

# INITIAL SALES DISCLOSURE CERTIFICATE FOR OFFUTT RIDGE HOMEOWNERS' ASSOCIATION, INC.

This information is provided to you pursuant to Section 11B-105 (b) of the Maryland Homeowners Association Act. Please review this document carefully to ascertain your rights, responsibilities and obligations within the Development.

NOTHING IN THIS DISCLOSURE CERTIFICATE IS IN ANY WAY INTENDED TO ALTER OR AMEND THE COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, POWERS, OR DUTIES CONFERRED OR SET FORTH IN THE DOCUMENTS REFERRED TO HEREIN. ANY CONFLICT BETWEEN THESE DISCLOSURES AND THE TERMS OF THE DOCUMENTS IS PURELY INADVERTENT, AND ANY PROSPECTIVE LOT PURCHASER IS CAUTIONED THAT, IN CASE OF ANY SUCH CONFLICT, THE TERMS OF THE DOCUMENTS ARE INTENDED TO CONTROL.

1. I. The names, principal addresses and telephone numbers of the Vendor and of the Declarant are as follows:

Vendor Information:

Name: The Ryland Group, Inc.  
A Maryland Corporation

Principal Address: 10221 Wincopin Circle  
P.O. Box 4000  
Columbia, Maryland 21044

Telephone Number: (301) 730-7222

Declarant Information:

Name: Offutt Ridge Limited Partnership  
A Maryland Limited Partnership

Principal Address: 13243 Westmeath Lane  
Clarksville, Maryland 21029

Telephone Number: (301) 854-0938

II. The name and address of the General Partner of the Declarant is as follows:

General Partner: Lowrie B. Sargent

13243 Westmeath Lane  
Clarksville, Maryland 21029

The names and addresses of the principal officers of the Vendor are as follows:

Charles E. Peck	President
Richard D. Strachan	Senior Vice President
Thurman W. Bretz	Senior Vice President
James F. McEneaney	Executive Vice President
Robert J. Gaw	Executive Vice President
Nancy L. Smith	Secretary
Phillip G. Creek	Controller

The address for all of the above officers is: 10221 Wincopin Circle, P.O. Box 4000, Columbia, Maryland 21044.

2.
  - I. The name of the Homeowners Association is The Offutt Ridge Homeowners' Association, Inc.
  - II. The Homeowners Association is incorporated in the State of Maryland; the name of the Resident Agent is Rachel M. Hess, and the address of said Resident Agent is 9505 Reisterstown Road – 3 North, Owings Mills, Maryland 21117.
3. The Association ("Property") will ultimately consist of three (3) Sections, containing 103 residential single family units. The Association is located in the Second Election District of Baltimore County, Maryland. There are, as yet, no common areas and any property owned by the Declarant contiguous to the Property which has been dedicated to public use.
4. This Property will not be a part of or within another development.
5. The Declarant has reserved the right to annex additional property. The additional property is described in Exhibit A-1 to the Declaration of Covenants, Conditions and Restrictions.
6. Please refer to the attached copy of the Declaration of Covenants, Conditions and Restrictions of The Offutt Ridge Homeowners' Association, Inc. ("Declaration") dated May 22, 1990, Articles of Incorporation dated May 22, 1990, and By-Laws dated May 22, 1990, for information relating to the Homeowners Association, to which the Purchaser shall become obligated on becoming an owner of a lot, including a statement that these obligations are enforceable against an owner and the owner's tenants, if applicable.

7. There are no streets, roads, paths, lighting fixtures, swimming pools, or other similar facilities which are to be owned, leased, or maintained by the Homeowners Association. However, the Homeowners Association will maintain the Recreation Areas, as shown on Exhibit B to the Declaration of Covenants, Conditions and Restrictions.
8. Attached is a copy of the proposed annual budget for Sections I and II of the Association. Currently, it is contemplated by the Declarant and Vendor that the budget for the balance of the Association (Section III), will be similar, particularly with respect to monthly assessments.
9. For information regarding current or anticipated mandatory fees or assessments to be paid by owners of lots within the Association for the use, maintenance and operation of common areas and for other purposes related to the Association, see attached copy of the Declaration and budget. For information regarding whether the Declarant or Vendor will be obligated to pay the fees in whole or in part, see attached copy of the Declaration of Covenants, Conditions and Restrictions.
10. Zoning for this Property is RC-3 and RC-5. Further information regarding zoning for this property is available at the Baltimore County Office of Planning and Zoning, County Courts Building-Room 406, 401 Bosley Avenue, Towson, Maryland 21204.
11. See the attached copy of the Declaration and By-Laws for statements regarding when Homeowners Association fees or assessments will first be levied against lot owners; the procedure for increasing or decreasing such fees or assessments; how fees or assessments and delinquent charges will be collected; whether unpaid fees or assessments are a personal obligation of the lot owner; whether unpaid fees or assessments bear interest, and if so, the rate of interest; whether unpaid fees or assessments may be enforced by imposing a lien on a lot under the terms of the Maryland Contract Lien Act; and whether lot owners will be assessed late charges or attorney's fees for collecting unpaid fees or assessments, and any other consequences for the nonpayment of the fees or assessments.
12. With regard to any sums of money to be collected at settlement for contribution to the Homeowners Association other than prorated fees or assessments, two months of assessments shall be collected at settlement for working capital.
13. See the attached copy of the Declaration of Covenants, Conditions and Restrictions for a description of special rights or exemptions reserved by or for the benefit of the Declarant or Vendor, including the right to conduct construction activities within the Development; the right to pay a reduced Homeowners Association fee or assessment; any exemptions from use

restrictions or architectural control provisions by which the Declarant or Vendor intends to maintain control over the Homeowners Association.

I have been advised that I am entitled to certain disclosures pursuant to Sec. 11B-105(b) of the Maryland Homeowner's Association Act. I have received prior to or at the time of contract, all necessary disclosures, including all attachments referenced herein.