cc: File



David L. Winstead Secretary Parker F. Williams Administrator

Ms. Roslyn Eubanks
Baltimore County Office of
Permits and Development Management
County Office Building, Room 109
Towson, Maryland 21204

RE: Baltimore County

5.16.97

Item No.

54

127

Dear Ms. Eubanks:

This office has reviewed the referenced item and we have no objection to approval as it does not access a State roadway and is not affected by any State Highway Administration projects.

Please contact Larry Gredlein at 410-545-5606 if you have any questions.

Thank you for the opportunity to review this item.

Very truly yours,

Is Ronald Burns, Chief

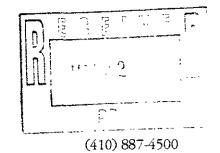
Engineering Access Permits

Division

LG

Baltimore County Government Fire Department





700 East Joppa Road Suite 901 Towson, MD 21286-5500

May 20, 1997

Arnold Jablon, Director
Zoning Administration and Development Management
Baltimore County Office Building
Towson, MD 21204
**Att STOP-1105

PE: Property Owner: SEE BELOW

location: DISTRIBUTION MEETING OF May 27, 1987

tem No.: SEE BELOW Ioning Agenda:

Gentlemen:

Pursuant to your request, the referenced property has been surveyed by this Bureau and the comments below are applicable and recuired to be corrected or incorporated into the final class for the property.

8. The Fire Marshalls Office has no comments at this time, IN REFERENCE TO THE FOLLOWING ITEM NUMBERS:

501, 502, 505, 506, 507, 508, 509, 510, 511, and 512

REVIEWER: LT. ROBERT P. GAUERWALD
Fire Marshal Office, PHONE 887-486:, M8-1102F



BALTIMORE COUNTY, MARYLAND

INTER-OFFICE CORRESPONDENCE

TO: Arnold Jablon, Director
Department of Permits
and Development Management

DATE: May 20, 1997

FROM: Arnold F. "Pat" Keller, III, Director Office of Planning

SUBJECT: Zoning Advisory Petitions

The Planning Office has no comments on the following petitions (s):

Pert Colm

Item Nos. 500, 507, 508, 519 and 520

If there should be any questions or if this office can provide additional information, please contact Jeffrey Long in the Office of Planning at (401) 887-3495.

Prepared by

Division Chiefs

AFK/JL

2509 Veronica Avenue Robert F. Priller, Legal Owner

Violation -- Lenny

Petition was dropped-off by Jules Lichter. SCJ called Jules on 1/24/97; he was not in; left message. On 1/24/97, Bob Porter called SCJ. Told him that the petition was being rejected by WCR for the following reasons:

The petition must be specific. Say exactly what the non-conforming residential use is.

The property must be outlined on the 200 scale map.

Need a better vicinity sketch.

The site plan does not have enough detail. Need to show lot, setbacks, streets, etc. Needs to be drawn to scale.

Petition and all paperwork was picked up by Bob Porter on 1/27/97 for revisions.

3/18/97 -- JCM took in petition (item #399).

3/25/97 -- WCR called Jules and told him we need a better plat with the lot drawn on it. Also told him that it couldn't go on the agenda until this happens. WCR told Jules we would briefly hold the petition for revised plans, but then would send it back to him.

4/4/97 -- Per WCR, item #399 voided on pink sheet. Petition, and all accompanying paperwork, mailed back to Jules.

Hefiled with KT Stem 507 BALTIMORE OFFICE
MERCANTILE BANK & TRUST BUILDING
2 HOPKINS PLAZA
9TH FLOOR
BALTIMORE, MARYLAND 21201
410-539-3700
TELECOPIER 410-625-9050

LAW OFFICES

LEVIN & GANN

A PROFESSIONAL ASSOCIATION
305 W. CHESAPEAKE AVENUE
TOWSON, MARYLAND 21204
410-321-0600
TELECOPIER 410-296-2801

JULIUS W. LICHTER

March 18, 1997

Hand Delivered

Mr. Carl W. Richards, Jr.
Supervisor
Zoning Review Section
Department of Permits and
Development Management
111 West Chesapeake Avenue
Towson, Maryland 21204

RE: Petition for Special Hearing

2509 Veronica Avenue

Robert F. Priller

Dear Carl:

I enclose herewith the following:

- 1. twelve (12) copies of the Plat to Accompany the Petition for Special Hearing;
- 2. three (3) legal descriptions;
- 3. one (1) 200 foot scale zoning map;
- 4. one (1) aerial photograph;
- 5. three (3) signed original Petitions for Special Hearing; and
- a check for \$50.00.

Please note that the subject property has been cited with a zoning violation notice with respect to the use of the property which the Special Hearing will resolve.

Please forward any notices and correspondence with regard to this matter to me. If I may provide additional information, please do not hesitate to contact me.

Julius W. Lichter 299

Sincerely.

cc: Mr. Robert F. Priller

Mr. Leonard Wasilewski

ELLIS LEVIN (1893-1960)

NOTE TO FILE:

APPLICANT ADVISED OF CHECKLIST INFORMATION MISSING FROM PLAN, Eg., A GOT LINES, ADJOINING OWNERS, ETT.

CASE'NO. 97	1994 Di	QPEN /	8/96 INTAF	BY TH CI	.osed//_
LOCATION	· 18509 VI	ERONICA REF	= (AVE)	APT #	ZIF 21219
COMPLAINANT	KERRY	2505	HOME PHONE	V	iork <u>3187</u>
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OCCUPANT			HOME PHONE		WORK
OWNER/MGR				:	PHONE
ADDRESS		•	APT NO	ZI	P CODE
INSPECTOR	L.W.	DA	TE RECEIVED	11 119 196	DISTRICT 15
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County Zoning Commissioner Case #97-507-SPH

The property owners of Veronica Avenue are opposed to the requested zoning change. There are a total of nine (9) other single family homes on Veronica Avenue. We could understand re-zoning if there was a mistake in the original zoning or if the character of the neighborhood has changed to such an extent that reclassification properly ought to be made. The fact that re-zoning would make property more valuable is not sufficient reason for re-zoning.

Although a property owner has no legal right to the continuance of a zoning ordinance unchanged, he is entitled to rely on the rule that classification made by ordinance will not be changed unless the change is required for the public good, and is not made merely to accommodate private interests.

There have not been any changes in the character of the neighborhood. The change is not for the public good and the house and property in question are only large enough for a single family to live.

Property owners opposed to the zoning change on Veronica Avenue.

	• •	
		LINDA SHEWBEIDGE
1.	Printed Name	JACK L. Showbord (Telephone 410) 477.9012
	Address	25,07 VERONICA AVE BALTIMING MI) 71219
	Signature	sich I Showlinele Kinda Showling
2.	Printed Name	Janu Deborah McWA Housephone (410) 388-5962
	Address	2505 Vermica Aug 21219
	Signature	Allrah B. McWatters - Long E. Mc Netter
3.	Printed Name	DAVID E. 4 DANE SMITTELEPHONE (410) 477 8450
	Address	2508 PECK Ave Edgemere md
	Signature	Dail Extre dliene Smith
4.	Printed Name	Sharon Brodowsk/Telephone ()
	Address	2504 VERONICA AVE BALT. 21219
	Signature	Main Brodowske
5.	Printed Name	Much A. Pade + Corring C. Pade Telephone (40)477-1693
	Address	2501 Veronica Ave. Balto. Md. 21219
	Signature	agrino C. Poole - New A. Parla.
		Mark Henderson
		2509 Peck Are Balto 21219
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		Mark a Herolero
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Additional property owners opposed to the zoning change on Veronica Avenue.

