

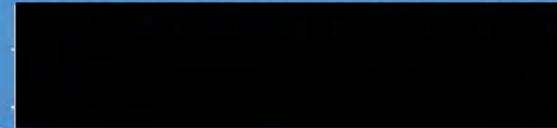
New iMessage

Cancel

To: Marilyn Mosby

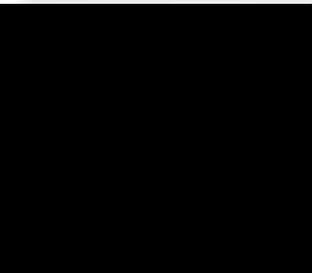
Hi Ms Mosby, I just left you a message.

It's Kelly with CIS Realty. Here's the information for the lender I was telling you about:
Brad Smith
With Freedmont Mortgage



2104 E Pratt St, Baltimore, MD
4 bds | 5 ba 2,871 sqft
♥ House for sale

+ Add tags



\$375,000
4203 Groveland Ave, Baltimore, MD
5 bds | 4 ba 3,203 sqft
♥ House for sale

+ Add tags

GOVT. EXHIBIT NO. Exh. 61
CASE NO. JKG-22-007
IDENTIFICATION _____
ADMITTED _____



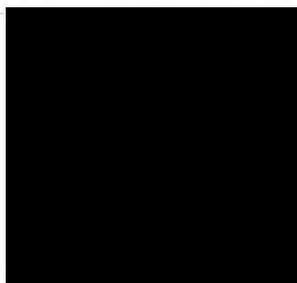
iMessage



New iMessage

Cancel

To: Marilyn Mosby



\$299,500
1220 Druid Hill Ave, Baltimore,
MD
4 bds | 3 ba | 4,221 sqft
♥ House for sale

+ Add tags

These are a few locations that I like

Great- I will look into them for you!

Apr 23, 2020, 6:56 PM

Hi Ms Mosby. I think we may be able to get Groveland down a little bit, depending on how much you would want to ask in seller help.

How low do you think we could go with full seller contribution?

What were the comparisons?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

What were the comparisons?

The best comparable was \$360, but it had an unfinished basement and didn't have the new roof, electrical and plumbing that this one has

How long ago was that sale?

Couldn't we use the market to our advantage?

It sold in Dec and was only on the market 2 days before going under contract.

I'll look around the area some more and see how long things are staying on the market and if they are going for close to list price.

I'm hoping to capitalize on the uncertainty of the market right now.



iMessage



New iMessage

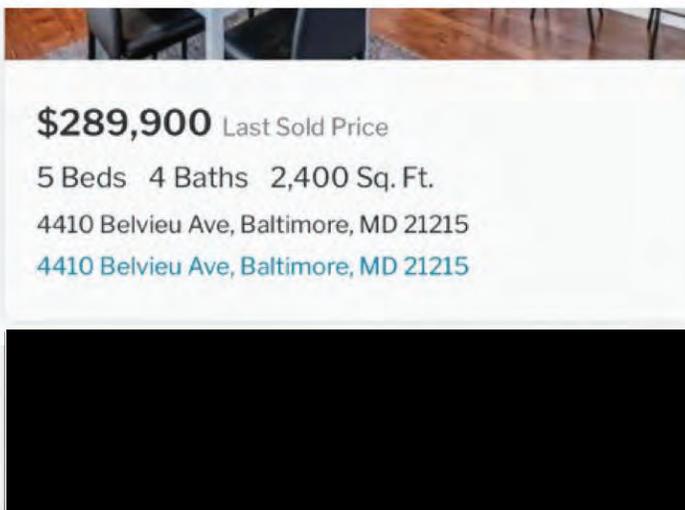
Cancel

To: Marilyn Mosby

I'm hoping to capitalize on the uncertainty of the market right now.

We will certainly get you the best deal we can! I want to do some more research before suggesting a number, though. It is still a strong sellers market and many areas continue to see properties go under contract quickly.

Ok



\$289,900 Last Sold Price
5 Beds 4 Baths 2,400 Sq. Ft.
4410 Belvieu Ave, Baltimore, MD 21215
[4410 Belvieu Ave, Baltimore, MD 21215](#)



iMessage



New iMessage

Cancel

To: Marilyn Mosby

\$289,900 Last Sold Price

5 Beds 4 Baths 2,400 Sq. Ft.

4410 Belvieu Ave, Baltimore, MD 21215

[4410 Belvieu Ave, Baltimore, MD 21215](#)

\$282,000 Last Sold Price

4 Beds 3 Baths 2,151 Sq. Ft.

4026 Belle Ave, Baltimore, MD 21215

[4026 Belle Ave, Baltimore, MD 21215](#)



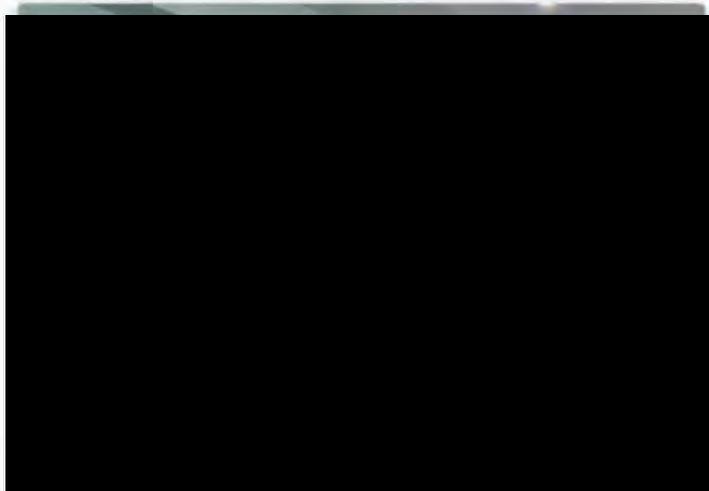
iMessage



New iMessage

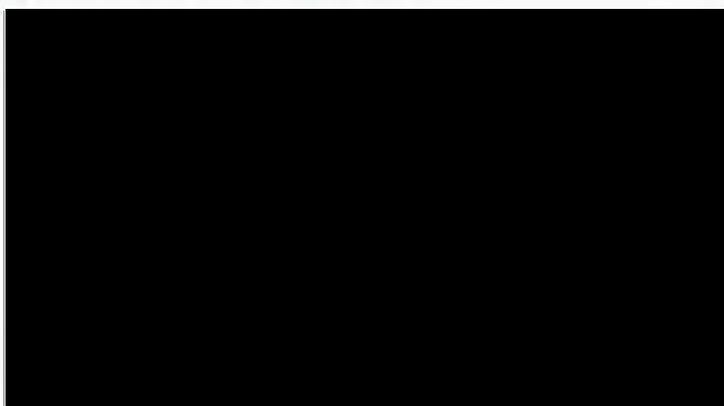
Cancel

To: Marilyn Mosby



\$259,900

5 Beds 3 Baths 2,200 Sq. Ft.
4031 Belle Ave, Baltimore, MD 21215
[4031 Belle Ave, Baltimore, MD 21215](#)



Redfin has similar homes almost
100k less



iMessage

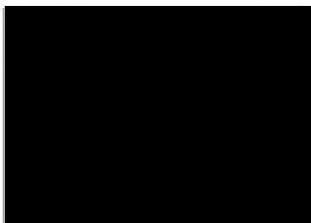


New iMessage

Cancel

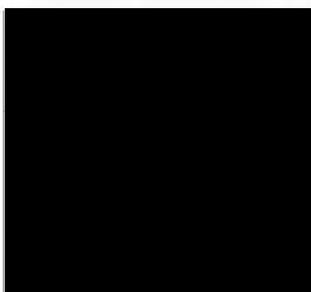
To: Marilyn Mosby

Apr 24, 2020, 9:15 AM



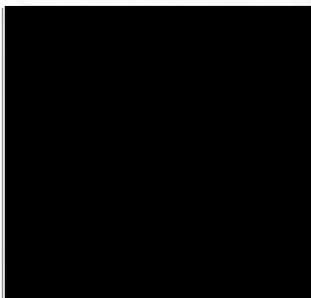
1158 Cooksie St, Baltimore, MD
4 bds 5 ba 2,650 sqft
♥ Townhouse for sale

+ Add tags



\$529,999
510 S Chapel St, Baltimore, MD
3 bds 4 ba 2,480 sqft
♥ House for sale

+ Add tags



\$649,900
1404 Olive St, Baltimore, MD
4 bds 4 ba 2,700 sqft
♥ New construction

+ Add tags

I really like these homes as well.

Preferably 510 S. Chapel



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Preferably 510 S. Chapel

Good morning! I will look into those.
The agent has not received an offer on Groveland, so we can keep that one on the list for now as well.

Ok

Apr 24, 2020, 2:56 PM

I just emailed over the itinerary for tomorrow. It made more sense to start at 4203 Groveland and work our way around.
Let me know if that works for you, or if you want to make any changes.

That works

Thanks

Apr 24, 2020, 5:35 PM



iMessage

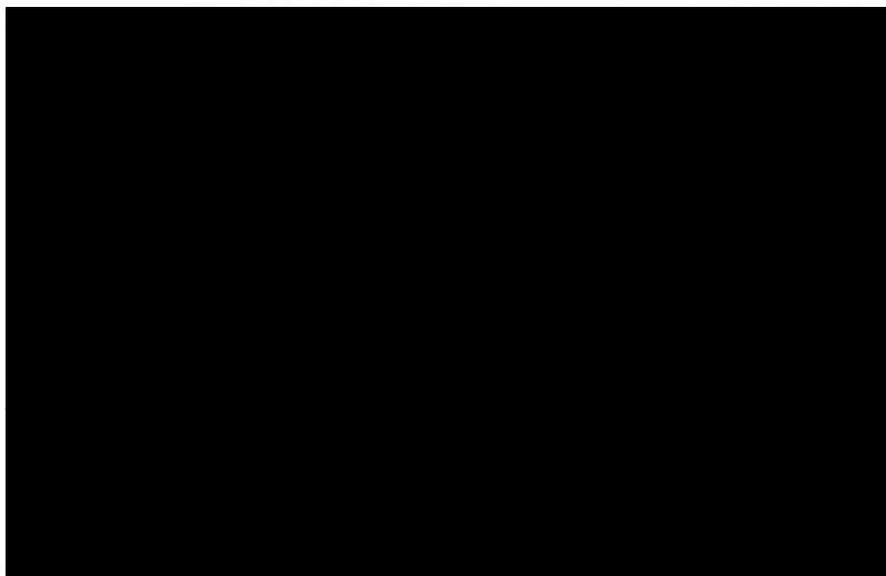


New iMessage

Cancel

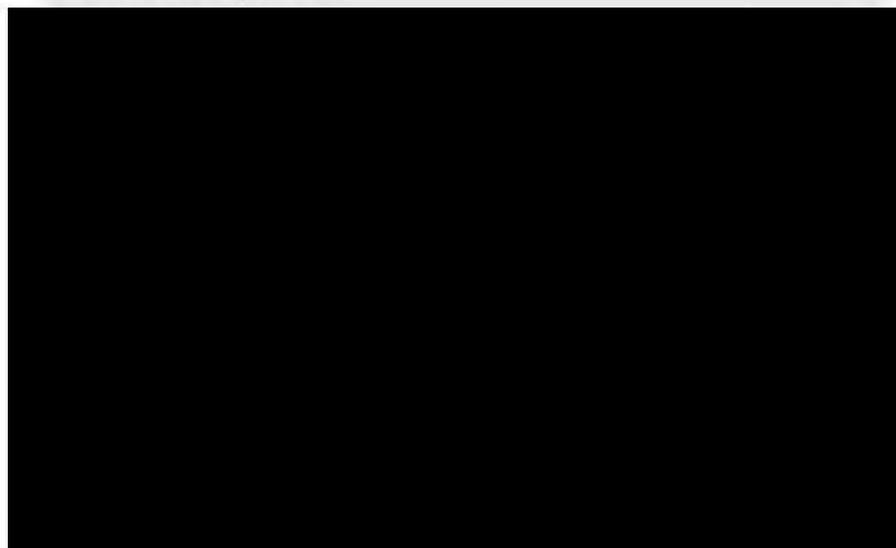
To: Marilyn Mosby

Apr 24, 2020, 5:35 PM



2324 E Fairmount Avenue, Baltimore,
MD 21224

[homesnap.com](https://www.homesnap.com)



iMessage



New iMessage

Cancel

To: Marilyn Mosby

bright MLS
2626 E Baltimore Street, Baltimore, MD 21224
homesnap.com

Any interest in seeing either of these tomorrow? E Baltimore has a virtual tour link in the comments.

