

CHOICE OF TENANCY

Re: 123 Some Street, Laurel, MD 20723
File No. 9001

In connection with my purchase of the Property, I hereby direct Title-Rite Services, Inc. to recite, in the Deed, Deed of Trust (if any), Title Insurance Policy(ies), and any other necessary or appropriate documentation the following tenancy, indicated by my initials in the area provided below:

() 1. SOLE OWNER: An undivided ownership interest by one person with no other party having a right or interest in or to the Property.

() 2. TENANTS BY THE ENTIRETY: An undivided ownership by both husband and wife, with the right to the entire property passing to the surviving spouse upon the death of one (1) spouse.

() 3. JOINT TENANTS: An equal ownership interest by all parties named on the deed with rights of ownership vesting in the survivor of all owners.

Example: Andy, Beth and Charles own Black Acre one-third each (1/3rd each). If Beth dies, Andy and Charles will each own one-half (1/2) of Black Acre.

() 4. TENANTS IN COMMON: An individual ownership interest in a portion of the Property (either equal or unequal) with another party and sharing a common interest and right to use as to the whole. Tenants in Common does not provide for survivorship rights. Thus, a will is recommended to identify the recipient of the ownership interest upon the death of one of the owners.

Example 1: Andy, Beth and Charles own Black Acre. Beth owns seventy percent (70%), Andy owns twenty percent (20%), and Charles owns ten (10%). Charles dies. Charles had a will which states that his interest should pass to his mother, Charlene. Charlene now owns a ten percent (10%) interest in Black Acre. If Charles dies without a will, his ten percent (10%) interest shall pass according to the laws of the State of Maryland.

Example 2: Andy and Beth are married but own Black Acre with Charles. Andy and Beth own a sixty percent (60%) interest in Black Acre, which they hold as Tenants by the Entirety. Charles owns a forty percent (40%) interest in Black Acre. As between Charles and the unit made up of Andy and Beth, the parties own Black Acre as Tenants in Common, for percent (40%) to Charles, sixty percent (60%) to Andy and Beth jointly.

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% to % to

I acknowledge that I have been provided with the opportunity to consult with an attorney of my own choosing as to which manner of title is suitable for my situation. Having been fully informed as set forth above, I direct Title-Rite Services, Inc. to utilize the initialed tenancy in preparing my documentation with respect to the property.

WITNESS MY HAND and SEAL this 18th day of September, 2002.

Witness

Bob Buyer (SEAL)