MP-2009-0001 I

2002 WINDSOR PLACE, BALTIMORE, MD 21207

Sage Title Group, LLC 1104 Kenilworth Drive, Suite 400 Towson, Maryland 21204 410-821-4510 * 410-821-4515 Fax

July 30, 2008

In Yong Kim 2002 Windsor Place Baltimore, MD 21207

RE: Settlement on 2002 Windsor place

Mr. Kim,

Enclosed you will find a copy of the signed deed from the purchase of 2002 Windsor Place. The original will take approximately 2 months to be returned from the court house.

Please do not hesitate to contact me if you have any questions.

Amban Milan

Senior Processor

This Deed, made this _____ day of July, 2008, by and between CHASE MANHATTAN MORTGAGE CORPORATION, party of the first part, GRANTOR; and IN YONG KIM, party of the second part, GRANTEE.

- Witnesseth -

That in consideration of the sum of ONE HUNDRED TWENTY-TWO THOUSAND DOLLARS AND NO/100THS (\$122,000.00), which includes the amount of any outstanding Mortgage or Deed of Trust, if any, the receipt whereof is hereby acknowledged, the said GRANTOR does grant and convey to the said IN YONG KIM, as sole owner, in fee simple, all that lot of ground situate in the County of Baltimore, State of Maryland, and described as follows, that is to say:

BEING ALL THOSE LOTS OF GROUND KNOWN AS LOTS NUMBERED 20, 21 AND 22, IN BLOCK NUMBERED TWO (2), AS SHOWN ON THE PLAT OF THE PROPERTY OF "WINDSOR TERRACE", RECORDED IN PLAT BOOK WPC 6 AT FOLIO 180.

THE IMPROVEMENTS BEING KNOWN AS: 2002 WINDSOR PLACE, BALTIMORE, MD 21207.

BEING THE SAME PROPERTY CONVEYED BY DEED DATED JULY 22, 2003 RECORDED DECEMBER 9, 2004 IN LIBER 21099 AT FOLIO 001 FROM THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C. UNTO CHASE MANHATTAN MORTGAGE CORPORATION.

The Buyer/Grantee hereby swears or affirms under the penalty of perjury that the property herein conveyed is intended to be used as my principal residence by actually occupying the residence for at least 7 of the next 12 months.

Together with the buildings and improvements thereon erected, made or being; and all and every, the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

To Have and To Hold the said tract of ground and premises above described and mentioned, and hereby intended to be conveyed, together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said IN YONG KIM, as sole owner, in fee simple.

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

CHASE MANHATTAN MORTGAGE CORPORATION

y: Susan I

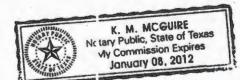
Susan Harber
ssistant Vice President

STATE: FUXA'S COUNTY OF: Dellas

, TO WIT:

I hereby certify that on this 18th day of July, 2008 before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared , who acknowledged himself/herself to be the form of the Grantor corporation, and that as such officer, being authorized to do so, executed the aforegoing Deed for the purposes therein contained, by signing the name of the Corporation, by himself/herself as such officer and further, did certify that this conveyance is not part of a transaction in which there is a sale, lease, exchange or other transfer or all, or substantially all, of the property and assets of the Corporation, giving oath under penalties of perjury that the consideration recited herein is correct.

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



Notary Public

My commission expires:

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

Attorney JOHN M. BRENNAN

AFTER RECORDING, PLEASE RETURN TO: Brennan Title Company 5865 Alientown Road Camp Springs, MI) 20746

To: DT 10/21/09 10-21-09 09-277

In-Yong Kim 2002 Windsor Place Gwynnoak, Md 21207

443-854-51A1 ANGIE October 20th, 2009

Timothy Kotroco Director-PDM

Dear Mr. Kotroco,

Our house is built in ℓ \$23with one bathroom. This created much discomfort for us. We decided to remodel the house to fit our needs. At the same time, we though it might be a good idea to live with close relatives to save some money in this hard economic time. On Feb. 24th, 2009, we started the addition for 800 sq.ft. of 1st floor and 800 sq.ft. of 2nd floor with office space, bedrooms, and bathrooms. After all these were done, we thought little kitchen might be a convenient addition to the space. However, we were told that we cannot have two kitchens in a house from the Baltimore County inspection. This is why we are writing this letter to let Mr. Timothy Kotroco know that our purpose is not to create separate residential place, but it is rather a matter of convenience. We sincerely hope that you would grant us good news. Thank you for your time.

Sincerely yours,

In-Yong Kim

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DECLARATION OF UNDERSTANDING

	This DECLRATION OF UNDERSTANDING (hereinafter referred to as ration") is made on this day of (1000000000000000000000000000000000000
Depart	ment of Permits and Development Management (hereinafter referred to as "PDM").
	Recitals
A.	The Declarant has filed an application for permit with PDM requesting approval to Construct an addition to the improvements on the property located at 2002 WINDSOR PLACE, BALTIMORE, MD 21207
	and more particularly described by metes and bounds and bounds in Exhibit A (the Property) And attached hereto and made a part hereof. The property is zoned
В.	PDM has approved the Declarants request to build an in-low addition, complete with kitchen, provided the improvement and addition are used as a single-family

- B. PDM has approved the Declarants request to build an in-low addition, complete with kitchen, provided the improvement and addition are used as a single-family residence. The addition will be the housing for Declarants's elder, widowed parent with the benefit of being attached to her family. The second kitchen will be removed and the addition's living space will be taken over by the Declarants upon the death of the in-low, if the in-low leaves or moves from the residence or if the Declarant moves of sells the property, whichever comes first.
- C. As a condition to its approval of the Declarant's request, PDM has required the filing of this Declaration amongst the Land Records of Baltimore County to provide notice to any future owners, subsequent bona fide purchasers or users of this Property that no part of any improvement of addition on the property may be used for separate living quarters and that all such improvement shall only be used as a single-family residence, unless otherwise approved by and at the discretion of PDM.

DECLARATIONS

NOW, THEREFORE, in consideration of the premises another good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Declarant and PDM hereby declare as follows:

- Any and all improvements now existing or to be constructed on the Property shall be used only as a single-family residence. No such improvement or additions shall ever be used as a separate living quarter of second residential unit.
- 2. The kitchen for the in-law will be constructed as part of the addition to the Property and shall be an accessory use to the principal use of the Property as a single-family residence. Living quarters for the in-law shall be used only by the in-law and not as an independent residential unity, and shall not be used by and other person or for any other reason.
- 3. Upon the death of the in-law, if the in-law leaves or otherwise vacates, of the Declarant moves of sells the Property, whichever occurs fist, the living space of the addition will be incorporated into the living space of the single-family residential unit for the exclusive use of the Delarant or subsequent purchaser or user and the second kitchen removed.

Notary Publ

My Commission Expires:

12/24/11