Apr 24, 2020, 6:36 PM

Yes!

Love them

\$525,000
 606 S Dean St, Baltimore, MD
 3 bds 5 ba 2,448 sqft
 ❤️ New construction

+ Add tags

\$535,000
 602 S Dean St, Baltimore, MD
 3 bds 5 ba 2,448 sqft



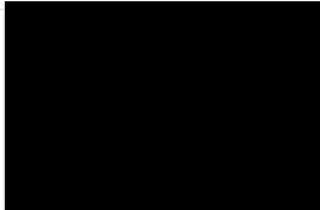
iMessage



New iMessage

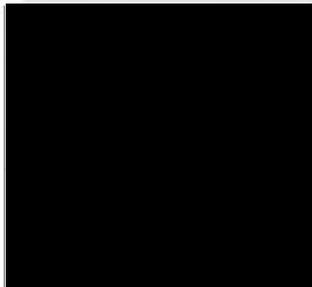
Cancel

To: Marilyn Mosby



602 S Dean St, Baltimore, MD
3 bds 5 ba 2,448 sqft
♥ New construction

+ Add tags



\$479,900
900 S Fagley St, Baltimore, MD
5 bds 4 ba 2,464 sqft
♥ House for sale

These top two are rather inexpensive as well.

Less expensive not inexpensive

Apr 24, 2020, 8:36 PM

The 2 on Dean Street are still under construction, but I got E Fairmount and E Baltimore scheduled. I'll send you the new list, and we will still be meeting at Groveland Ave at 10



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Ok

With them still under construction, we should have room to negotiate, right?

Correct. Another factor with new builds would be any upgrades you would want to make.

Apr 25, 2020, 4:32 PM

I just spoke with the listing agent for 2237 Eutaw. It is not CHAP eligible because they started replacing the windows before getting approval.



They are working on the water issue in the basement. She said there was no electricity going to the sump pump and it overflowed. They have someone repairing it, and if that doesn't fix it, they will look into



iMessage



New iMessage

Cancel

To: Marilyn Mosby

someone repairing it, and if that doesn't fix it, they will look into further repairs.
However, as your husband pointed out, if there is no drain out there, there will always be a risk of water getting in.

I will look into the new builds and get back to you.

Okay awesome. Thanks

Can you send me some multi-dwelling listings? Bearing in mind what I'm looking for...

Yes ma'am. I'll set up a separate search for them.
I'm also looking into Fagley- the agent says the seller is motivated.

Apr 25, 2020, 7:25 PM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Yes ma'am. I'll set up a separate search for them. I'm also looking into Fagley- the agent says the seller is motivated.

Apr 25, 2020, 7:25 PM

The taxes at Dean street are 11k a year 🤪 There are two units showing- both 3 bedrooms. There's also a \$210 quarterly HOA fee.

What?!

11k?

I know right? And they aren't even the bigger town homes.

Apr 26, 2020, 7:01 AM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Apr 26, 2020, 7:01 AM



1835 Bolton St, Baltimore, MD 21217 |
MLS #MDBA502752 | Zillow
zillow.com



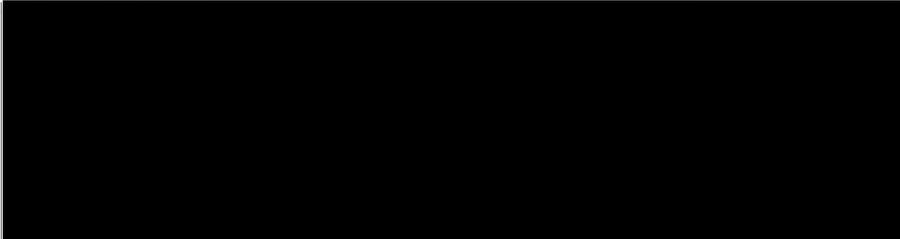
iMessage



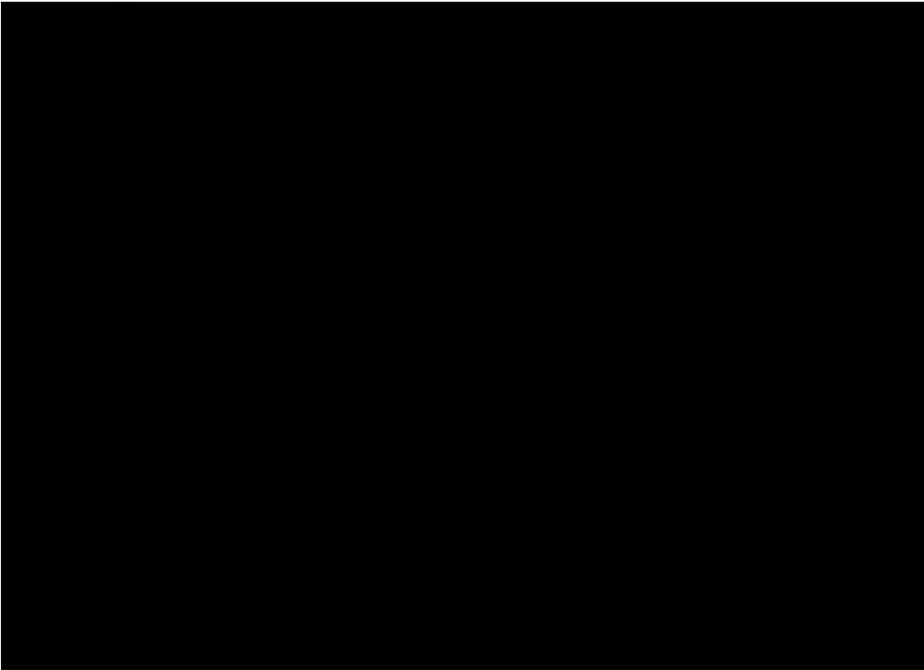
New iMessage

Cancel

To: Marilyn Mosby



224 Laurens St, Baltimore, MD 21217
| MLS #MDBA507414 | Zillow
zillow.com



2261 Madison Ave, Baltimore, MD
21217 | MLS #MDBA507558 | Zillow
zillow.com

Apr 26 2020 9:22 AM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Apr 26, 2020, 8:33 AM

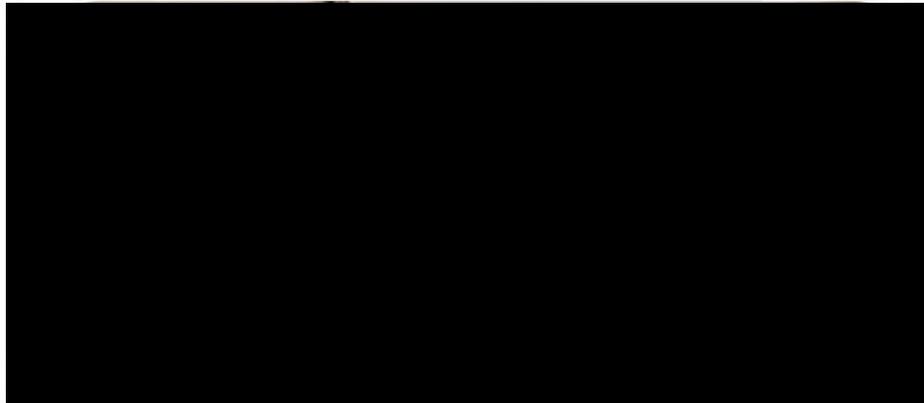
I'll look into them!

Bolton Street is under contract

Laurens has potential- being sold as-is

Madison is also as-is. It will take a lot of time and money, but the end result could be totally worth it. Just depends on if it's a project you want to take on.

Apr 27, 2020, 12:13 PM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

810 S East Avenue, Baltimore, MD
21224

homesnap.com

Did you look at this one? It's
suppose to be on the market on the
30th.

Apr 27, 2020, 1:17 PM

Homesnap app

Apr 27, 2020, 4:34 PM

I'd like to see 1420 S.Hanover Street

1920 Fleet Street

124 S. Broadway

When would you like to go?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

When would you like to go?

As soon as possible

Ok, we can go tomorrow morning. What time works for you?

Whatever time works for me. The only thing I'm Leary about is going into the habituated apartments

Did you check out the virtual tour for S Hanover?

Yes

Fleet Street requires 24 hour notice for showings. Let me call the agent and find out when everyone's leases are up and if anyone is looking to renew.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I'm Leary about that one because it would require us to go into habituated apartments

Yes, I am hesitant as well. There is only a half hour window for showings, meaning there wouldn't be a whole lot of time between them leaving and us going in.

The agent said the upstairs tenant has another year left on their lease, and the commercial tenant has been there long term and would like to stay.

He didn't know the situation with the other tenants, but I can send him an email if you would like to find out.

For S Hanover, the 3rd floor is the master suite. The girls would be on the second floor, sharing a room, and the first floor is a 1 bed, 1 bath



iMessage



New iMessage

Cancel

To: Marilyn Mosby

For S Hanover, the 3rd floor is the master suite. The girls would be on the second floor, sharing a room, and the first floor is a 1 bed, 1 bath apartment to rent out. Is that going to meet your needs?
Also, S Broadway has 1 bath in the 3 bedroom unit. Will that work for your family?

I'd like to see a. Hanover and S. Broadway... I may need to pass on Fleet Street for now. I don't want to go inside of someone's apartment.

I completely understand.
Will 10:00 work for you again tomorrow?

Yes

Let's meet at S Hanover St at 10:00.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

1049 S. Charles Street is nice as well

15 East Eager Street

I'll have to call the agent on East Eager. It's showing as an auction property, but it looks like the auction was held in March.

Okay can you get the details for me please. This is a great price for 8 units

Yes, I'll see what I can find out.

