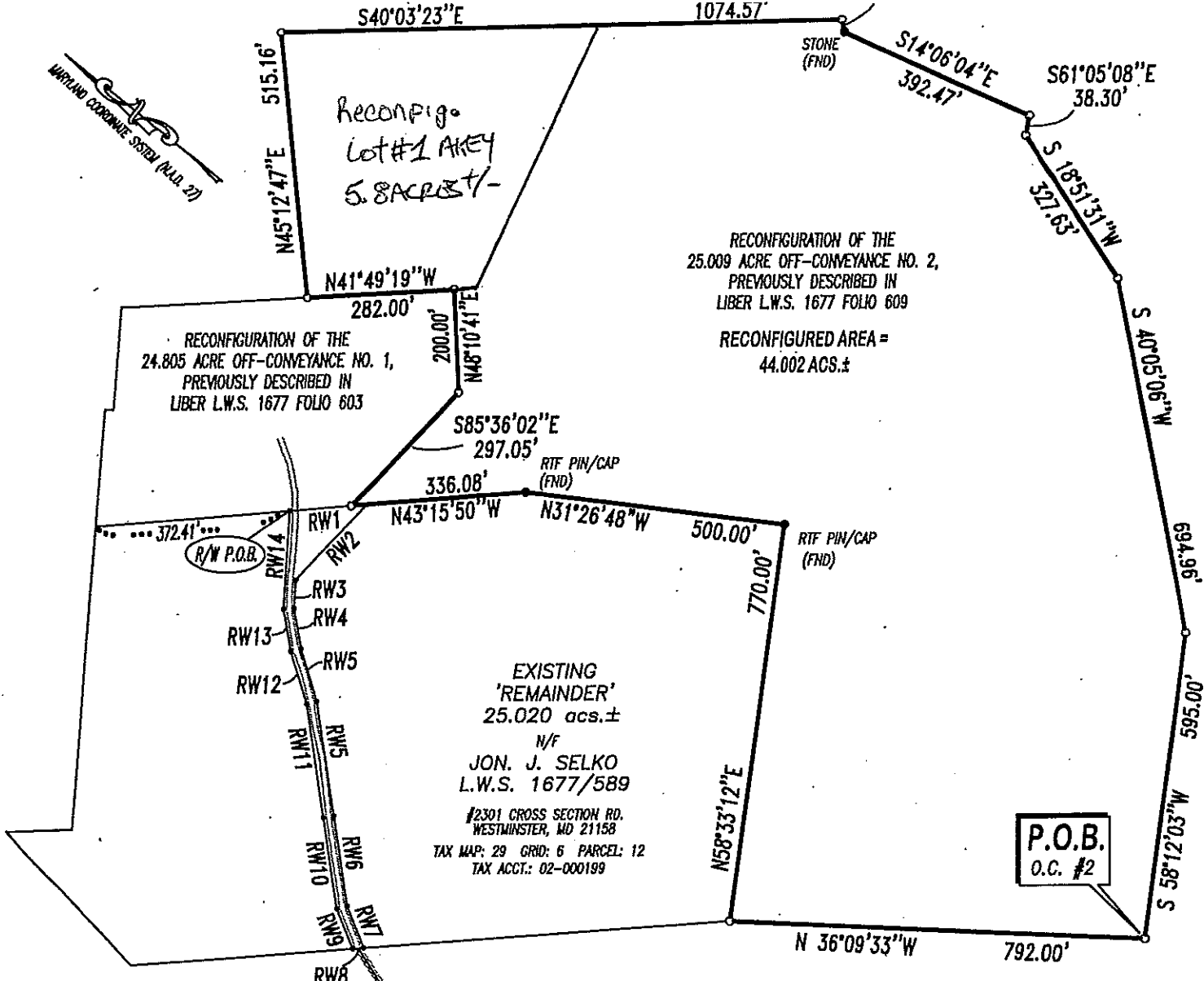
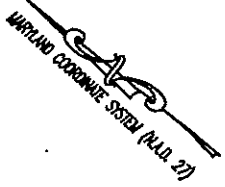