6.	Printed Name	Alice Carmack Telephone (410) 4773813
	Address	2511 Veronica Ave Balt Mid 21219
	Signature	alice Carmack
7.	Printed Name	GANY & LINCA ROCCE! Telephone (410) 477-8782
	Address	2510 VERONICA AVE. BACTIMONE, M.D. 21219
	Signature	Jany a. foller Janda (Killer)
8.	Printed Name	David + TERRY COX Telephone (4) 477-8106
	Address	25/2 VERONICA AVE. BALT-IMP. 2,219
	Signature	David Cof Jenry It
9.	Printed Name	Christine CHAME-Telephone (4/0) 477-2486
	Address	25/2 Kith ave-
	Signature	Claus Come M. Chance
10	Fi	RED Dillon 410-477-2306
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13,		
, 0,		ILL KOFSKEY 06 VEROLUCA AUG 410-477-8078
		VO (CION) MILIO
	W.	m. K. Kofskey h.
	M	chael & Ruth Smith 410-477-8421
74.	25	08 Vergajca Ave Balto, mo 21219
	m	choo full Ruth Smith
	,	· · · · · · · · · · · · · · · · · · ·

PLEASE PRINT CLEARLY

PROTESTANT(S) SIGN-IN SHEET

NAME	ADDRESS
Daid Essent David E	Smith 2508 PECK Ave 21219
GARY A. ROCLEY	2510 VERONICO AVE ZIZI9
Michael Smith Michael An	2508 Verbourca ave 21219
Ruth Smith	2508 Veronica Ave. 21219
LINDA ROLLER	2510 VERONICA AUE 21219
MARK HENDERSON	2509 Peck Ave 21219
Tommy E. McVatters	2505 YERONICA AVE. 21219
Tammy Piechocki	2509 Moniea aux 2/2/9
(

PETITIONER CITIZEN SIGN-IN SHEET

NAME	ADDRESS 2/23°
ROBERT F. PRILLER	1703 GREEN CASTLE DR
Juliunichter	
·	

This Deed, MADE THIS

day of

In the year one thousand nine hundred and

ninety.

by and between

PERCY J. WOOD, Personal Representative of the Estate of Vergie Wood, Deceased,

ofx party

of the first part,/and

 $\sqrt{ ext{ROBERT F. PRILLER, of Baltimore County, State of Maryland, party}}$

of the second part, Grantee.

WITNESSETH, That in consideration of the sum of One Hundred Seventeen Thousand Two Hundred Dollars (\$117,200.00),

the said Percy J. Wood, Personal Representative of the Estate of Vergie Wood, Deceased, pursuant to the powers set forth in the Last Will and Testament of Vergie Wood and Section 7-401 of the Estates and Trusts Article of the Annotated Code of Maryland F

A T TX 586.00 A DOCS 587.50

13.00

SH CLERK 1188.50

#04027 CC03 RC1 T14:1 03/27/9/

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grant and convey to the said ROBERT F. PRILLER, his

personal representatives/surcossance and assigns

, in fee simple, all those

of ground situate in the 15th Election District of Baltimore lot s County, State of Maryland, and described as follows, that is to say:

BEING KNOWN AND DESIGNATED as Lots Nos. 85, 86 and 87 on the Plat of "Krakow", which Plat is recorded among the Plat Records of Baltimore County in Plat Book WPC No. 6, folio 153. The improvements thereon being known as No. 2509 Veronica Avenue.

BEING THE SAME lots of ground which by Deed dated July 25, 1953 and recorded among the Land Records of Baltimore County in Liber GLB No. 2334, folio 1 were granted an conveyed from Teofil Waszkiewicz, widower, unto Vergie Wood.

THE SAID Vergie Wood departed this life on October 1, 1989 and by her Last Will and Testament dated March 21, 1981, appointed Percy J. Wood as her Personal Representative and he qualifed as such by filing his approved bond. See Estate No. 67853, Estate Docket 68/190.

> RECEIVED FOR TRANSFER State Department of Assestments & Taxation for Pating a comme

AGRICULTURAL TRANSFER TAX GOT APPLICABLE

SIGNATURE

B 102****187520:a 62280

Togerner with the buildings thereupon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

To HAVE AND TO HOLD the said described lots

of ground and premises to the said

ROBERT F. PRILLER, his

personal representatives/expressers

and assigns

, in fee simple.

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

WITNESS the hand

and seal

of said grantor.

Test:

sonal Representative of the Estave of Vergie Wood, Deceased

(SEAL)

State of Maryland, Baltimore County , to wit:

I HEREBY CERTIFY, That on this 28 K

day of

, before me,

in the year one thousand nine hundred and ninety the subscriber, a Notary Public of the State aforesaid, personally appeared PERCY J. WOOD, Personal Representative of the Estate of Vergie Wood, Deceased,

known to me (or satisfactorily proven) to be the person

whose name

is/2008 subscribed to

the within instrument, and acknowledged the foregoing Deed to be his act, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission expires:

July 1, 1990

MAIL TO:

Robert E. Joy, Esquire 1301 Merritt Boulevard Dundalk, MD 21222

day of

DEED OF TRUST TO SECURE INDEBTEDNESS — INDIVIDUAL — FEE OR LEASEHOLD — MONTHLY PAYMENT — PRINCIPAL,

THIS DEED OF TRUST, is made this

287

mary

, 1990

by and between ROBERT F. PRILLER,

hereinafter together reterred to as "Trustees" whose address is: 1301 Merritt Boulevard, Dundalk, MD, 21222,

WHEREAS. Grantor is justly indebted to PATAPSCO FEDERAL SAVINGS AND LOAN ASSOCIATION, in the principal amount of Eighty-seven Thousand Dollars

identificac(\$ 87,000.00

which amount is all or part of the purchase price of the hereinaster described property, for which amount the Grantor has signed and delivered a promissory note of even date herewith payable to the order of PATAPSCO FEDERAL SAVINGS AND LOAN ASSOCIATION,

hereinafter referred to as "Noteholder" or "Beneficiary." whose address is: 1301 Merritt Boulevard, Dundalk, in the principal amount of Eighty-seven Thousand Dollars

with interest thereon at the fate of ten & one quarter percent (10.25 %) per annum untik point in the fate of ten & one quarter percent (10.25 %) per annum untik point in the first day of March, 1991, and on that day of the same month annually thereafter, changes in the interest rate being governed by changes in the interest rates in an "Index" as provided in the Note secured hereby; any limits on the amount of interest and/or on the amount of the change in interest are set forth in the Note. The loan shall be repaid in initial monthly payments on account of principal and interest in the amount of \$779.61, adjusted on the interest change date so that the loan will be repaid in full as provided in said Note, or, in the event of negative amortization, on a later date chosen from time to time by the noteholder, but no later than 40 years from the date hereof.

NOW, THEREFORE, THIS DEED OF TRUST WITNESSETH: That in order to secure the prompt payment of the aforesaid indebtedness, the prompt payment of all the interest thereon, when and as the same shall become due and payable, the prompt payment of all charges and advances hereafter to be made as in said promissory note and in this Deed of Trust set forth and the prompt performance of all of the covenants, conditions and provisions hereinafter set forth and provided, the Grantor, in consideration of the premises hereinabove set forth, does hereby grant and convey/assign in fee simple/assignment.

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those

lot(s) of ground and premises, situate and lying in the

County

of Baltimore

, State of Maryland, and described as follows, that is to say:

BEING KNOWN AND DESIGNATED as Lots Nos. 85, 86 and 87 on the Plat of "Krakow", which Plat is recorded among the Plat Records of Baltimore County in Plat Book WPC No. 6, folio 153. The improvements thereon being known as No. 2509 Veronica Avenue.

BEING THE SAME lots of ground which by Deed dated of even date and recorded or intended to be recorded immediately prior hereto were granted and conveyed by Percy J. Wood, Personal Representative of the Estate of Vergie Wood, Deceased, unto Robert F. Priller, the Grantor herein.

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TOGETHER WITH the buildings and improvements thereon or hereafter erected, and all the rights, alleys, ways, waters, privileges and appurtenances thereto belonging, or in anywise appertaining:

TO HAVE AND TO HOLD the above described lot(x) of ground and premises in fee simple/forsalktlox xorn kooks you record.