I'm really interested I that one

In

224 Laurens and 2261 Madison



iMessage



New iMessage

Cancel

To: Marilyn Mosby

224 Laurens and 2261 Madison

1507 Bolton Street

1835 Bolton is under contract, right?

Yes 1835 Bolton is under contract.

Eager went to auction, and got up in the 800's. Seller did not accept the highest bid. Agent says they had a contract in the mid 900's that fell through, and he doesn't think his client will entertain anything under 900k.

224 Laurens is also under contract.

1507 Bolton is a cash sale and 3 of the 4 units are rented out month to month.



iMessage



New iMessage

Cancel

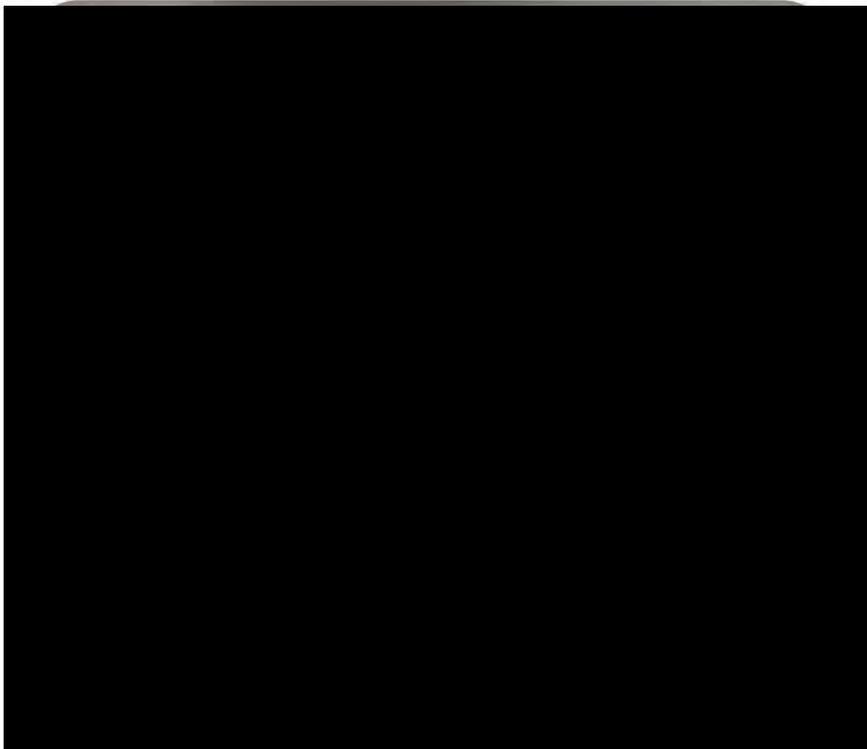
To: Marilyn Mosby

Which ones are left from what I sent you?

We can add Madison and I'll looking into S Charles

Is 1049 for sale or rent?

It's for sale



iMessage



New iMessage

Cancel

To: Marilyn Mosby



Sorry! I'm making dinner. I got Madison added and will follow up on S Charles this evening.

Okay no problem. Thank you!

I know it's getting late, but if you have a minute I have some information to share. Otherwise, we can talk in the morning.

Apr 28, 2020, 4:46 PM

1049 s Charles st Baltimore md 21230

Didn't mean to send that



iMessage



New iMessage

Cancel

To: Marilyn Mosby

No worries

I was looking up comps around the 2104 E. Pratt Street property and while the numbers are all over the place, a few properties went for far less than what they're asking for in the same block just a few months ago.

2104 E. Pratt Street (2871 sq. Ft)
VS.

2206 E Pratt sold for \$565 (5036 sq. ft)

2202 E Pratt sold for \$634 and was far larger (3480 sq. Ft)

2040 E Pratt sold for \$825 and was twice as big 4420 sq. ft)

I think I'm light of the upgrades
560k would seem reasonable.
Thoughts?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

They had it listed for \$750k last spring then took it off the market. They started at \$699 in March and came down to \$660 in April. I'll take a look at those comps and any others in the immediate area.

I saw that... in light of the comps I just sent you and in light of the uncertainty of the market... they're asking for way too much.

Yes, they are shooting for the stars in trying to gain the most profit possible.

Apr 29, 2020, 10:51 AM

I'd like to check out 202 Ridgemedede

I'm in a meeting now and will look into it after.
Did you want to go this afternoon or



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I'm in a meeting now and will look into it after.
Did you want to go this afternoon or tomorrow?

Today works

You saw taxes are 9,600? It does not appear to be CHAP...if that's good with you, how's 2:00 work?

Also, the agent for 2237 Eutaw called me - they had both the sump pumps replaced and the water issue in the basement should be resolved. She checked with their contractor and he said structurally it would be possible to add a roof top deck on the back side of the house. We would need to check with the city for permits and such.
Do you think that one would warrant a second look?



iMessage



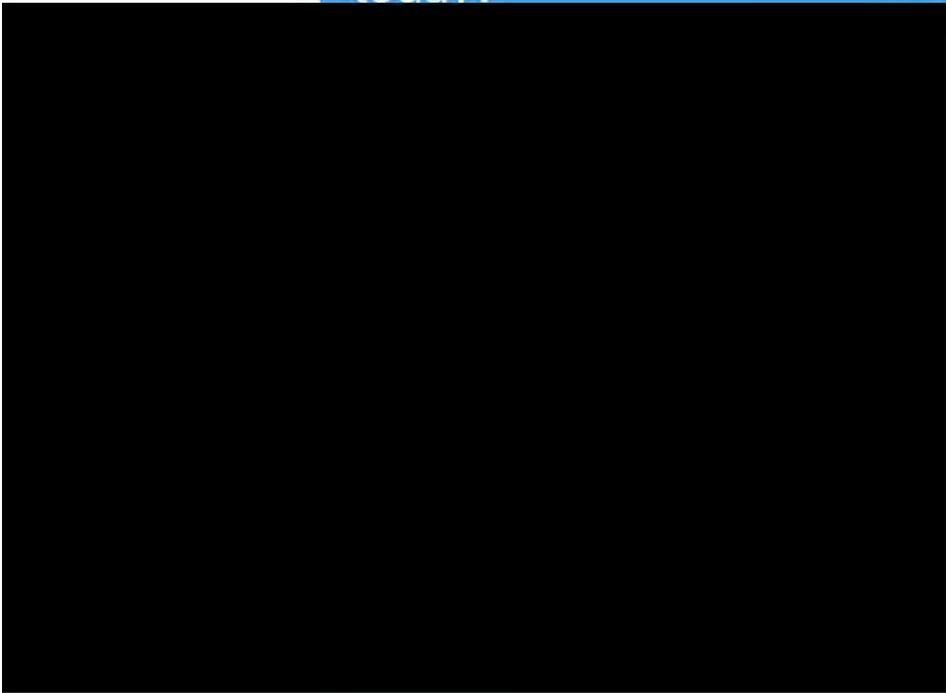
New iMessage

Cancel

To: Marilyn Mosby

Can we do 1:30?

Yes, I can do 1:30. Just the one for today?



206 Chancery Rd, Baltimore, MD
21218 | MLS #MDBA503890 | Zillow
zillow.com

This one too

It would be great to see both. Can u



iMessage



New iMessage

Cancel

To: Marilyn Mosby

It would be great to see both. Can u pull comps in these areas as well?

206 Chancery is occupied and as of right now they aren't doing physical showings. They have the virtual tour, and the agent is going to talk to them about possibly allowing some showings this weekend.

Ok

I'll bring comps for Ridgemedede and will dig into Chancery this evening.

1512 Bolton Street too

If possible

Ok, got it. I'll have to run the comps after though



iMessage

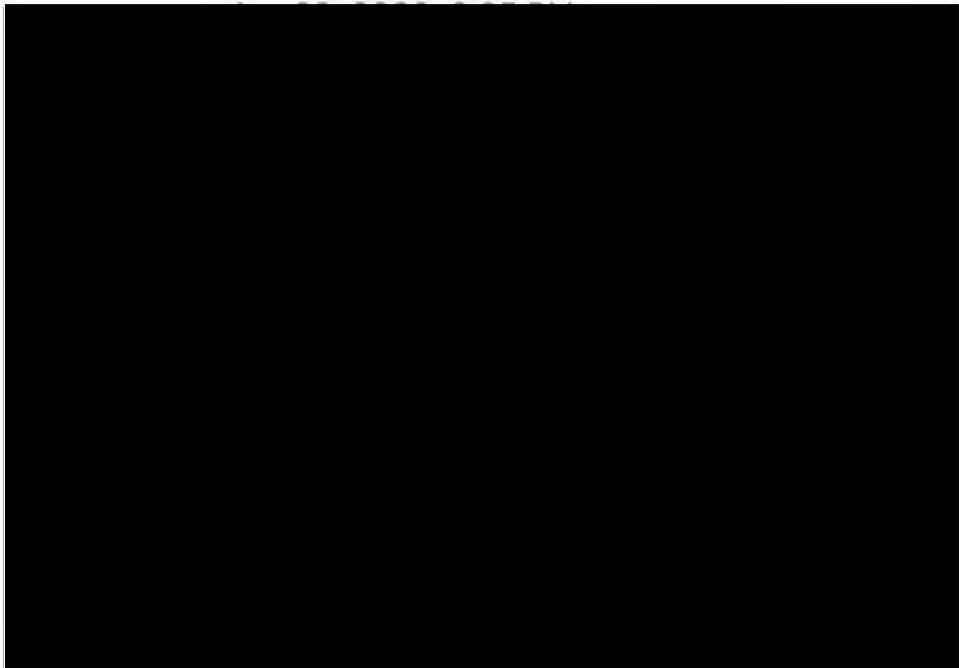


New iMessage

Cancel

To: Marilyn Mosby

Be there i a couple min.



3808 Fenchurch Road, Baltimore, MD 21218

homesnap.com

Hi! This came up as I was looking into Chancery. Taxes are crazy high, but it's a beautiful, stately house. If nothing else, it will be a comp for Chancery, but I wanted to pass it



iMessage



New iMessage

Cancel

To: Marilyn Mosby

into Chancery. Taxes are crazy high, but it's a beautiful, stately house. If nothing else, it will be a comp for Chancery, but I wanted to pass it along in case you wanted to see it too while we are out next.

Also, next week I should get April Market reports. That will help us get a better idea of how the market has been effected by Covid so far. I don't think the MAR report comes out until the 11th though, but we should be getting some useful facts and figures soon.

Okay thanks. I'll check it out now.

It is really nice!

They've done a lot of upgrades, but almost 14k for taxes 😞



iMessage



New iMessage

Cancel

To: Marilyn Mosby

No tax credits?

Nothing in the listing, unfortunately

Apr 30, 2020, 8:02 PM

I'd like to see that house. That's the best one that we've seen from the pics.

Ok, I'm free tomorrow morning if that works for you.

Okay. Can you do 9?

Yes. I'll get it set up.

We are confirmed. I just emailed you a list of upgrades they have done.

