



# Closing Checklist

## TWP-A23006

**January 31, 2025**

TO: McConkeyTeam@Aol.com

RE: Important Information

Attached, please find the Expedited Rush MD Resale Disclosure Package you recently requested from Tidewater Property Management, Inc. which was supplied on behalf of the Association. It is important that you review these documents carefully and follow all instructions.

To ensure a quick and efficient transfer of ownership in our systems, please return the following items immediately upon completion of settlement:

1. Copy of the HUD/Settlement Sheet
2. Amounts collected as per the Fee Schedule (association fees should be made payable to the Association.)
3. Transfer fees collected and payable to Tidewater Property Management, Inc.
4. New Owner Contact form (provided in the package ordered) which includes their phone number, alternate mailing address (if applicable) and email address.
5. Any community specific forms (i.e. age verification, move in/move out, etc.).

Once in the system, a Welcome Letter with important information will be sent which will include instructions for accessing your account and association information on Tidewater's website. Owners are encouraged to confirm the payment methods available to them by way of the owner portal and/or contacting Tidewater's office.

**CREDITS:** Any credit on an account at the time of sale will be transferred to the buyer account. Be sure to update the HUD accordingly.

**FORECLOSURES:** Sheriff sale certificate is required. All foreclosure sales need to be verified through legal for unbilled fees. This may take an extra day on the turn-around time given. Always be sure to contact accounting at [accountingservices@tidewaterproperty.com](mailto:accountingservices@tidewaterproperty.com) for final numbers before a closing takes place.

**Return to:**

Tidewater Property Management, Inc.  
3600 Crondall Lane Suite 100  
Owings Mills, MD 21117

Until we receive a Hud/Settlement Sheet, no information regarding the Association will be sent since we have no legal confirmation of a new owner of record. The HUD/Settlement Sheet provides that confirmation.

I acknowledge that I've read the instructions and included all applicable documents.

\_\_\_\_\_  
Closing Agent Signature

Printed Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_



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Thank you in advance for your cooperation!  
Tidewater Property Management, Inc.



# Disclosure for Maryland Resale TWP-A23006

Saltaire at Annapolis Condominium  
This certificate has been prepared on 1/31/25  
on behalf of Milagros Simon owner(s) of  
290 Hilltop Lane # M , Annapolis, MD 21403.  
Purchaser is Susan McConkey.

The Maryland Condominium Act, **Section 11-135(a)& 11-135(c)**, refers to specific information and statements to be obtained from the council of unit owners and provided to the purchaser prior to the contract date of disposition. This Certificate for Condominium Resale is in response to those specific requirements.

This Certificate is valid for 90 days from the date of issuance.

Any unit owner, either as seller or purchaser, should review carefully this Certificate for Condominium Resale and all attached documents. Please consult with your real estate agent or attorney pertaining to any specific questions or concerns.

Please note: A Payoff Request should be ordered prior to closing to receive the most recent amounts due on the owner's account.

**SECTION 11-135(a)** of the Maryland Condominium Act requires that the purchaser be furnished with a copy of the declaration (other than the plats), the bylaws and the rules or regulations of the condominium:

**Please see attached documents.**

(i) A statement disclosing the effect of the proposed conveyance of any right of first refusal or other restraint on the free alienability of the unit other than any restraint created by the unit owner:

**The condominium instruments do not create any rights of first refusal or other restraints per se on free alienability of the condominium units. However, the Covenants, Conditions and Rules/Regulations set forth in the governing documents do impose certain restrictions that are binding on all condominium owners and occupants. These should be reviewed and understood by all successors in title to condominium units.**

(ii) A statement setting forth the amount of the common expense assessment and any unpaid common expense or special assessment adopted by the council of unit owners that is due and payable from the selling unit owner:

**Current Balance for this unit: (\$246.24)**

**SECTION 11-135(a)** of the Maryland Condominium Act also requires that the purchaser be furnished with a certificate containing the following information:

Association Fee - Monthly: \$349.23 due Monthly on the 1st day of the payment period.

Late Charge: \$0.00 will be attached to any assessment received day(s) after due date

Is there a special assessment for this condominium?

**None noted at this time.**



Tidewater Property Management, Inc.  
3600 Crondall Ln Ste 100  
Owings Mills, MD 21117-2233  
(800) 761-5977

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(iii) A statement of any other fees payable by the unit owners to the council of unit owners:

**Transfer Fee \$165.00 Payable at Close to Tidewater Property Management**

(iv) A statement of any capital expenditures approved by the council of unit owners planned at the time of the conveyance which are not reflected in the current operating budget disclosed under subparagraph (vi) of this item:

**None.**

(v) The most recent regularly prepared balance sheet and income expense statement, if any, of the condominium.

**Please see attached financial statements.**

(vi) The current operating budget of the condominium including the current reserve study report, a statement of the status and amount of any reserve or replacement fund, or a statement that there is no reserve fund.

(vii) A statement of any unsatisfied judgments or pending lawsuits to which the council of unit owners is a party, excluding assessment collection suits.

**None noted at this time.**

(viii) A statement generally describing any insurance policies provided for the benefit of unit owners, a notice that copies of the policy are available for inspection, stating the location at which the copies are available, and a notice that the terms of the policy prevail over the description:

The council of unit owners maintains property and liability coverage for all common property. Unit owners should obtain individual coverage for their personal property and liability. Copies of the condominium's policies are available for inspection as follows:

Insurance Carrier:	State Farm
Agency:	Nancy Arias
Phone:	4109870550
Fax:	

**Per Condominium law, the owner is responsible for up to \$10,000.00 of the insurance deductible. The policy is available for inspection during normal business hours at the offices of Tidewater Property Management, Inc., 3600 Crondall Lane, Suite 100, OWINGS MILLS, MD 21117. The terms of the policy prevail over the description given in this Certificate.**

**The terms of the policies prevail over the above description.**



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(ix) A statement as to whether the council of unit owners has actual knowledge of any violation of the health or building codes with respect to the unit, the limited common elements assigned to the unit, or any other portion of the condominium;

**There are no written notices of violation of the governing documents for this address in our files as of this date. This does not mean that there are no violations, and it does not prevent action by the association for anything that may exist that is a violation of the attached governing documents of the association.**

(x) A description of any recreational or other facilities which are to be used by the unit owners or maintained by them or the council of unit owners, and a statement as to whether or not they are to be a part of the common elements:

In addition to the information contained herein and attached hereto, to fulfill the requirements of the resale contract, you will need a statement by the unit owner(s) as to knowledge of the following:

- (i) That any alteration to the unit or to the limited common elements assigned to the unit violates any provision of the declaration, bylaws, or rules and regulations;
- (ii) Of any violation of the health or building codes with respect to the unit or the limited common elements assigned to the unit; and
- (iii) That the unit is subject to an extended lease under §11-137 of this title or under local law, and if so, a copy of the lease must be provided; and
- (iv) Of the presence of asbestos in the unit, including a description of the location of the asbestos, and whether abatement has been performed in the unit during the occupancy of the owner; and
- (v) A written notice of the unit owner's responsibility for the council of unit owners' property insurance deductible and the amount of the deductible.

This disclosure packet was prepared by Saltaire at Annapolis Condominium on 1/31/25.

This Certificate is valid for 90 days from the date of issuance.

Please note: A Payoff Request should be ordered prior to closing to receive the most recent amounts due on the owner's account.