1 AKEY PROPERTY WESTMINSTER, MD 21158

STATUS: ACTIVE	Ownership: Fee Simple, Sale	Classification: Lot-Land	LIST PRICE: \$239,900
Legal Sub:		HOA Fee: /mo pd	List Type: Excl. Right
Adv Sub: AKEY PROPERTY		Other Fee: /mo pd	Old Map: 11E6
Lot-SF: 252,648	Lot/Block/Square: /	TAXES:	TBM Map:
Lot Acres: 5.80	Tax ID Num: 00000000-	Tax Year:	Area:
Tax Map #:	Liber/Folio: /		Zoning: AG
Parcel:	Roads:		
Road Frontage:			
Developmental Status: Engineer Drawings			
Building Permits: Cost to Obtain			
Present Use: Agriculture		#Perc Sites:	#Bedrooms Perc:
Potential Use: Residential			
Perc Type: Approved Perc			
Heat: None			
Cool:			
Water: Well			
Sewer/Septic: Septic			
EXTERIOR: (Backs to Trees,Cleared,No thru street)			
REMARKS: Build your dream home on this stunning 5.8 acre lot. Lot overlooks farmland and trees. Lot percs for four bedroom home, well drilled, utilities already brought to site.			
DIRECTIONS: 140 West to right on Tyrone Road to left on Cross Section Road. Entrance to property on right and follow signs.			
Broker: RE/MAX ADVANTAGE REALTY	Broker Code: RMA4	Brkr Office: (410) 871-2600	
Listing Agent: PAT PITRONE	Agent Office: (410) 871-2600	Brkr Fax: (410) 871-2626	
Agent Email: ppitrone@qis.net	Pager:	Home: (410) 876-5500	
Alt Agent ID:	Agent Office Fax: (410) 871-2626	Cell: (410) 984-9486	
Show Instructions: Show Anytime			
Owner: PRIVATE	Home:	Office:	
List Date: 03-Jul-2008	DOM-MLS: 0	Dual: Yes	
Update Date: 03-Jul-2008	DOM-PROP: 0	DesR: Yes	
Update Type: NEW		VarC: No	
Disclosures: None			
Water Y/N: No	Possession: Immediate		
Vacation Y/N: No			





RIGHT-OF-WAY FOR INGRESS, EGRESS, AND UNLIMITED REGRESS LINE TABLE

RW1	S43°15'50"E	148.62'
RW2	N85°36'02"W	197.29'
RW3	S54°11'41"W	54.66'
RW4	S41°04'16"W	78.47'
RW5	S33°49'57"W	105.30'
RW6	S42°27'11"W	225.50'
RW7	S42°33'02"W	176.67'
RW8	S29°41'15"W	86.83'
RW9	N42°55'24"W	20.96'
RW10	N29°41'15"E	82.82'
RW11	N42°33'02"E	178.91'
RW12	N42°27'11"E	223.98'
RW13	N33°49'57"E	105.06'
RW14	N41°04'16"E	82.03'
RW15	N54°11'41"E	188.35'

Area = 0.591 Acres

20 FOOT WIDE RIGHT-OF-WAY TO CROSS SECTION ROAD (DEED L.W.S. 1677/581)

CROSS SECTION RD.

RECONFIGURATION OF THE 25.009 ACRE OFF-CONVEYANCE NO. 2, PREVIOUSLY DESCRIBED IN LIBER L.W.S. 1677 FOLIO 609
 RECONFIGURED AREA = 44.002 ACS.±

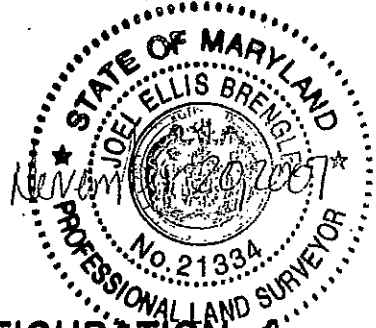
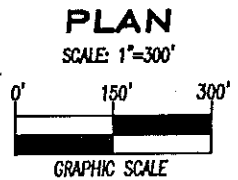
EXISTING 'REMAINDER' 25.020 acs.±
 N/F
 JON. J. SELKO
 L.W.S. 1677/589
 #2301 CROSS SECTION RD.
 WESTMINSTER, MD 21158
 TAX MAP: 29 GRID: 6 PARCEL: 12
 TAX ACCT.: 02-000199

SURVEYORS CERTIFICATE:

This drawing has been prepared by and/or under the responsible charge of Joel E. Brengle, Professional Land Surveyor, Registration Number 21334, according to my measurements and calculations, in accordance with Regulation 12, Chapter 06, Subtitle 13, Title 09 of the Code of Maryland Regulations. It is not intended to show every matter affecting the ownership and use, nor every matter restricting the ownership and use, of this property. This drawing is not intended to replace an examination of title or to depict or note all matters affecting title.