Awesome 🙌



iMessage

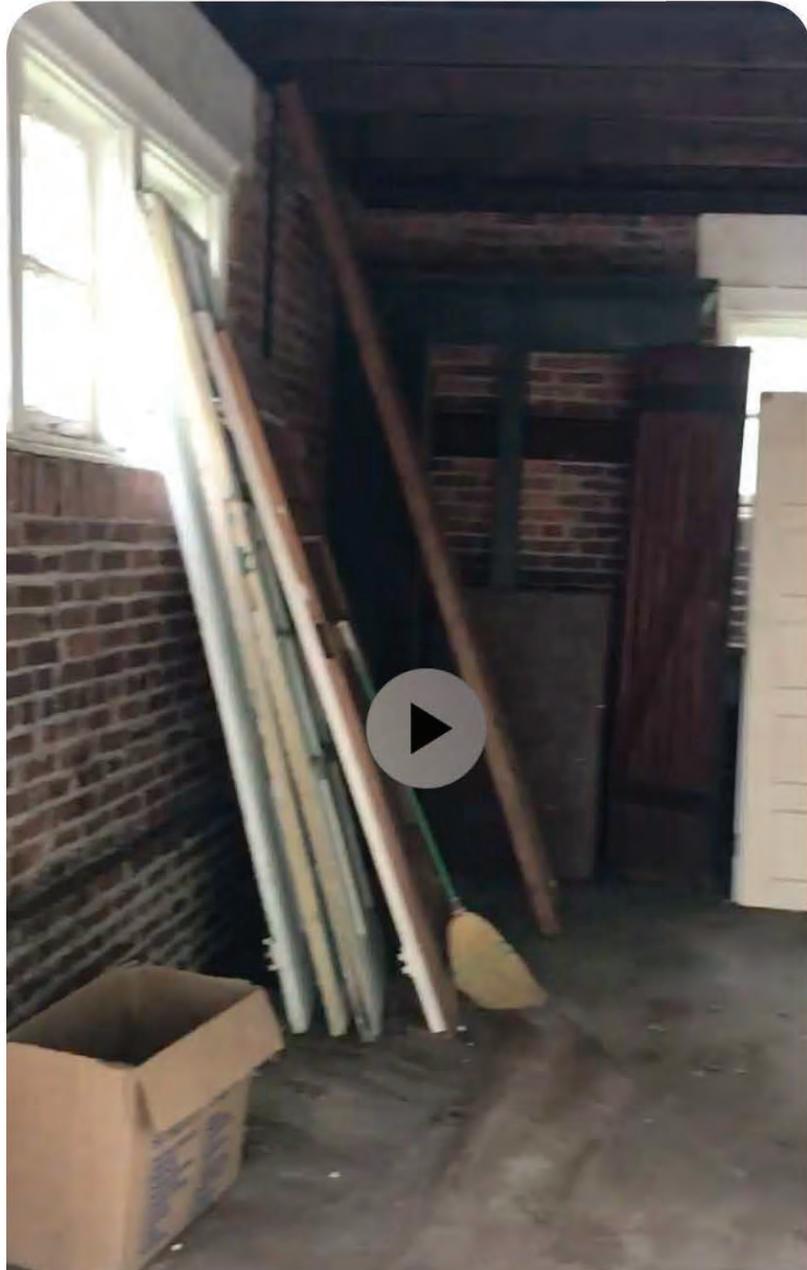


New iMessage

Cancel

To: Marilyn Mosby

May 1, 2020, 11:39 AM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

The listing agent sent me this so you could see the garage.

I have a call in to the agent for Chancery, and am waiting for her response.

Thanks

May 1, 2020, 7:39 PM

They are going to allow a few showings at Chancery on Sunday. Do you want to go around 4?

Sure

We are confirmed!

Awesome 🙌

Nick is really concerned about the



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Nick is really concerned about the water and the retaining wall at the other house

Hopefully the drain will prevent future water issues, but yes, I am also concerned about the wall. I'll talk to the agent tomorrow to see if she thinks her client would be willing to do anything about it.

I'll also see if there's anything else in the area I think you might like to see while we are out Sunday.

Ok

May 2, 2020, 10:16 AM

I'd like to check out 1713 Bolton Street as well. It's a multi-dwelling unit in Bolton Hill.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Ok. Do you want to start earlier or go after Chancery?

Yes I think we should try to go earlier. I'll let you know if I see something else. I'm looking now.



iMessage

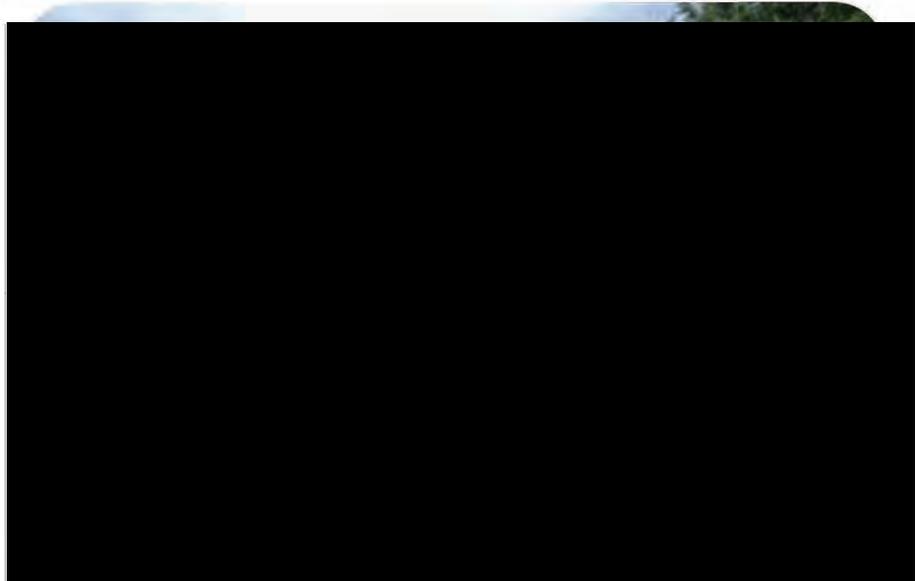


New iMessage

Cancel

To: Marilyn Mosby

Looking now



4103 N Charles Street, Baltimore, MD
21218

[homesnap.com](https://www.homesnap.com)

You're gonna want to make some changes to this one, but I like the layout and it's got great curb appeal. LOVE the yard and parking. Girls would each have their own bathroom.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I'm not crazy about the last two 😬
They're just okay.

Ok. I've got 1713 Bolton scheduled
for 3:30. Let me know if there is
anything else you want to add!

142 W. Lanvale Street

I really like lanvale

The kitchen needs upgrading but it
seems like a good deal

I have the appointment requested
for 3:00- just waiting for
confirmation

I'd be interested to see the 3
bedroom second unit

Ok



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Ok

Hey- I need to talk to you about Lanvale- give me a call when you can.

Sorry I missed you. You can call me back.

There's only a year left on CHAP

HVAC was replaced last year, but they put in a single unit. It is metered for two of you Wanted to go back to 2 units.

They replaced the leaking skylight and repaired the damage around it, but she's not sure the age of the roof. She's going to look into that and the plumbing.

She is also going to talk with the



iMessage



New iMessage

Cancel

To: Marilyn Mosby

She is also going to talk with the tenants and see what times would be good for her to go in and do the video. She says she can do a live with you if that helps. Do you have iPhones to do a FaceTime, or we could set up a Zoom meet or what ever platform works for everyone.

May 3, 2020, 11:03 AM

Are you all available Tuesday at 3 to do the video walk through of Lanvale?

What time is our other appointments?

I'd like see 1704 linden ave too

It's a great price for Bolton hull

Lill



iMessage



New iMessage

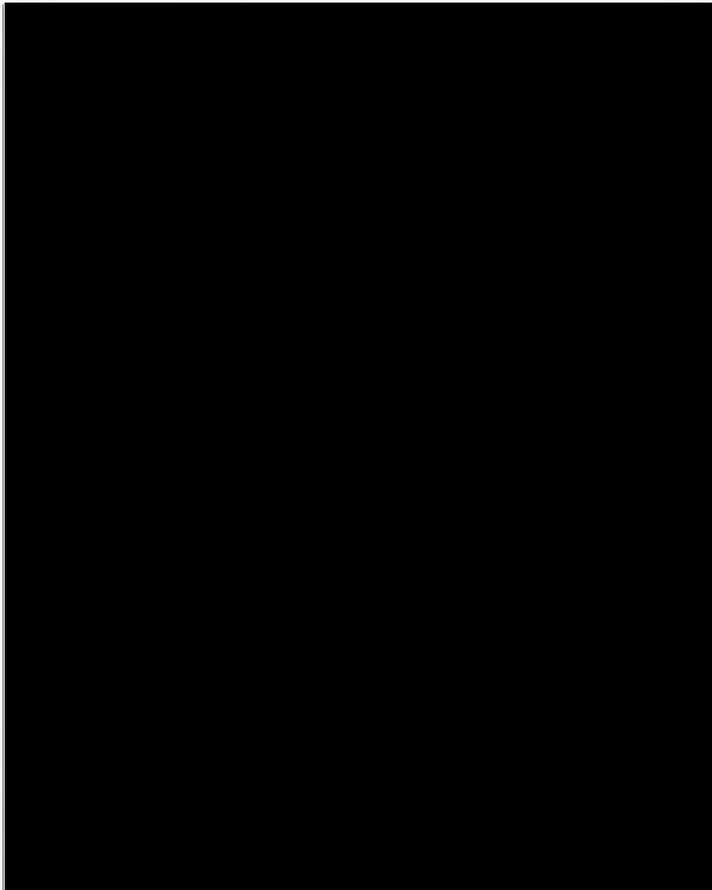
Cancel

To: Marilyn Mosby

Hill

Ok

Where did you see 1704? The MLS is showing it was taken off the market in the end of March...



iMessage



New iMessage

Cancel

To: Marilyn Mosby

A real estate listing card with a green 'NEW' badge in the top left corner. The price is \$379,000. The listing includes '4 Beds · 3 Baths · 2,800 Sq. Ft.' and the address '1704 Linden Ave, Baltimore, MD 21217'. A small map of Baltimore is in the top right. A 'View Details' button is at the bottom.

I emailed it to you too

Ah- FSBO- weird it didn't come up on Zillow... ok let me see about getting a showing.

All 4 are scheduled for today. I'll have the info emailed over to you shortly.

Okay awesome

Sent - you should have both

Got it



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Do you remember what the closing cost incentive was on the brewer's crossing property? I remember 10k and 20k but I dint remember what the 20k incentive was..

\$20k towards closing costs.

There was also a 5 year tax credit, where you would pay 1/2 the first year and increase each year until paying full tax rate on the 6th year.

Which looks to be pretty common, if not standard in the new builds.

Brad is running the numbers and I am looking for comps.
No CHAP at Chancery.

Would I have to go with their lender to get the 20k in closing costs?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Yes

Why is that? Do they hike them up?

It's suppose to be an incentive to use their preferred lender. Sounds sketchy to me, but Brad says it's totally legit.

Would that be equivalent to asking the to a full seller contribution to cover the closing costs?

* Asking for a full seller contribution

Closing costs are generally 2-5% of the sales price. At \$573,695, 20k would be 3.5%, so yes, full seller contribution plus a little.

I really liked the model with the upgrades that went for 650k and



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I really liked the model with the upgrades that went for 650k and the more I think about spending that amount of money, the more I think I should get exactly what I want.