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In Trust, to permit the Grantor to use and occupy the above described land and premises, and to receive the rents, issues and profits thereof, until default be made in the payment of the indebtedness hereby secured or in the performance of the covenants and conditions herein set forth and in said promissory note; and upon full payment of the entire principal sum set forth herein and in said promissory note and any extensions or renewals thereof, and the interest thereon, and all sums advanced or expended as provided in said promissory note and as provided herein, and all other costs, attorneys' fees, charges, commissions and expenses, at any time before the sale herein provided for, to release and reconvey the land and premises hereinbefore described, to, and at the cost of, the Grantor, or to and at the cost of the party or parties then determined to be entitled thereto;

But upon any default being made in the payment of said principal sum or the interest thereon, in whole or in part, when due or upon any default being made in any other covenant or condition of this Deed of Trust or the note secured hereby, then the whole principal debt hereby secured and then unpaid may thereupon be declared, at the option of the Trustees or the Noteholder, to be due and payable, and foreclosure proceedings may then be instituted as hereinafter set forth;

The said Grantor hereby assents to the passage of a decree for the sale of the herein described property and improvements at any time after a default shall have occurred in any of the covenants of this Deed of Trust or in any of the provisions or conditions of the promissory note evidencing the indebtedness, as herein provided, and the said Grantor also hereby authorizes the Trustees, after any default shall have occurred as aforesaid, to sell the herein described property; such sale, whether under the aforesaid assent to decree or under the aforesaid power of sale, shall be made under, and in accordance with the provisions of, Real Property Article of the Annotated Code of Maryland, Section 7-105 (Acts of 1974, Chapter 12) and the Rules W70 to W77 of the Maryland Rules of Procedure, or under any other general or local laws of the State of Maryland relating to foreclosure of Deeds of Trust, or any supplement, amendment or addition thereto. Such sale shall be made after giving notice by advertisement as required by the aforesaid statute and rules; and the terms of sale may be all cash upon settlement of the sale or on such other terms of sale as the party selling may deem proper and expedient, except as required by the above Statute and Rules.

And upon any such sale of said property under this Deed of Trust, the proceeds shall be applied as follows:

- (1) To the payment of all expenses incident to said sale, including a counsel fee of Eight Hundred Dollars (\$ 800,00) for conducting the proceedings if without contest, but if legal services be rendered to the Trustees named in said decree, or the trustees herein in connection with any contested matter in the proceedings, then such additional counsel fees and expenses shall be allowed out of the proceeds of sale as the Court may deem proper; and a commission to the trustees or party making the sale of said property equal to the commission allowed Trustees for making sale of property by virtue of a decree of a Court of Equity in the State of Maryland;
- (2) To the payment of all claims of the Noteholder hereunder, whether the same shall have matured or not, including interest thereon until final ratification of the final Auditor's Account in the foreelosure proceeding;
- (3) And the balance remaining, if any, shall be paid to the Grantor, or to whomsoever shall be judicially determined to be entitled to the same;

And in the event the amount due on the principal debt, hereby secured and the interest thereon shall be paid after any advertisement of said property, but before sale thereof, the Grantor shall also be required to pay all expenses incident to said advertisement or notice, all court costs and all expenses incident to the foreclosure proceedings under the Deed of Trust, and a commission on the total amount of the indebtedness, principal and interest, remaining unpaid, equal to one-half of the percentage allowed as commission to Trustees making a sale under a decree of a Court of Equity in Maryland and a counsel fee of

Four Hundred Dollars (\$ 400.00), but said sale may be proceeded with unless prior to the day appointed therefor, payment be made of said principal and interest, costs, expenses, commission and fee.

The Grantor covenants and agrees:

- 1. To pay the indebtedness hereby secured together with the interest thereon at the times and in the manner and amounts set forth in said Note, and in this Deed of Trust, as well as the charges for delinquent or late payments as hereinafter set forth; ***
- 2. To pay all taxes, water and sewer charges and other public dues and charges of every kind whatsoever levied or assessed against the land and premises herein described and the improvements thereon; to pay all ground rents, if any, issuing out of the lot of ground herein described, and to pay all other charges levied or imposed upon or against said property, and to pay all other sums which are required to be paid under the terms of the said promissory note or of this Deed of Trust, including costs, expenses and attorneys' fees incurred by the Trustees or the holder of said note with respect to this Deed of Trust, the said note or the land and improvements herein described, within 30 days after the date these items are due and payable, and the receipts therefor shall be deposited within said period with the Trustees or the holder of said note; and the failure to make such payment or payments, and to deposit the receipts with the Trustee or holder of the Note as aforesaid, shall constitute a default in the terms of this Deed of Trust, and at the option of the holder of the note, the holder of the note may pay these obligations and add the amount thereof to the principal debt upon which amounts, interest, at the rate stated in the note, may be charged, until repaid.
- 3. In lieu of the payments by the Grantor of the taxes, water and sewer charges, and other public dues and charges, the ground rent, if any, the premium on the policies of fire and extended coverage and any other obligations for which the above described property may become liable, said items being hereinafter referred to as "expenses," at the option of the noteholder, the Grantor covenants to pay monthly to the notcholder, on the same date upon which the payments of principal and interest are made, for the purpose of establishing a fund to assure the payment of the aforesaid expenses, one-twelfth (Vizth) of the yearly aggregate of such expenses as estimated by the notcholder. Said amounts so paid to the noteholder shall be held by the noteholder in trust solely for the purposes indicated and the funds may be commingled with other funds of the notcholder, such deposit as herein required shall be known as "Expense Account," and shall be maintained as a separate account on the books of the notcholder. Noteholder shall promptly pay all of said expenses when and as the same shall become due and payable and charge such payments to such Expense Account: ни менья жані хрмін кожені не раков на пробрам за пробра жандалдана ак на каждана камдана при камдана запитана камприя ком 1 % f x постара камприя камприя на камприя кампри ARRENDE In the event Grantor fails to provide sufficient funds to pay said expenses, the noteholder is hereby authorized to pay said expenses, and the amount so paid shall then be added to the principal debt herein and shall bear interest at the rate hereinbefore stated as the interest payable on the principal debt, from the date of such payment or payments, and the Noteholder shall have a lien under this Deed of Trust on the premises hereinabove described for the amount or amounts so paid, together with the interest thereon as herein stated upon the principal debt. Failure to establish and maintain the aforesaid Expense Account for the payment of the aforesaid * a release fee not to exceed \$50.00 shall be charged.

** and upon default, a reasonable attorney fee for pre-foreclosure services.

expenses, shall, at the opt of the Noteholder, conspired any monthly payment mate ust, for which foreclosure of this Deed of Trust may be instituted. In the shall be in an amount less than the amount required to pay in full the monthly payments of principal, interest and expense account, the amount or amounts of such payment or payments shall be applied as follows: First, to the payment of the interest due on the date of said payment; Second, any balance remaining shall be credited on account of the unpaid principal, due as of such date, and, Third, any balance remaining shall be credited to the Expense