Date 11-20-2007

Joel E. Brengle
 Joel E. Brengle, Professional Land Surveyor
 Registration Number, 21334



RECONFIGURATION of OFF-CONVEYANCE NO. 2 of the SELKO PROPERTY

CROSS SECTION ROAD
 2-ND ELECTION DISTRICT

NEAR TYRONE
 CARROLL COUNTY, MD.

SEPTEMBER 12, 2007

DECLARATION OF MAINTENANCE OBLIGATIONS

THIS DECLARATION OF MAINTENANCE OBLIGATIONS, made this _____ day of _____, 2007, by LENA O. SELKO and JON J. SELKO (hereinafter referred to as "Owners").

WHEREAS, the Owners own three Lots or parcels of land which are described on Exhibit "A", which is attached hereto and incorporated herein, as (1) Off-Conveyance No. 1, containing 5.814 acres, (2) Off-Conveyance No. 2, containing 44.002 acres and (3) Existing Remainder, containing 25.020 acres. All three of these Lots utilize a right-of-way or Common Access Area for ingress, egress and regress to and from Cross Section Road a portion of which is described on Exhibit "B", and the remainder of which is described in a Right-of-Way Agreement dated November 5, 1994 and recorded among the Land Records of Carroll County, Maryland in Liber No. 1677, Folio 581, etc., and,

WHEREAS, the Owners are executing these presents for the purpose of setting forth the maintenance obligation of the Common Access Area used by the three Lots.

NOW, THEREFORE, THIS DECLARATION OF MAINTENANCE OBLIGATIONS, WITNESSETH, that for and in consideration of the premises the said Owners hereby make this Declaration and they do declare and agree as follows:

1. All covenants, conditions and agreements contained herein are made for the direct, mutual and reciprocal benefit of each and every of the aforesaid Lots; shall create reciprocal rights and obligations between and/or among the respective owners of the aforesaid Lots and privity of contract and estate between and/or among all owners, their respective personal representatives, successors and assigns; and shall as to the owner of each and every of the aforesaid Lots, their respective personal representatives, successors and assigns, operate as covenants running with the land, for the benefit of each other of the aforesaid Lots.

2. The parties hereto agree that should any of the aforesaid Lots be sold under a foreclosure of a mortgage/deed of trust or by deed in lieu of foreclosure or sale by a trustee in bankruptcy or other sales under distress, such sales or conveyances will be subject to this

Declaration.

3. The maintenance obligation will commence at the aforementioned Cross Section Road and be divided equally by the number of Lots using the Common Access Area to a point where a Lots driveway exits the said Common Access Area. The maintenance obligation will continue and be divided equally by the number of Lots using the Common Access Area from this point of exit to the next point of exit and so on. The intention is that the maintenance of the Common Access Area will be paid for by those Lot owners so using the said Common Access Area for the portion so used; PROVIDED, HOWEVER, that any "driveway pullovers" and "turn arounds" shall be deemed used by all lots, and the costs of maintenance thereof shall be divided equally among all Lot owners.

4. The maintenance obligation herein established shall be to maintain the Common Access Area in the same condition as it now exists, at a minimum to maintain such Common Access Area with a "crusher run" base 6 inches deep.

5. Every person and/or entity who now or hereafter owns or acquires any right, title or interest in and/or to any of the aforesaid Lots is and shall be conclusively deemed to have consented and agreed to every condition, standard and covenant contained herein, whether or not any reference to this Declaration is contained in the instrument by which such person and/or entity acquired such interest in the aforesaid Lots.

6. As certain portions of the Common Access Area are, or may be, necessary for use by emergency equipment, parking and/or storage of any personal property, particularly vehicles on the Common Access Area and "driveway pullovers" or "turn around" areas, is hereby prohibited and the Owner of any Lot may enforce, by injunction, this restriction and/or recover damages for a violation of this restriction, including the cost of reasonable attorneys' fees expended in enforcing this restriction.

7. The covenants, conditions and agreements contained herein may be enforced by the County Commissioners of Carroll County, a body corporate and politic of the State of Maryland ("County"), or its successor, as though it were an Owner of a Lot for the purpose of providing for emergency service protection. The power of the County to enforce this Declaration shall not be deemed to create County's obligation to act, or any liability for either acting or not acting to enforce this Declaration. Each Owner of a Lot, by accepting a deed or other conveyance of a Lot, expressly agrees to indemnify and hold harmless County from any and all claims, actions, and demands