If you're going to be at the top of your budget, you don't want added expenses to make it how you want it to be.

Think it over, you don't have to decide tonight.
Which one, if any of the ones we've seen so far, would really feel like home and meet your family's needs?

It's between the chancery, brewers crossing, or lanvale at this point.

Ok. I'll look into all 3



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Do you remember what the taxes were for brewer's crossing?

It's not in the listing. I'll call them in the morning

Okay

Gn

Good night!

May 4, 2020, 9:10 AM

Morning! I'm looking at the list you sent- 3035 Eastern Ave just went under contract.

422 E Lake Ave is worth a look- love the yard!

721 W 36th also looks nice. The girls would be sharing a room as the



iMessage



New iMessage

Cancel

To: Marilyn Mosby

sent [3033 Eastern Ave](#) just went under contract.

[422 E Lake Ave](#) is worth a look- love the yard!

721 W 36th also looks nice. The girls would be sharing a room as the 3rd bed is in the basement, but that doesn't sound like it would be an issue, correct?

703 S Durham also looks really nice, but you aren't getting much living/entertaining space, especially at that price point, and the solar panels are eating up most of the roof top deck... thoughts??

Also, are you still wanting to do the FaceTime tour of W Landvale tomorrow? I've got it set up if you do.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Yes I still want to do the FaceTime tomorrow. I'm so disappointed about the Eastern Avenue, it's a really great price. I think you can take the W. 36th one of the list. I don't like the front of the house.

Was Brad able to world up the numbers? We're you able to pull comps?

Brad is finishing the numbers now

Awesome 🙌

Thanks

I worked in Chancery some last night. 3808 Fenchurch is the closest at \$679,900, but 226 E 39th is listed at \$650. It's not nearly as updated, but is a little bigger and has a 2 car garage.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

My suggestion would be to start at \$670 with 3% which would be \$650 to them.

Brad says:
Chancery
At \$695k- payment of \$4025
At \$650k- payment of \$3850

Taxes included?

Yes

3808 Fenchurch- Seller would consider doing repairs to the retaining wall- they need to get pricing.
Does that change anything for you all?

For E Lanvale-
At list- 2k



iMessage



New iMessage

Cancel

To: Marilyn Mosby

For E Lanvale-
At list- 2k
At 385- \$1830

What are the down payments?

For Chancery
At 695 it would be \$34,750
At 650 it would be \$32,500

E Lanvale
At 419 - \$20,950
At 385- \$19250

Taxes at Dillion should be around
10k a year.

What are your thoughts on
Fenchurch? Want me to look into it
more?

Nick is really leerv of Fenchurch h/c



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Nick is really leery of Fenchurch b/c of the water issues.

Gotcha.

422 E Lake has 5 offers and they are deciding this morning 😞

Made the request for 703 Durham, waiting for confirmation.

703 Durham is confirmed. Just a heads up that it is currently occupied.



iMessage



New iMessage

Cancel

To: Marilyn Mosby



1241 Riverside Avenue, Baltimore, MD 21230

homesnap.com

Thoughts on this one? Parking and great views! It has your white kitchen. Probably not completely move in ready, but updated.

I'm so disappointed about Eastern Avenue and Lake Street



Market is picking up steam.

What were the comps for lanvale?



iMessage



New iMessage

Cancel

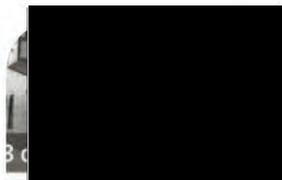
To: Marilyn Mosby

It's the highest in that neighborhood, but there is one under contract at that price. It appears that company is also renovating a lot of properties in the area.

303 E Lanvale is listed for \$399. We would need to speak with the builder to see what is included in 307 and not in 303.

They are also new builds being compared to restored, so not exactly direct comparisons. But new builds and renovated properties will help increase and maintain value.

Mortgage would be \$2,500-2,600 once the full taxes kick in.



100 N East Ave, Baltimore, MD

3 bds | 4 ba | 2,403 sqft

♥ House for sale



iMessage

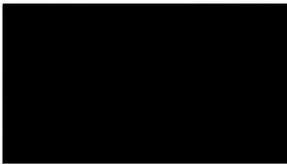


New iMessage

Cancel

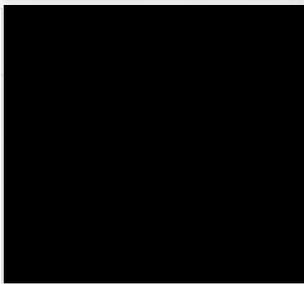
To: Marilyn Mosby

Mortgage would be \$2,500 - 2,000 once the full taxes kick in.



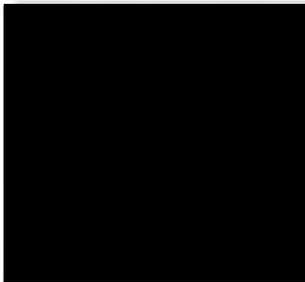
100 N East Ave, Baltimore, MD
3 bds 4 ba 2,403 sqft
House for sale

+ Add tags



\$324,900
1905 E Pratt St, Baltimore, MD
3 bds 3 ba 2,120 sqft
House for sale

+ Add tags



\$365,000
506 S Robinson St, Baltimore, MD
3 bds 3 ba 2,304 sqft
House for sale

+ Add tags



\$210,000

These just popped up



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Ok, I'll look!
There are also 2 under contract for \$635 that could help with the price of 2104 E Pratt, if that's still in the back of your mind...

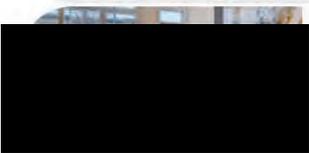
They both look nice, and give you room to put your touch on them. Both close to Durham as well, want to see them tomorrow while we are out?

Yes

Done

May 5, 2020, 8:38 AM

Gm Kelly- please add these, if possible



1500 E Fort Ave, Baltimore, MD
4 bds 5 ba 3,250 sqft
♥ Townhouse for sale



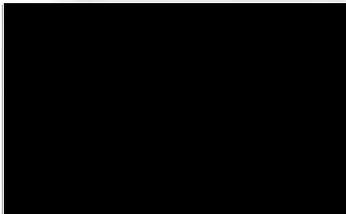
iMessage



New iMessage

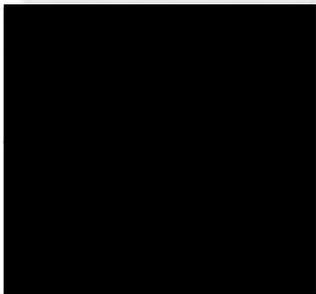
Cancel

To: Marilyn Mosby



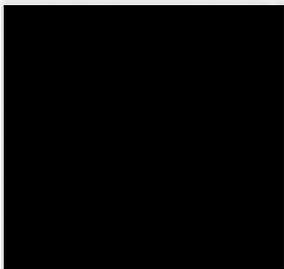
1500 E Fort Ave, Baltimore, MD
4 bds 5 ba 3,250 sqft
♥ Townhouse for sale

+ Add tags



\$585,000
5616 Pimlico Rd, Baltimore, MD
5 bds 4 ba 3,644 sqft
♥ House for sale

+ Add tags



\$260,000
335 Paddington Rd, Baltimore, MD
3 bds 2 ba 1,788 sqft
♥ House for sale

+ Add tags

Good morning! I'll look into them!

1500 E Fort just went temporarily off



iMessage



New iMessage

Cancel

To: Marilyn Mosby

21 hours ago

House for sale

+ Add tags

Good morning! I'll look into them!

1500 E Fort just went temporarily off the market, which could mean they have an offer. Agent didn't answer, so waiting for her reply to see if that's the case.

5616 Pimlico is only allowing Zoom showings right now and they request 24 hour notice to set it up.

I have 335 Paddington scheduled and we will start there at 5.

I will send you over the information for today this afternoon.



iMessage



New iMessage

Cancel

To: Marilyn Mosby



Oh no with regard to fort avenue



348 Broadmoor Road, Baltimore, MD
21212

homesnap.com

Any interest in seeing this one while



iMessage



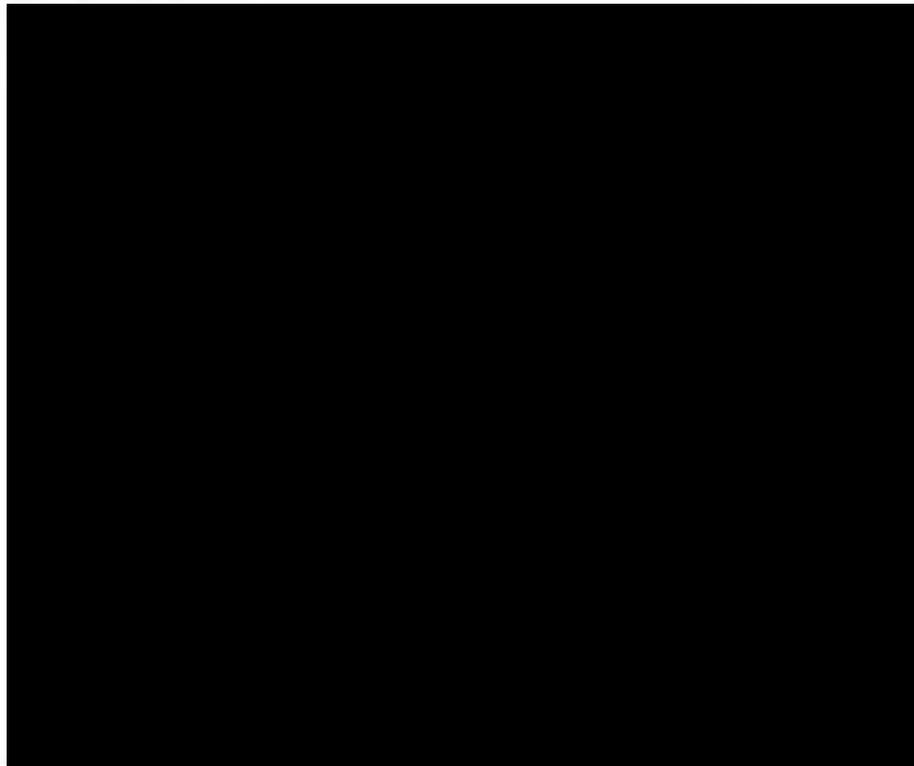
New iMessage

Cancel

To: Marilyn Mosby

Any interest in seeing this one while we are out there? It's right by Paddington. I love the curb appeal and back yard. I'd open up that wall and combine the kitchen and dining, if you don't need a formal dining room.

Not crazy about it



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I AM NOT encouraging you to go over budget, but you were disappointed with 1500 E Fort not being available, so I looked for something similar in the area. This one is same price, but new build- Love the owners FLOOR. Thoughts?

Yes it's pretty but I don't want to spend that much on a single unit. The thing I liked about the other property was that the rental unit above the garage and it had everything I'm looking for in a house.

Gotcha.
I'll follow up with the agent again this afternoon if she doesn't get back to me by then.

May 5, 2020, 1:13 PM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

May 5, 2020, 1:13 PM

Will you both be on your phone at 3 for the walk through, or do you want me to add Mr Mosby?