- To purchase and pay the premiums therefor, policies of fire and other casualty insurance, insuring the improvements on the above-described land against damage by fire or other casualties, for the benefit of the Trustees and Noteholder, in such companies, through such agents or brokers, and in such form and amount as shall be satisfactory to the Trustees or Noteholder, to the extent necessary, in the opinion of the Trustees or Noteholder, to protect their interest in the above-described property and the lien thereon, and to deliver the policy or policies and all renewal receipts to the Trustees or Noteholder, and in case of failure of the Grantor to purchase and maintain such insurance coverage in full force and effect, the Trustees or the Notcholder may purchase such insurance coverage and add the cost thereof to the principal amount then due and shall become a part of the indebtedness hereby secured by this Deed of Trust, and the amount of the premiums thereon shall be subject to the payment of interest at the rate hereinabove set forth until such premiums are repaid; in the event of any damage or loss sustained by fire or other casualties covered by said policy or policies, the insurance company or companies providing such insurance are hereby directed by the Grantor, and such policies shall provide, that payment of the amount of such loss or damage be made to the Trustees or Noteholder only, and not to the Grantor and Trustees or Noteholder jointly; such payment or payments to the Trustees or Noteholder shall be applied to the extinguishment or reduction of the principal, interest and any unpaid charges, taxes or expenses incurred and secured by this Deed of Trust, whether then due or not; provided, however, that the Trustees or the Noteholder, in lieu of such payment on account of principal, interest, charges, taxes and expenses, may consent in writing to the application of such amounts due from the insurance company or companies, to the reconstruction of the improvements on the hereinabove described lot of ground;
- 5. To keep the improvements on the above-described lot of ground in good order and condition as they are on the date of this Deed of Trust and not to commit or permit any waste thereof, reasonable wear and depreciation excepted;
- 6. To pay a late charge, not to exceed the greater of Two Dollars (\$2.00) or one twentieth (1/20th) of the total amount of any delinquent or late periodic installment of principal and interest, which is received by the Trustees or the Notcholder more than fifteen (15) calendar days after the due date thereof.

It is agreed between the parties:

- 1. The Trustee or Notcholder may, at their option, advance such sums, at any time, for the payment of premiums on any life insurance policy assigned to the Trustees or wherein the Trustees or Notcholder are beneficiary, and which is held by the Trustees or Noteholder as additional collateral for the indebtedness secured by this Deed of Trust, and any sums so advanced may be added to the unpaid balance of this indebtedness, and shall become due and payable on demand at the option of the Trustees or Noteholder and bear interest at the rate hereinabove set forth from the date of advancement until repaid;
- 2. The Trustees in any proceedings to foreclose under the provisions of this Deed of Trust, shall be entitled, without regard to the adequacy or inadequacy of any security for the debt hereby secured, to the appointment of a receiver to collect the rents and profits of said property, the subject of this Deed of Trust, and account therefor as the Court may direct;
- 3. Should the title to the herein-described property be acquired by any person, persons, partnership or corporation, other than the Grantor, by voluntary or involuntary grant or assignment, by operation of law or in any other manner, without the written consent of the Trustees or the Noteholder, or should the Grantor or any one of them be declared insolvent or bankrupt, then the balance of the principal of said indebtedness then due and to become due, shall, at the option of the Trustees or the Noteholder, immediately become due and payable, together with the interest thereon;
- 4. In the event the ownership of the property hereinabove described becomes vested in a person other than Grantor, the holder of said note or the Trustees may, without notice to the Grantor, deal with such successor or successors in interest with reference to this instrument and the indebtedness secured hereby in the same manner as with Grantor, and any extension of the time of the payment of the indebtedness or any other modification of the terms of the indebtedness at the instance of the then owner shall not relieve the Grantor of his liability on the note hereby secured or from the performance of any of the covenants and agreements contained herein whether said extension or modification be made with or without the consent of the Grantor;
- 5. The irrevocable power to remove and substitute one or more of the Trustees named herein or substituted therefor is expressly reserved to the holder of the note secured by this Deed of Trust to be exercised any time hereafter no matter how often, without notice and without specifying any reason therefor by filing for record among the land records where this instrument is recorded a Deed of Appointment, and thereupon all of the title and estate, powers, rights and duties of the trustee thus superseded shall terminate and shall be vested in the successor trustee or trustees. The Grantor and the Trustees herein named or who may hereafter be substituted hereunder, expressly waive notice of the exercise of this power, the giving of bond by any trustee, and any requirement for application to any Court for the removal, substitution or appointment of a trustee hereunder. Each Trustee acting hereunder shall be paid a fee of Fifty Dollars (\$ 50.00 for each document which he is required to execute under the terms of this Deed of Trust, or for the performing of any act or service required of said Trustees;
- 6. In the event of a sale of the hereinabove described property under either the power of sale or assent to decree, such sale may be made, at the option of the holder of the note, subject to one or more of the tenancies entered into subsequent to the recording of this Deed of Trust, in accordance with the provisions of Real Property Article 7-105(d)(2) of the Annotated Code of Maryland;
- 7. In the event of change of address of the Grantor, the Trustees, or the Beneficiary or noteholder, notice of such change of address shall be promptly forwarded to the other parties;
 - 8. Until default is made, the said Grantor may retain possession of the hereinabove-described property.

The Grantor warrants specially the above-described property and will execute such further assurances of the same as may be requisite

Whenever used herein, the word "Grantor" shall include the heirs, personal representatives and assigns of the Grantor, or "Trustee" or "Trustees" shall include the successors and assigns of the Trustee or Trustees and any substitute or successor Trustee. The use of any gender shall be applicable to all genders; "Noteholder" shall include the heirs, personal representatives, successors and assigns of the individual, individuals, partnership or corporation holding the beneficial interest in the note secured by this Deed of Trust; the use of the singular shall include the plural, and the plural may refer only to the singular.

By execution of this Deed of Trust, Grantor certifies that, prior to such execution, he has received a fully executed agreement as to the contractual rate of interest and a loan disclosure statement in connection with this loan, as required by Commercial Law Article, Section 12, of the Annotated Code of Maryland (Acts of 1975, Chapter 49); and the parties agree that the provisions of the Commercial Law Article, Section 12, of the Annotated Code of Maryland, as to delinquent or late payment charges and prepayment terms, are made a part of this Deed of Trust Agreement, unless other provisions regarding the same are specifically set out herein.

WITNESS the following signatures and seals.

WITNESS: (SEAL) Phyllis Ann Cardwell (SEAL)

STATE OF MARYLAND County Baltimore

to wit:

I HEREBY CERTIFY that on this day of

1991, before me, a Notary Public

of the State of Maryland, personally appeared ROBERT F. PRILLER,

known to me, or satisfactorily proven to be the person(s) whose name(s) is/gree subscribed to the within/Mongree, and who executed the same for the purposes therein contained. At the same time also appeared. Bruce R. acknowledge that Gaeth, First Vice President,

Beneficiary

Work of the within named the consideration therein set forth in said more as in due form of law that the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration therein set forth in said more as in the consideration there is not as in the consideration there are not as in the consideration the consi true and bona fide as therein set forth, that the sum of Eighty-seven Thousand Dollars (\$ 87,000.00 was paid over and disbursed by the mongages to either the management of the person responsible for the disbursement of funds in the closing transaction, or their respective agents at or before the final and complete execution of this manager, and that First Vice President of the Beneficiary / xigrat xxxxigx and duly authorized to make this affidavit.

As WITNESS my hand and notarial seal.

My Commission Expires:

July 1, 1990

THIS IS TO CERTIFY that the within instrument was prepared by or under the supervision of the undersigned, an attorney duly admitted to practice before the Court of Appeals of Marylai

Attorney

Same day recorded and examined per ROBERT Robert E. Joy, Esquire THE DAILY RECORD CO. BALTIMORE, MD. لاب ROBERT F. PRILLER E, BAYARD WILLIAMS, 5 BLOCK NO. o'clock TRUSTEES of the Land Records of Received for Record, Cost of Record, TO: MAIL

DEED OF TRUST

MORTGAGE — INDIVIDUAL — FEE OR LEASEHOLD — MONTHLY PAYMENT — PRINCIPAL, INTEREST AND EXPENSES.

SECOND PULLUS

THIS MORTGAGE, is made this

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by and between ROBERT F. PRILLER,

part y of the first part, hereinafter referred to as Mortgagor, 家格然名教授经验事务

and VPERCY J. WOOD, Personal Representative of the Estate of Vergie Wood, Deceased,

part y of the second part, hereinafter referred to as Mortgagee, whose address is:

WHEREAS, Mortgagor is bona fide indebted to Mortgagee in the sum of Seven Thousand Seven Hundred

Dollars (\$ 7,700.00) for money this day loaned by Mortgagee to Mortgagor, being all or a part of the purchase money for the hereinaster described property, which principal sum Mortgagor hereby covenants and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to Mortgager to Mortgagor, being all or a part of the purchase money for the hereinaster described property, which principal sum Mortgagor hereby covenants and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to repay to Mortgagee, tragether with interest and agrees to Mortgagee.

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All sums aforesaid are to be paid in lawful money of the United States of America which shall be the legal tender in payment of all debts and dues, public and private, at the office of the Mortgagee at the address hereinabove stated, or at such other address as the Mortgagee or the holder of this mortgage may, from time to time, designate in writing;

And in order to secure and assure the repayment of said principal sum, the interest thereon and the performance of the covenants herein contained, this mortgage is executed.

NOW, THEREFORE, This Mortgage Witnesseth, that in consideration of the premises and of the sum of One Dollar, Mortgagor does hereby grant, convey and assign to Mortgagee in fee simple/Mortgageein fee simple/Mortgageein the sum of One Dollar,

lot(s) of ground and premises situate and lying in Baltimore County,

State of Maryland

, and described as follows, that is to say:

BEING KNOWN AND DESIGNATED as Lots Nos. 85, 86 and 87 on the Plat of "Krakow", which Plat is recorded among the Plat Records of Baltimore County in Plat Book WPC No. 6, folio 153. The improvements thereon being known as No. 2509 Veronica Avenue.

BEING THE SAME lots of ground which by Deed dated of even date and recorded or intended to be recorded prior hereto were granted and conveyed by Percy J. Wood, Personal Representative of the Estate of Vergie Wood, Deceased, unto Robert F. Priller.

THIS SECOND MORTGAGE is subject to the Deed of Trust by and between Robert F. Priller to T. Bayard Williams, Jr. and Robert E. Joy, Trustees, made in favor of Patapsco Federal Savings and Loan Association in the amount of \$87,000.00, dated of even date and recorded or intended to be recorded immediately prior A RC/F hereto.

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TOGETHER with the buildings and improvements thereupon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said lot(s) of ground, with the improvements and appurtenances aforesaid, to the said Mortgagee, in fee simple/for all above signer of the neure of respect to reme and approximate the simple for all above the remember of the remember of the contract of the con

PROVIDED, that if the said Mortgagor shall well and truly pay or cause to be paid the aforesaid principal sum of Seven Thousand Seven Hundred Dollars

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x@mcx(\$ 7,700.00

interest thereon when and as such payments shall respectively be due and payable as aforesaid and shall perform each and all of the covenants herein on Mortgagor's part to be performed, then this Mortgage shall be void.

But upon any default being made in the payment of said principal or interest, in whole or in part, when due, or upon any default being made in any covenant or condition of this Mortgage, then the whole mortgage debt hereby secured and then unpaid may thereupon be declared to be due and payable, at the option of the Mortgagee, after such default shall have continued for thirty (30) days.

AND the said Mortgagor hereby assents to the passage of a decree for the sale of the herein described property at any time after a default has occurred in any of the covenants of this mortgage, as herein provided; and the said Mortgager hereby authorizes the said Mortgagee, or the duly authorized attorney or agent of said Mortgagee, after any default shall have occurred as aforesaid, to sell the hereby mortgaged property. Any such sale, whether under the aforementioned assent to a decree or under the aforementioned power of sale, shall be under the provisions of Real Property Article of the Annotated Code of Maryland Section 7-105 (Acts of 1974 of Chapter 12) and the Rules W70-W76 of the Maryland Rules of Procedure, or under any other general or local laws of the State of Maryland relating to mortgages, or any supplement approximant or addition thereto. Such sale shall be made after giving notice by advertisement as required or any supplement, amendment or addition thereto. Such sale shall be made after giving notice by advertisement as required by the aforesaid Statute and Rules; and the terms of the sale may be all cash upon ratification of the sale or such other terms as the party selling may deem expedient. And upon any such sale of said property under this mortgage, the proceeds shall be applied as follows: (1) to repayment of all expenses incident to said sale, including a counsel fee of

One Hundred Fifty Pollars (\$ 150.00 Dollars (\$) for conducting the proceedings if without contest, but if legal services be rendered to the Mortgagee or to the Trustee or party selling under the power of sale in connection with any contested matter in the proceedings, then such additional counsel fees and expenses shall be allowed out of the proceeds of sale as the Court may deem proper; and a commission to the party making the sale of said property equal to the commission allowed Trustees for making sale of property by virtue of a decree of a Court having equity jurisdiction in the State of Maryland; (2) to the payment of all claims of the said of a decree of a Court having equity jurisdiction in the State of Maryland; (2) to the payment of all claims of the said Mortgagee hereunder, whether the same shall have matured or not, including interest thereon until the final ratification of the final Auditor's Account in the foreclosure proceedings; (3) and the balance if any, to the said Mortgagor, or to whomever may be entitled to same. And in the event that the mortgage debt shall be paid after any advertisement of said property, but before sale thereof, the Mortgagor hereby covenants to pay also, all expenses incident to said advertisement or notice, all court costs and all expenses incident to the foreclosure proceedings under this mortgage, and a commission on the total amount of the mortgage indebtedness, principal and interest, equal to one-half of the percentage allowed as commission to trustees making sale under orders or decrees of a Court having equity jurisdiction in the State of Maryland and a counsel fee of Fifty

Dollars (\$50.00); but said sale may be proceeded with unless, prior to the day appointed therefor, payment be made of said principal and interest, costs, expenses, commission and fee. unless, prior to the day appointed therefor, payment be made of said principal and interest, costs, expenses, commission and fee.

AND the said Mortgagor hereby covenants with the Mortgagee as follows:

- (1) To repay the mortgage indebtedness hereby secured, together with the interest thereon at the rate aforesaid, at the times and in the amounts aforesaid;
- (2) To purchase and pay the premiums thereon, during the term of this mortgage, of all policy or policies of fire and (2) To purchase and pay the premiums thereon, during the term of this mortgage, of all policy or policies of fire and extended coverage insurance on the improvements on the above described lot of ground insuring the same against loss by fire and other hazards, usually referred to as "extended coverage," with an endorsement thereon making the proceeds of the policy or policies, in event of damage by fire or other covered casualty, payable to the Mortgagee to the extent of Mortgagee's lien on the land and improvements, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee, in amounts sufficient to protect Mortgagee's lien thereon, and to deliver the policy or policies and all renewal policies or receipts to the Mortgagee; and in the event of any loss by fire or other casualties, the insurance company or companies issuing said policy or policies are hereby, and in said policy or policies are to be, directed by the Mortgagor to make payment for such loss to the Mortgagee only, to the extent of its lien thereon and any unpaid insurance premiums or taxes and other expenses advanced, and not to the Mortgagor and Mortgagee jointly; such payment to the Mortgagee shall be applied to the extinguishment of the principal, interest and other obligations secured by this mortgage, whether then due or not; however, the Mortgagee, in lieu thereof, may consent, in writing, to the application by the Mortgage of the said insurance proceeds to the reconstruction of the improvements on the mortgage property; the reconstruction of the improvements on the mortgage property;
- (3) To pay all taxes, water and sewer charges and other public dues and assessments of every kind whatsoever for which the property hereby mortgaged may become liable, and to pay all ground rent, if any, when and as the same shall become due and payable and to deposit receipts for the same with the Mortgagee within 30 days after the due date for such payments;

(4) To pay to Mortgagee, on the same little from which the payment of principal and interest are made, for the purpose of estationing a fund to assure the payment of the taxes, water and sewer charges, and other public dues and charges, the ground rent, if any, the premiums on the policies of fire and extended coverage and any other obligations for which the above-described property may become liable, one-twelfth (\$\frac{1}{2}\$\text{th}\$) of the yearly aggregate of such payments as estimated by the Mortgagee. Said amounts so paid to the Mortgagee shall be held by the Mortgagee in trust solely for the purposes indicated and the funds may be commingled with other funds of the Mortgagee, such deposit as herein required shall be known as "Expense Account." The Mortgagee shall credit to said Expense Account interest thereon at the prevailing annual rate for savings accounts or percent (\$\frac{1}{2}\$\text{perse}\$ of the mortgage monthly balance accrued in such Expense Account. In the event the Mortgager fails to provide sufficient funds to pay said expenses, the Mortgagee is hereby authorized to pay said expenses, and the amount so paid shall then be added to the principal debt-herein and shall bear interest at the rate hereinbefore stated as the interest payable on the principal debt, from the date of such payment or payments, and said together with the interest thereon as herein stated upon the principal debt. Failure to establish and maintain the aforesaid expense account for the payment of the aforesaid expenses shall, at the option of the Mortgagee, constitute a default in this Mortgage, for which foreclosure of this Mortgage may be instituted.