May need to make it 3:15

Ok, that's fine

Who am I calling

I will call you and have you join. Text me when you are ready.

I'm ready

Ok. Let me get her in the line.

She's there and getting it open- needs 5 min.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

The agent is Avendui-443-326-8674

How did it go?

They anticipate putting E Fort back on the market on the 13th.

Just got off

Does it make the list?

I emailed you the info for this evening. I'll meet you all at 335 Paddington at 5

Ok

May 5, 2020, 5:03 PM

On our way



iMessage



New iMessage

Cancel

To: Marilyn Mosby

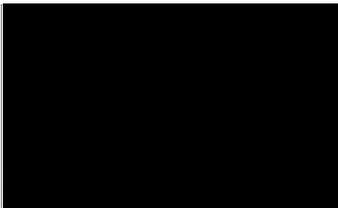
Ok.

We're 15 minutes away

Just got off of my last conference call

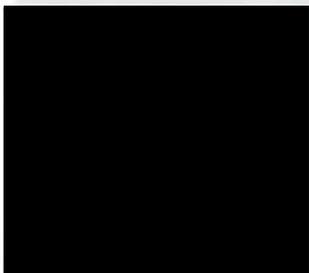
No worries. I'll see you when you get here

May 6, 2020, 9:01 AM



107 Upnor Rd, Baltimore, MD
5 bds 6 ba 4,002 sqft
House for sale

+ Add tags



\$575,000
5703 Enderly Rd, Baltimore, MD
5 bds 4 ba 3,444 sqft
House for sale

+ Add tags



iMessage



New iMessage

Cancel

To: Marilyn Mosby



\$394,000

505 E Lake Ave, Baltimore, MD

4 bds 3 ba 2,310 sqft

♥ House for sale

+ Add tags



Gm- I'd like to see these as soon as possible. I really like the 5703 Enderly Rd

Checking on them now...

505 E Lake sold in March, but the other 2 look like good options! I agree- Enderly is a must see.

What is your schedule this afternoon?



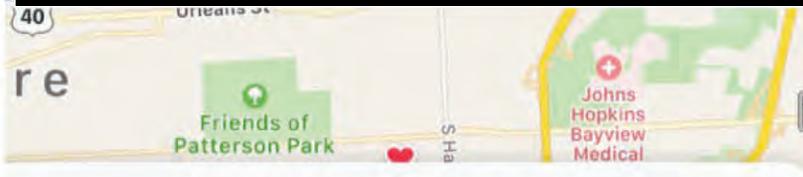
iMessage



New iMessage

Cancel

To: Marilyn Mosby



The other 3... not 2, right?

I've got Upnor and Enderly....



iMessage



New iMessage

Cancel

To: Marilyn Mosby



5105 Saint Albans Way, Baltimore,
MD 21212

homesnap.com

Needs updating. I like the side porch
office, fireplace in the master, and
the window seats in the girls'
rooms...



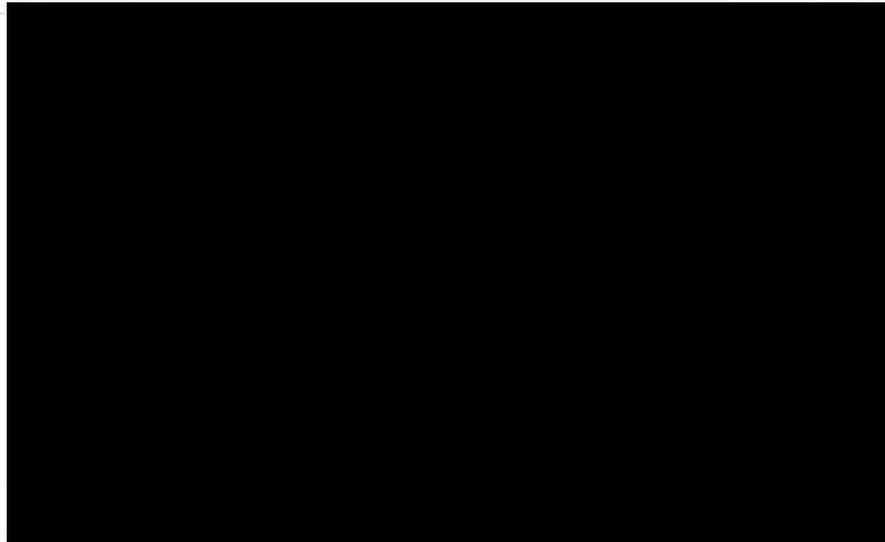
iMessage



New iMessage

Cancel

To: Marilyn Mosby



5423 Purlington Way, Baltimore, MD
21212

homesnap.com

Aside from the basement, what do you think of this one?

Purlington is the 4th picture that I sent

I don't like the the other one... too much work for the price

Ah, it was cut off on the screen



iMessage



New iMessage

Cancel

To: Marilyn Mosby

sent

I don't like the the other one... too much work for the price

Ah, it was cut off on the screen shot. I see it now.
So Purlington, Upnor and Enderly.
Are you available this afternoon?

Yes I can meet at 4

Great! I'll get them set up.

May 6, 2020, 1:02 PM

Any interest in seeing the new E Pratt listing while we are out?

New E.Pratt?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

NEW E.Pratt?

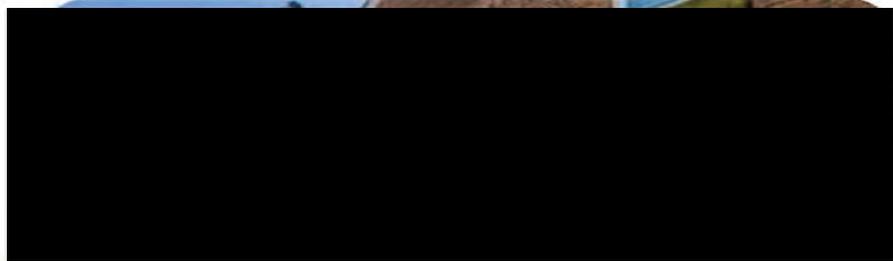


2209 E Pratt Street, Baltimore, MD
21231

[homesnap.com](https://www.homesnap.com)

Basement rental potential.

Yes we can check that out too



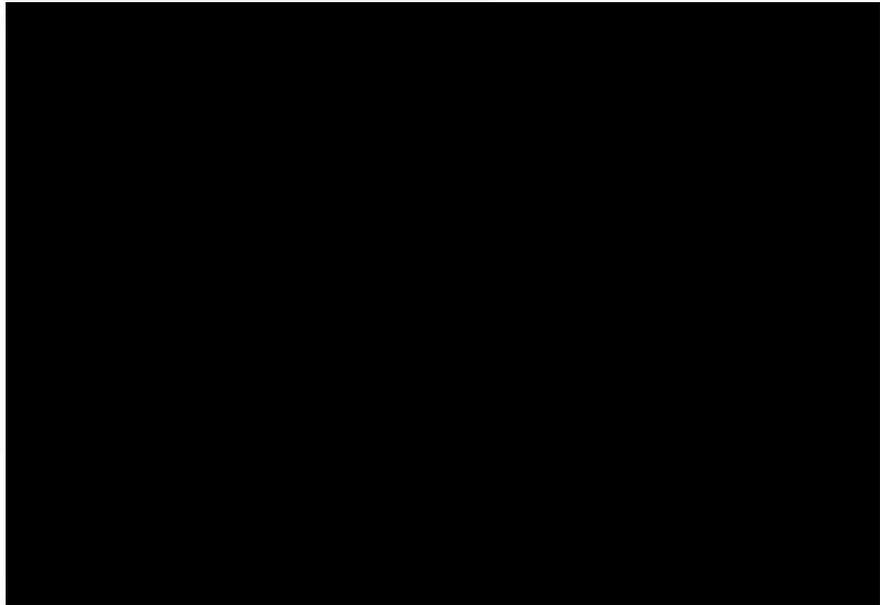
iMessage



New iMessage

Cancel

To: Marilyn Mosby



3422 University Place, Baltimore, MD
21218

homesnap.com

How about this one- you could live
on Lawyers Row! 😊😂😜

Ugh, E Pratt requires 24 hour notice.
Can you go tomorrow after 2?

I can do 4

Ok I'll get us set for 4 to see E Pratt



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I can do 4

Ok, I'll get us set for 4 to see E Pratt tomorrow!

Where are we starting and what are we scheduled to see today?

We are starting at 5703 Enderly at 4. I'll email you the list now.

Okay great 👍



iMessage



New iMessage

Cancel

To: Marilyn Mosby

4206 Charlcote Road, Baltimore, MD
21218

homesnap.com

They just dropped it another 50k today- started at \$789! 🤯
Think it's worth a look?

We can definitely check it out

May 6, 2020, 6:36 PM

We're here!

Me too! I just saw her go in.

May 7, 2020, 1:28 PM

Hey- give me a call when you have a couple minutes. I want to regroup and compare notes.

On a call- have to call you back after 3



iMessage



New iMessage

Cancel

To: Marilyn Mosby

No worries. I'll talk to you later this afternoon.

May 7, 2020, 8:04 PM

Did I send you 1927 Fleet Street?

Isn't that the one I sent you the virtual tour links for? Did they come through?

Oh yes

Checking it out now. Couldn't remember if that was scheduled for tomorrow too

?

I'll get it scheduled if you like the virtual walk through.

Also, 2209 E Pratt already had a showing booked for 4. We can get



iMessage



New iMessage

Cancel

To: Marilyn Mosby

virtual walk through.

Also, 2209 E Pratt already had a showing booked for 4. We can get at 4:30 if that works for you.

That works for me

I haven't heard anything more from the agent on Chancery, but you should be thinking about what you want to do should they get an offer. We can also schedule a second showing if you want to go back in and see what your options would be for modifications.

Okay

I'd like to see it in person Kelly

I'll get it set up!



iMessage

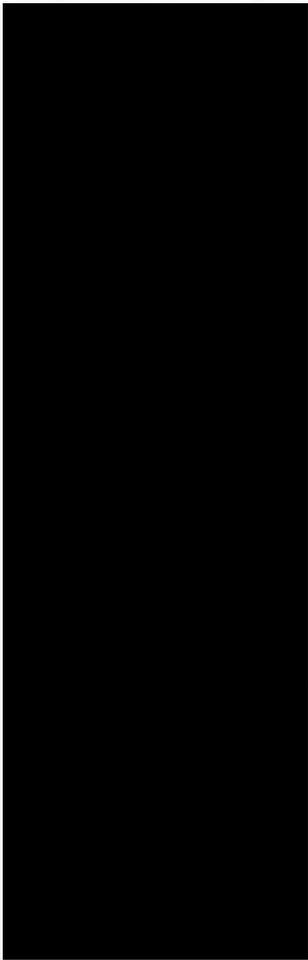


New iMessage

Cancel

To: Marilyn Mosby

Awesome



3207 Elliott St, Baltimore, MD
3 bds 5 ba 2,427 sqft
♥ House for sale

\$650,000

705 S Port St, Baltimore, MD
3 bds 4 ba 3,300 sqft
♥ Townhouse for sale

\$495,000

2221 Essex St, Baltimore, MD
3 bds 3 ba 2,590 sqft
♥ Townhouse for sale

+ Add tags

May 8, 2020, 8:15 AM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Good morning - I've got E Pratt, Fleet, Essex and Elliott scheduled. Waiting for confirmation on S Port.