- (5) Not to permit, commit or suffer to be committed any waste, impairment or deterioration of said above described property or any part thereof; and
- (6) To pay a late charge not to exceed the greater of Two Dollars (\$2.00) or one twentieth ($\frac{1}{720}$ th) of the total amount of any delinquent or late periodic installments of principal and interest which is received at the office of the Mortgagee more than fifteen (15) calendar days after the due date thereof.
 - It is further agreed between the parties:
- I. Each monthly payment made by the Mortgagor and paid to the Mortgagee, where the amount or amounts shall not be equal to the required monthly payments of principal, interest and the Expense Account, shall be applied as follows: First: To the payment of the interest due on the date of said payment; Second: Any balance remaining shall be credited on account of the unpaid principal due as of such date; and Third: Any balance remaining shall be credited to the Expense Account.
- 2. The holder of this mortgage, in any action to foreclose the same, shall be entitled, without regard to the adequacy of the security for the debt, to have a receiver appointed by the Court to collect the rents and profits of said property and account therefor as the Court may direct.
- 3. Should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the Mortgager, by voluntary or involuntary grant or assignment, or conveyed or encumbered in any manner, without the Mortgagee's, or other holder of this Mortgage, consent in writing or should the Mortgagor, or any one or more of the Mortgagor group, if more than one, be declared insolvent or bankrupt, then the balance then due or to become due on said principal indebtedness shall, at the option of the Mortgagee, become due and payable and constitute a ground of foreclosure if
- 4. At the option of the Mortgagee, the entire indebtedness then unpaid and secured hereby shall become due and payable after a default in the payment of any monthly installment of principal or interest, as herein provided, shall continue for thirty (30) days, or after default, in the performance of any of the covenants or conditions hereof shall have continued for thirty (30) days;
- 5. The Mortgagee, at Mortgagee's election, may sell the property hereinabove described at the foreclosure sale, subject to one or more of the tenancies entered into subsequent to the recording of the mortgage, provided such fact is disclosed in the advertisement of the sale;
- 6. Should any portion of the above described property, or an easement appurtenant thereto, be condemned or taken under eminent domain, all or such part of any award or proceeds, as Mortgagee shall be entitled to receive in payment of the balance due on principal and interest and shall declare the same in writing, is, by this instrument assigned by Mortgagor to Mortgagee for payment of the said principal and interest due on said mortgage indebtedness, and Mortgagee is hereby authorized to give receipts and releases therefor; and
 - 7. Until default is made, the said Mortgagor may retain possession of the hereby mortgaged property.
- 8. Each of the parties hereto, Mortgagor and Mortgagee, shall promptly advise the other of any change in the address of either.

THE Mortgagor warrants specially the property hereby mortgaged and will execute such further assurances of the same as may be requisite.

Whenever used herein, the words "Mortgagor" and "Mortgagee" shall include the heirs, personal representatives and/or assigns of the Mortgagor or Mortgagors, or Mortgagee or Mortgagees, and the successors and/or assigns of the Mortgagee or Mortgagees. The use of any gender shall be applicable to all genders and "Mortgagee" shall include any payee of the indebtedness hereby secured, or any transferee thereof whether by operation of law or otherwise. The use of the singular shall include the plural the singular.

THE Mortgagor by execution of this instrument certifies that, prior to such execution, he has received a fully executed agreement as to the contractual rate of interest, and a loan disclosure statement in connection with this loan as required by Commercial Law Article of the Annotated Code of Maryland, Section 12 (Acts of 1975, Chapter 49); and the parties agree that the provisions of Section 12 of the Commercial Law Article of the Annotated Code of Maryland, as to delinquent or late payment charges and prepayment terms, are made a part of this Mortgage agreement, unless other provisions regarding the same are specifically set out herein.

WITNESS the hands and seals of said Mortgagors.

(ACKNOWLEDGMENT ON FOLLOWING PAGE)

STATE COUN'	_	iarylan ^F Bal'	ND }	to wit:									
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of the	State o	f Marylan	d, personally	y appeared F	ROBERT F	, PRILLI	ER,		V				
known	to me,	or satisfa	ctorily provi	en to be the per	son(s) whose	e name(s) is/	ire subs	cribed t	o the wi	thin mort	gage, and	d who acknowle	iged tha
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RF PRILLER 1703 GREEN CASTLE DR BACTO, and 21237

PROPERTY OF

VERGIE WOOD

2509 VERONICA AVENUE

15TH ELECTION DISTRICT

BALTIMORE COUNTY, MARYLAND

APPRAISED FOR

MICHELLE KELLY

58043 TOWSON, MARYLAND 21204

388-0670 JIM WOOD

B. F. Semon, Inc.

REAL ESTATE APPRAISERS AND CONSULTANTS

724 DULANEY VALLEY ROAD TOWSON, MARYLAND 21204

MEMBER:
Baltimore County Appraisers Society
Real Estate Board of Greater Baltimore
National Association of Real Estate Boards

OFFICE PHONE: 321-1926 HOME PHONE: 435-4466

January 31, 1990

Ms. Michelle Kelly 2nd Vice President Patapsco Federal Savings & Loan Association 1301 Merritt Blvd. Dundalk, MD 21222

> RE: Property of Vergie Wood 2509 Veronica Avenue 15th Election District Baltimore County, Maryland

Dear Ms. Kelly:

In accordance with your request, I have made an appraisal of the above property for the purpose of estimating its market value as of January 24, 1990.

This appraisal is to be used as a basis for establishing the market value of the subject property.

Market Value for this purpose is understood to be the highest price estimated in terms of money which a buyer would be warranted in paying and a seller justified in accepting, providing both parties were fully informed, acting intelligently and voluntarily and further, that all rights and benefits inherent in or attributable to the property were included in transfer.

By reason of my investigation and by virtue of my experience, I have formed the opinion that the fair market value of the said real estate as of January 24, 1990, is ONE HUNDRED SEVENTEEN THOUSAND TWO HUNDRED DOLLARS (\$117,200.00) IN FEE.

The supporting data and the analysis and conclusions upon which this value is based are contained in the accompanying report.

Respectfully submitted,

Bernard F. Semon

PHOTOGRAPHS



Front View - Main Dwelling



Rear View - Main Dwelling

PHOTOGRAPHS, CONTD.



Front View - Additional Dwelling



Side View - Additional Dwelling

PHOTOGRAPHS, CONTD.



Street View

UNDERLYING ASSUMPTIONS

This appraisal is made, based on the following assumptions:

- 1. It is assumed that title to the property is good and marketable.
- 2. This appraisal is not based on the completion of projected public or private improvements.
- 3. No responsibility for legal matters is assumed and no right to expert testimony is included.
- 4. No survey has been made. Valuation is reported without regard to questions of title, boundaries, encumbrances and encroachments.
- 5. Value reported assumes that all taxes and assessments have been paid.