Awesome 🙌 last two

Sort by: Saved Date

Filter

\$547,000

5218 Tilbury Way, Baltimore, MD

4 bds 4 ba 3,366 sqft

♥ House for sale

\$574,900

5105 Saint Albans Way, Baltimore, MD

5 bds 6 ba 3,260 sqft

♥ House for sale

+ Add tags

What time are we starting?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

4:30 at E Pratt. I'll add these and send you all the info for today.

You rock!



Do you want to start at 3/3:30 with the single families or add them to the end?

Oh crap- I have a meeting til 3... I'll add them to the end.

Ok

We're starting at 3:30 or 4:00?

Tilbury just threw a monkey wrench in the plan- I'm working on



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Tilbury just threw a monkey wrench in the plan- I'm working on reconfiguring to accommodate their request we go at 5. If E Pratt will let us move to 6, we will start at Saint Albans at 4:30. Will that work for your schedule? Otherwise, I'll see if I can move my meeting so we can start earlier.

Another option would be to do the original 5 tonight and Saint Albans and Tilbury tomorrow. Let me know which you prefer before I start making changes.

I would prefer to see them all tonight so I can start to gauge what we're going to do this weekend

I can start earlier, if need be. I'll just be on a couple of quick conference calls



iMessage



New iMessage

Cancel

To: Marilyn Mosby

calls

Ok, we will get them all in tonight then! 😊
Give me a bit to do some rearranging and I'll get back to you.

Ok

Could you start at Tilbury at 3:15?

I can do 3:30

Ok. Let me finish rescheduling and I'll send you a fresh map.
3:30 at 5218 Tilbury.

Awesome 🙌

May 8, 2020, 3:55 PM

R u here?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Hi there:

I've got you another stellar parking spot!! 😄

On my way

May 8, 2020, 6:21 PM

Got you yet another spot! 😄 this ones bigger...

May 8, 2020, 8:21 PM

Offer is in on Chancery. Agent said if you want to make an offer, they will wait for you. However, with another offer on the table, you would need to go in closer to list price than you were originally planning... Thoughts?

Did they tell you what the offer was?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Did you send the pre-approval letter? Did they get back to you with a time?

I sent the pre-approval and am waiting for her to respond.

She's not gonna tell me what the offer is, but she did say "there is room for improvement." I don't think you would need to go in at full list, but I wouldn't go too far below either.

May 9, 2020, 9:24 AM

Good morning! I'm about to check in with the agent for Fleet Street.

What's your decision on Chancery?

I think I'm going to pass on Chauncery. 😬



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I'm really interested in Fleet

Final answer on Chancery? I need to let the agent know...

What's your top 3?

Maybe we should see it again

Do you want me to get it set up?

The agent has reached out to the Fleet tenants and is waiting for them to let her know when they will let us in.

My top 3 would be fleet/ chancery/ Elliott

I found 3 more to look at

[Redacted] 903 Taplow Rd, Baltimore, MD
3 bds 3 ba 2,879 sqft
House for sale



iMessage



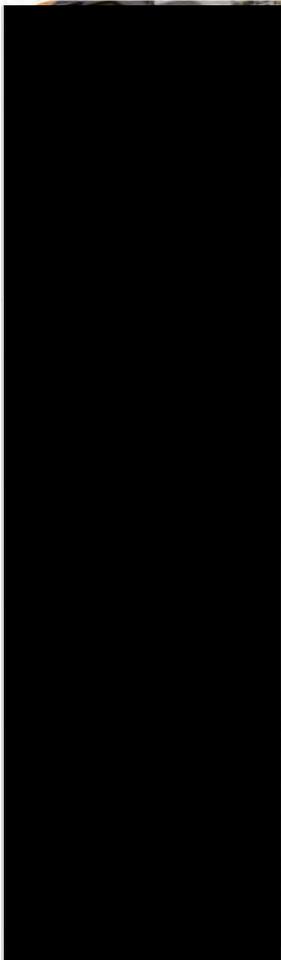
New iMessage

Cancel

To: Marilyn Mosby

Elliott

I found 3 more to look at



303 Taplow Rd, Baltimore, MD
3 bds 3 ba 2,879 sqft
♥ House for sale

\$569,900

6105 Pinehurst Rd, Baltimore, MD
4 bds 5 ba 2,982 sqft
♥ House for sale

\$599,999

312 Cedarcroft Rd, Baltimore, MD
6 bds 4 ba 3,794 sqft
♥ House for sale

+ Add tags

We can potentially get into



iMessage



New iMessage

Cancel

To: Marilyn Mosby

We can potentially get into Chancery this afternoon. If you want to go, what time works for you?

Anytime works

Did you see the other properties in that same area?

I did. We can schedule them based on when we can get in Chancery.

Ok

That agent really needs to talk to that tenant b/c they're holding us up on making a decision 🙄

Once we have our time frame, I'll reach out to her to see if she can get us in while we are out. Waiting to hear when we can get in Chancery. Let's get the others



iMessage

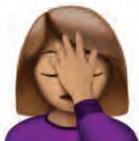


New iMessage

Cancel

To: Marilyn Mosby

reach out to her to see if she can get us in while we are out. Waiting to hear when we can get in Chancery so I can get the others lined up. Waiting isn't my speciality, but we are at the mercy of other people's schedules.



I'm as equally impatient

Please add 1918 Bank Street

It's another investment property

I say we set the others up

Ok. I just emailed you a link for a virtual walk through of Taplow



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Ok. I just emailed you a link for a virtual walk through of Taplow

On

Ok

I've got them loaded and ready to schedule. Are you able to start at 2?

Yup

Did you add 1918 bank?

The girls r going to be with us today

Yes, I got Bank added.

Waiting to hear back from the agents on Bank and Fleet. Everything else is scheduled. Once it's finalized, I'll send over the info.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

One of the units for Bank is being rented for 2 weeks by a Hopkins doctor... are you comfortable having the girls go in the other unit???

They don't have to go into that house at all

None of us should go into that unit

We can go to the other unit

Right, we aren't going in that one, but I wanted to make you aware of the situation.

We can't get into Fleet until tomorrow afternoon 🙄 What time do you want to go?

Ok



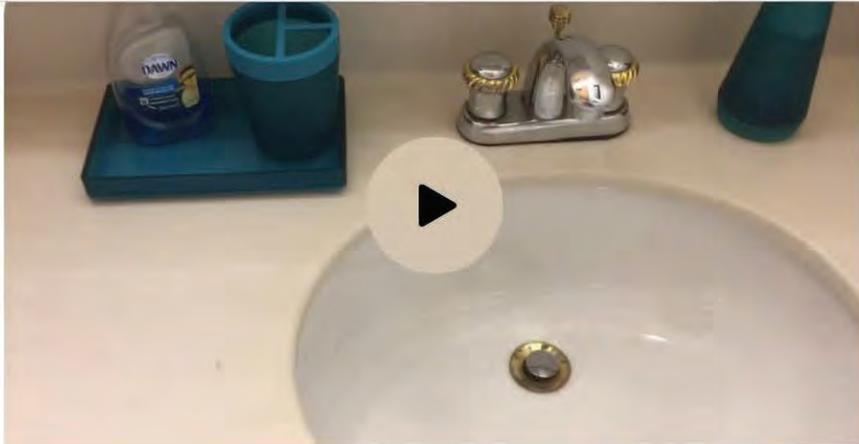
iMessage



New iMessage

Cancel

To: Marilyn Mosby



SleepEasy
youtube.com

Rented unit of Bank

Ok

We can take bank street off

There's no kitchen

Ok.

What time do you want to see Fleet tomorrow?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Anytime

Let's shoot for 11:00am

They said after noon. 1?

That's fine

Are we still meeting at 2?

Have we heard back from chancery?

Yes. I'll send you the list shortly.

Yes, confirmed for Chancery.

Emailed you everything for today. I'll see you all at 303 Taplow at 2.

Ok

I'm just waiting for her to confirm the alarm is off.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Ok

For E Lanvale-
At list- 2k
At 385- \$1830

What are the down payments?

For Chancery
At 695 it would be \$34,750
At 650 it would be \$32,500

E Lanvale
At 419 - \$20,950
At 385- \$19250

Taxes at Dillion should be around
10k a year.

What are your thoughts on
Fenchurch? Want me to look into it
more?

Nick is really leery of Fenchurch b/c
of the water issues.

Gotcha.



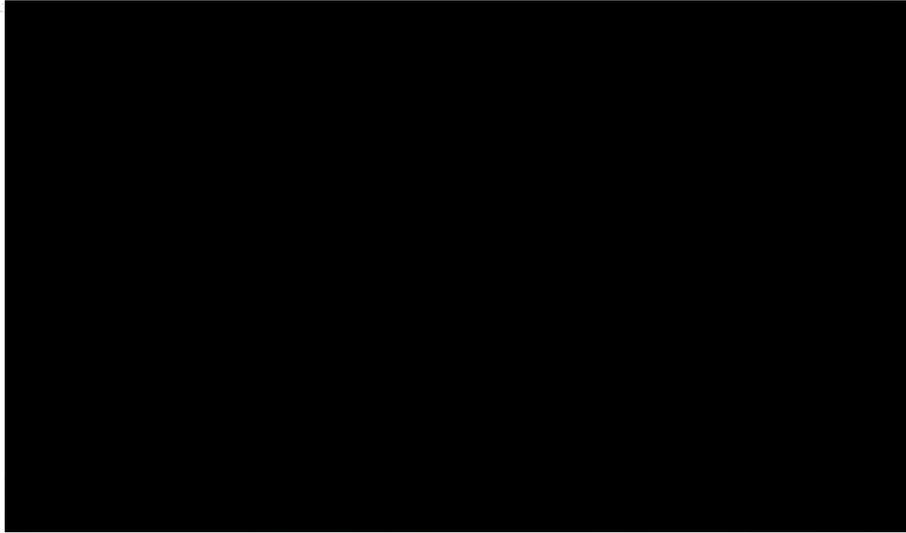
iMessage



New iMessage

Cancel

To: Marilyn Mosby



206 Gittings Avenue, Baltimore, MD
21212

homesnap.com

How do you feel about being on a main road? I'd be curious to see this kitchen- it looks like it has the space to make it into what you want.

225 wendover rd

Let's check this out

4411 greenway

updated, but is a little bigger and



iMessage



New iMessage

Cancel

To: Marilyn Mosby

has a 2 car garage.

My suggestion would be to start at \$670 with 3% which would be \$650 to them.

Brad says:
Chancery
At \$695k- payment of \$4025
At \$650k- payment of \$3850

Taxes included?

Yes

3808 Fenchurch- Seller would consider doing repairs to the retaining wall- they need to get pricing.
Does that change anything for you all?

For E Lanvale-
At list- 2k
At 385- \$1830

May 9, 2020, 6:41 PM

Brad says the taxes are what's making the payment at Fleet so much higher



iMessage



New iMessage

Cancel

To: Marilyn Mosby

What are the final figures on chancery

He's working on it.

At 650 and 3% seller help, mortgage would be \$3,811.09 and you'd bring \$35,604.25 to the table. (That's after a \$5,000 EMD)

What Happened to the 3.5%?