PROPERTY DATA:

(LOCATION AND DESCRIPTION)

The subject property is located on the east side of Veronica Avenue, approximately 400 feet south of Ruth Avenue, in the 15th Election District of Baltimore County, Maryland. Its mailing address is listed as 2509 Veronica Ave., Edgemere, MD 21219 (formerly known as 108 Veronica Ave.)

The total land area equals 0.215 acres more or less and the outline is shaped in the form of a rectangle. There are four dimensions necessary to describe the total outline of the property, with the average dimension being 75' \times 125' more or less.

Topographically, the land is level and meets with grade on the east side of Veronica Avenue.

Improvements on the property are represented by a one story masonry bungalow with an enclosed rear porch and an attached carport, a second one story masonry bungalow with an enclosed front porch, and a wood frame utility shed. The main improvement appears to be in average condition. The exterior of the main dwelling is painted concrete block, has a composition shingle roof, and has storm windows and storm doors. The dwelling is approximately 37 years old, has 1,332 square feet of living area, is divided into two apartments, and has a total of 7 rooms, 2 bedrooms, 3 baths, and has a partial crawl space under. The subject is heated by a gas-fired space heater in the rear apartment, and cooled by a central air conditioning system along with three ceiling fans in the front apartment. The exterior of the windows need paint and the enclosed rear porch needs some

PROPERTY DATA, CONTD.

cosmetic work. The roof was replaced two years ago.

On-site items include the following:

- 1. An additional concrete block bungalow with an enclosed front porch. This dwelling was renovated 2 years ago with new plumbing, wiring, furnace, roof, and some replacement windows, and has approximately 672 square feet of living area, and has a total of 4 rooms, 2 bedrooms, and 1 bath. This dwelling is built on a slab, is heated by a propane gas-fired forced hot air furnace and cooled by one window mounted air conditioner. This improvement appears to be in good condition.
- 2. An 8' x 12' (96 sq.ft.) wood frame utility shed in good condition.
- 3. Partial privacy fencing in good condition.
- 4. A 544 sq.ft. asphalt parking pad in average condition.
- Sidewalks and modest landscaping which are in average condition.

The property can be identified on Tax Map 111, Block 16, as Parcel 96 of the maps prepared by the Maryland State Department of Assessments and Taxation. Also refer to the Krakow plat, book 6, page 153, lots 85,86 & 87.

(ASSESSMENT)

15th District - Account #15-23-751070

1989/90 Full Cash Value

Land : \$ 26,250

Improvements : \$ 78,230

Improvements : $\frac{\$78,230}{\$104,480}$

Assessment: \$38,990

(TITLE REFERENCE)

The subject property was conveyed by Teofil Waszkiewicz to Vergie Wood, and the Deed is recorded in the Land Records of Baltimore County in Liber 2334, Folio 1, dated August 1, 1953.

(ZONING - HIGHEST AND BEST USE)

The 15th District Land Use Map located in the Zoning Office of Baltimore County, indicates a zoning classification of "DR5.5". This is a Density Residential zone for low, medium and high density urban residential areas permitting five and one half dwelling units per acre. No standard minimum lot size is required.

It is your appraiser's opinion that the present zoning represents the highest and best use of the subject property.

(UTILITIES)

The subject property is served by metropolitan water and sewer. Additional services of natural gas, electricity and telephone are provided by public utility companies.

(APPROACH TO VALUE)

There are three separate and distinct methods that an appraiser can use in estimating the value of real property. These three methods or approaches are: (a) Market Data or Comparative Approach, (b) Cost or Replacement Minus Depreciation Approach, and (c) Income Approach.

After careful investigation and examination of the subject property, your appraiser selected the Market Data Approach as the best approach in estimating the Fair Market Value of the subject property.

In the Market Data Approach, we reviewed sales of similar type improvements. Our range in value based upon an overall unit price for land and improvements ranged in value from a minimum of \$9.39 per square foot to a maximum of \$13.30 per square foot. The minimum value is represented by an 8305 square foot site, zoned DR5.5, and improved by a two story frame bungalow on waterfront property, a carport, and two utility sheds located at 2605 Boulevard Place. The maximum unit price is represented by the sale of a 10,000 square zoned DR5.5, improved by a two story brick and foot site, frame contemporary together with a second story in-law apartment, patio, deck, and outbuildings. This unit price is \$13.30 per square foot as improved. The third sale located at 6908-10 North Point Road represents a two unit, story frame duplex dwelling together with a detached three car garage with an apartment above, screen porch, and The unit price for this above-ground pool with a deck. 10,400 square foot site as improved, zoned BL-CNS, is After a careful review of all the market data and allowing for adjustments as to time, location, size, zoning, etc., our adjustments ranged between \$11.92 to \$12.96 per

(APPROACH TO VALUE, CONTD.)

square foot for the 9,375 sq.ft. site or a final estimate of value in the amount of \$117,188.00, rounded to \$117,200.00 in fee for the subject property and improvements.

As a check against our findings, we also utilized the Cost Approach. In this method we establish the value of the land as though it were an unimproved site and then add back to it the replacement cost less depreciation for the existing improvements on the 9,375 square foot site. The total estimate of value based on this method is \$127,234.00, which in this case establishes the upper limit of value for the subject property and improvements.

Included in the rear of this report is the Market Data Sales information and Analysis of Comparable Sales for Improved Properties, together with the Cost Approach worksheet. We have also incorporated a series of exhibits which outline the location of the property, tax map location, and a sketch showing the dimensions of the improvements.

FINAL ESTIMATE OF VALUE

MARKET DATA APPROACH

Existing 1 story masonry Bungalow dwelling and on-site improvements on a lot 9,375 square feet, zoned DR5.5, located at 2509 Veronica Ave., 15th Election District, Baltimore County, MD.

9,375 sq.ft. as improved @ \$12.50/sq.ft. = \$117,188.00

Say \$117,200.00 in Fee

MARKET DATA

IMPROVED PROPERTY

Sale #1

Date of Sale: June 23, 1989, Contract April 4,

1989

Location: 7211 Waldman Ave. #21219

Improvement: 2 story brick & frame contemporary

dwelling.

Land Size: 10,000 sq.ft.

Utilities: Full metropolitan services.

Zoning: DR5.5

Selling Price: \$133,000 in fee or \$13.30/sq.ft.

of land as improved.

Remarks: Sale includes 2nd level in-law

apartment, patio, deck & outbldgs.

Sale #2

Date of Sale: September 29, 1989, Contract June

29, 1989

Location: 2605 Boulevard Place #21219
Improvement: 2 story frame bungalow on water-

front property

Land Size: 8,305 sq.ft.

Utilities: Full metropolitan services.

Zoning: DR5.5

Selling Price: \$78,000 in fee or \$9.39/sq.ft. of

land as improved.

Remarks: Sale includes a carport and two

utility sheds.

ANALYSIS OF COMPARABLE SALES (IMPROVED PROPERTY)

	SUBJECT	SALE #1	940	SALE #2	сko	SALE #3	0%
LOCATION	2509 Veronica Av.	7211 Waldman Av.		2605 Blvd. Pl.	l R	6910 No.Point Rd.	
SALE PRICE	\$125,000 fee or \$13,33/sq.ft.	\$133,000 Fee or \$13.30/sq.ft.		\$78,000 fee or \$9.39/sq.ft.		\$105,000 or \$10.10/sq.ft.	
TIME	1/90	4/89	+4	68/9	£ +3	3/89	+4.5
IMPROVEMENT SIZE AND CONDITION	2 Apt. BnglAvg. 2nd BnglGood Shed & Carport	2 Apt.Contem-VG None Outbldgs.,Patio	+20 -1	2 Sty.Bungl-Fair None Carport & Shed	+20 +20	2 Pt.Duplex-Fair Garage apt. 3 Car Garage & above grnd. pool	-5 +15 -1.5
LAND SIZE	9.375 sq.ft.	10,000 sq.ft.		8,305 sq.ft.		10,400 sq.ft.	
ZONING	DR5.5	DR5.5		DR5.5		BL-CNS	•
торосварну	Level	Level		Level		Level	
NET ADITISTMENT			8-		+38		+18
INDICATED VALUE OF SUBJECT	31	\$12.24/sq.ft. or \$114,750		\$12.96/sq.ft. or \$121,500		\$11.92/sq.ft. or \$111,750	
			Ī				

\$12.96/sq.ft. \$11.92/sq.ft. \$12.50/sq.ft. or \$117,188.00 - Say \$117,200.00 in Fee High = Low = Selected =

COMPARABLE SALES



Comparable Sale #1



Comparable Sale #2

COMPARABLE SALES, CONTD.



Comparable Sale #3

COST APPROACH

LAND:

Site: 9,375 sq.ft. (DR5.5) @ \$3.20/sq.ft. = \$ 30,000.00

IMPROVEMENTS:

Main Dwelling: 1332 sq.ft. @ \$53.42/sq.ft.= \$ 71,155.00 (Including apt. kitch., appliances, A/C, space heater and ceiling fans)

Carport: 360 sq.ft. @ \$15.60/sq.ft.= \$ 5,616.00

Enc Pch. w/Bath: 198 sq.ft. @ \$37.83/sq.ft.= \$ 7,490.00

Stoops = \$ 852.00

Storm Doors and Storm Windows = $\frac{$1,750.00}{$86,863.00}$ Less 31% Depreciation = -26,928.00

2nd Dwelling: 672 sq.ft. @ \$51.93/sq.ft. = \$ 34,897.00
(Includes appliances & wd. A/C)

\$ 59,935.00

Enclos. Porch: 113 sq.ft. @ \$36.85/sq.ft. = $\frac{$4,164.00}{$39,061.00}$ Less 10% Depreciation = $\frac{39,061.00}{$35,155.00}$

ON-SITE:

Utility Shed: 96 sq.ft. @ \$4.45/sq.ft. = \$ 427.00
Privacy Fence: 28 ft. @ \$9.52/sq.ft. = \$ 267.00
Asphalt Parking Pad (Spot Value) = \$ 700.00
Landscape, Sidewalk, Etc. (Spot Value) = \$ 750.00
\$ 2,144.00

TOTAL INDICATED VALUE BY COST APPROACH = \$127,234.00

COST REFERENCE:

Dodge Building Cost Calculator & Valuation Guide, One Story Masonry Wall - Avg. Quality, Page 1-33

AFFIDAVIT OF APPRAISER

STATE OF MARYLAND, CITY OF BALTIMORE, to wit:

Bernard F. Semon deposes and says:

That I have personally examined the property appraised and the comparable properties;

That the statements contained in this appraisal and upon which the opinions expressed herein are based are true and correct to the best of my knowledge and belief, subject to the limiting conditions herein set forth;

That to the best of my knowledge and belief, no pertinent information has been overlooked or withheld;

That neither my employment nor my compensation for making this appraisal and report is in any way contingent upon values reported herein;

That I have no interest either present or contemplated in the property appraised or in any proceeds to be derived therefrom; and that this appraisal has been made in conformity with the professional standards of the Baltimore County Appraisers' Society and The Association of Maryland State Appraiser Societies.

IN WITNESS WHEREOF, the said Bernard F. Semon, has hereunto set his hand and seal.

(SEAL)

Bernard Fy Semon

QUALIFICATIONS OF APPRAISER

(Bernard F. Semon)

MEMBER

Baltimore County Appraiser's Society - President, 1978-80

Greater Baltimore Board of Realtors, Inc. - Past Chairman of Executive Committee - Appraisal Division

Baltimore County Chamber of Commerce - President 1984

Home Builders Association of Maryland - Instructor - School of Building and Construction Commercial Division

EDUCATION AND BACKGROUND

Graduate of Baltimore Polytechnic Institute

Completed Real Estate Appraisal Courses I and II, Johns Hopkins Evening College

Licensed Real Estate Salesman since 1960

Actively engaged in the appraisal and acquisition of Real Estate since 1963

Actively participated in limited partnerships involving residential condominium townhouse development, commercial and office building partnerships as well as a major size residential large lot development

APPRAISED FOR

Baltimore County Bureau of Land Acquisition

Baltimore County Office of Law

Orphans' Court for Baltimore County

Baltimore Gas and Electric Company

Baltimore County Savings and Loan Association

Baltimore Federal Savings and Loan Association

Federal Savings Bank

Harford Road Building Association

Heritage Savings Association

John Hanson Savings Bank

Maryland National Bank

Municipal Savings Bank

Patapsco Federal Savings and Loan Association

Provident Bank of Maryland

Signet Home Loan Corporation

Signet Bank

Yorkridge-Calvert Savings and Loan Association

Maryland State Highway Administration

Wilson T. Ballard and Company, Engineers

Kidde Consultants

Numerous Attorneys, Engineers, Developers and Private Individuals

TESTIFIED BEFORE

Zoning Commissioner - Baltimore County, Maryland

Board of Zoning Appeals - Baltimore County, Maryland

Assessment Appeals Board - Baltimore County, Maryland

Circuit Court for Baltimore City

Circuit Court for Baltimore County

Circuit Court for Harford County

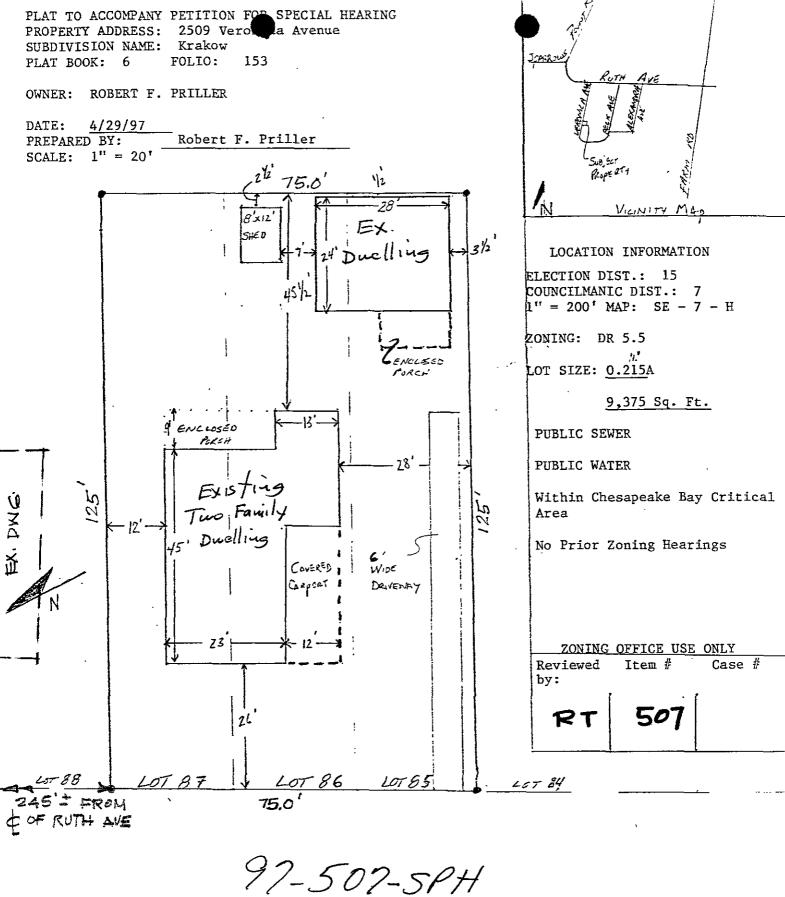
Circuit Court for Howard County

District Court for Baltimore City

Public Service Commission of Maryland

Board of Municipal and Zoning Appeals, Baltimore City, Maryland

Maryland Tax Court



VERONICA AVENUE

(50' R/W, 46'± PAVING)

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