Does it make sense, or do you want me to see if Brad can give you a call?

I'm going to look at it tonight. I do want to know why it's 5% and not the 3.5% that he's been quoting me?

I'll look him



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I'll ask him

Ok. 5% is your down payment. Then you have the closing costs. Sellers are going to cover close to \$20k, your 5k EMD will cover a portion of what remains, which leaves that \$3,100 difference. So basically, sellers are paying 20K of closing costs and you are paying \$8,100.

May 10, 2020, 9:40 AM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I'm having Brad double check something on Chancery...
What are your thoughts today- do you still want to go to Fleet this afternoon?

Same to you. Yes I do want to still see it. Finally is there any way to see 1511 S. Hanover today? Just want to be 150% I'm making the right decision.

1511 S Hanover is under contract.



Yes I still want to see Fleet Street



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Not a problem. I'll see you there at 1.



1122 Washingtonville Drive,
Baltimore, MD 21210

homesnap.com

?? Thoughts? Newer build (2004).
Taxes are high, but you could get
your island in that kitchen. Is it too
far north?

It's definitely pretty... let's take a



iMessage



New iMessage

Cancel

To: Marilyn Mosby

your island in that kitchen. Is it too far north?

It's definitely pretty... let's take a look as a second resort, if we don't get chancery.

Ok, I'll set it up. Do you have time to go after Fleet today?

No... I was saying let's go if we don't get chancery

It's between chancery and Fleet at this point

Gotcha.

May 10, 2020, 3:14 PM

Do you use a middle initial when you sign?



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Yes- J.

Should be landing in your inbox momentarily!

May 10, 2020, 5:04 PM

The agent will be talking with the sellers in a little while. I'll keep you posted!

Okay

May 10, 2020, 9:59 PM

I guess we are getting their decision in the morning. I messaged the agent awhile ago and haven't gotten a response. Hopefully this means they are giving your offer serious consideration ! 🙌🙌

How it is what it is. Use



iMessage



New iMessage

Cancel

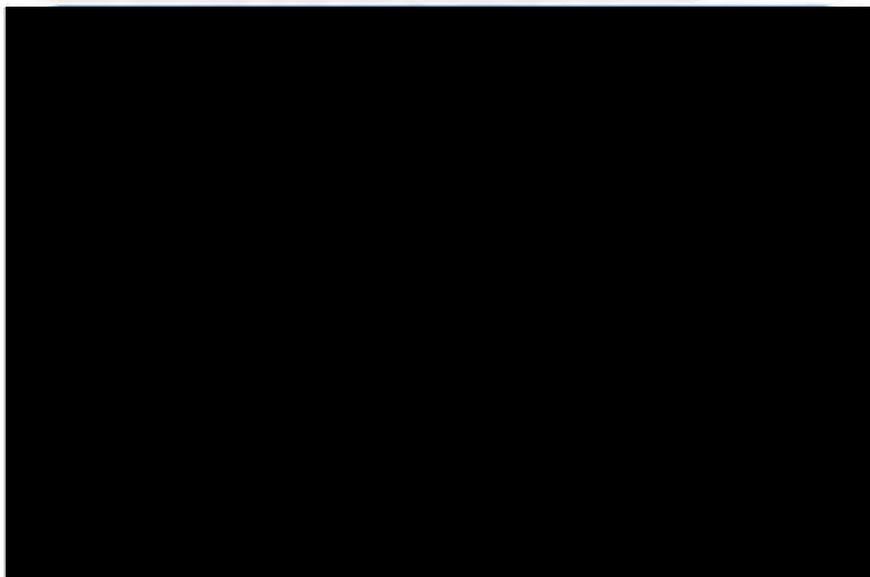
To: Marilyn Mosby

Hey it is what it is.. I'm
Willing to walk away....and move one

On

I'll look for an investment property
or something less in a heartbeat

I'm not pressed to move or do
anything for that matter



1020 Pier Pointe Lndg #109,
Baltimore, MD 21230 - 3 beds/2.5
baths



iMessage



New iMessage

Cancel

To: Marilyn Mosby

redfin.com

realtor.com



Let's schedule those

Pier Point is being sold As-Is WITHOUT inspections. 😬

We can get a fresh list together in the morning if they decline. I think there were a couple we talked about and didn't make it to.

Ok

May 11, 2020, 10:17 AM

Trying to get ahold of the agent and see what's going on... I'm in meetings all morning, then I will compile a list to share with you.



1020 Pier Pointe Lndg #109,



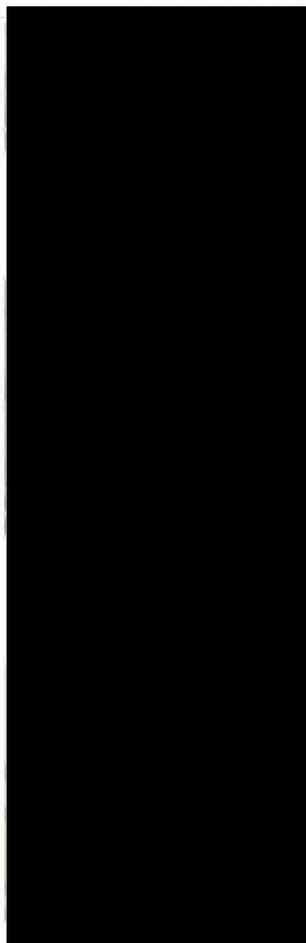
iMessage



New iMessage

Cancel

To: Marilyn Mosby



Baltimore, MD
3 bds 3 ba 3,169 sqft
Condo for sale

\$650,000
226 E 39th St, Baltimore, MD
5 bds 5 ba 3,615 sqft
House for sale

\$670,000
4102 Saint Paul St, Baltimore, MD
6 bds 5 ba 4,044 sqft
House for sale

+ Add tags

Please add these to the list

May 11, 2020, 1:39 PM

Samantha Erdle

SE >



iMessage



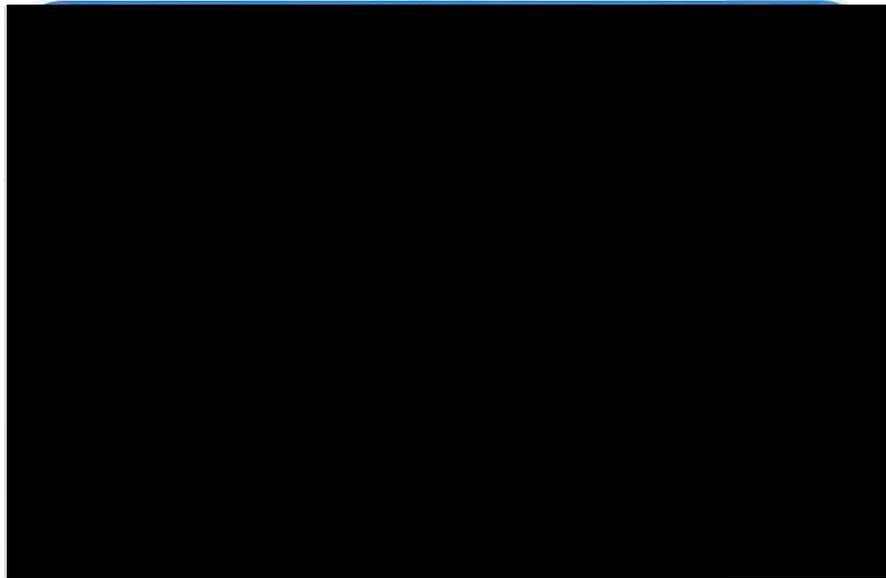
New iMessage

Cancel

To: Marilyn Mosby



May 11, 2020, 5:55 PM



1122 Washingtonville Drive,
Baltimore, MD 21210

homesnap.com

Did you want to see this one while we are out? It's about 10 min from the others...

May 11, 2020, 9:13 PM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

May 11, 2020, 9:13 PM

Nah

2227 & 2120 E. Baltimore Street

May 12, 2020, 8:03 AM

To confirm: cancel BOTH E Balt Steet and add the 2 single family listings, correct?

Yes please

The new ones are scheduled and I'll send you the map later on today.

Great o

May 12, 2020, 2:29 PM

You got my email right? 226 E 39th at 3.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Yup

See you there

Still no word on Chancery?

No 😞

If they rejected it, why wouldn't they reach out and inform you?

What do you think is going on?

Driving. Talk soon

Ok

Hey- come up the side in the first gate we are going in the back door.

Ok

On the driveway



iMessage



New iMessage

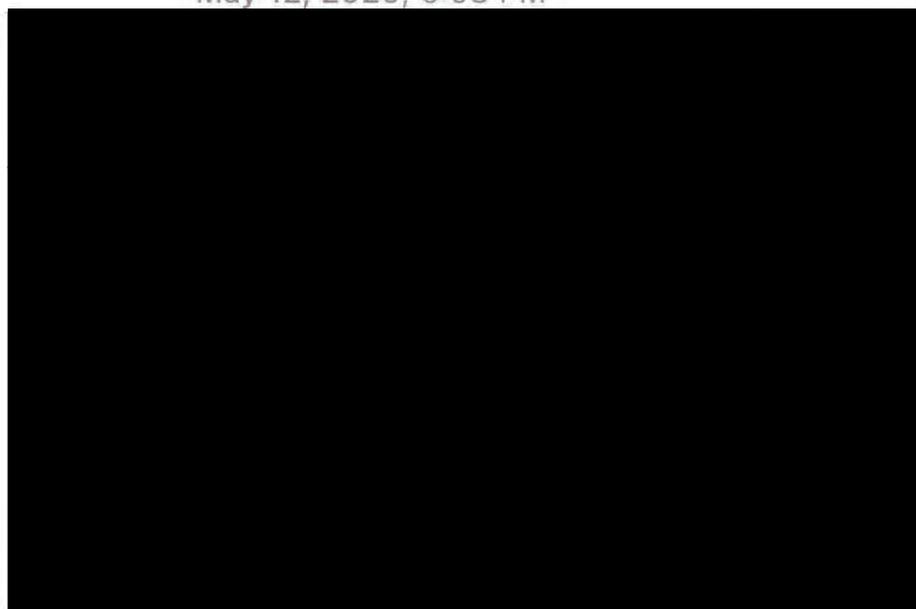
Cancel

To: Marilyn Mosby

On the driveway

We're here

May 12, 2020, 6:08 PM



4836 Keswick Road, Baltimore, MD
21210

[homesnap.com](https://www.homesnap.com)

Let me know if you want me to look into it more.
Agent for Chancery still not answering.....



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Nah

207 Kemble road looks interesting though

1040 n Calvert

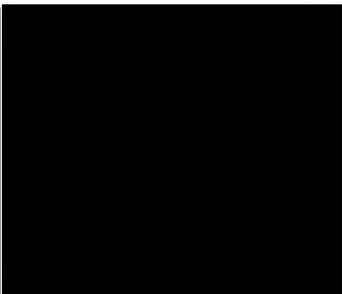
207 Kemble looks like it has a lot of potential!

N Calvert is expected to go live tomorrow.

Let's go and see it

It looks awesome

May 12, 2020, 9:54 PM



\$749,000

812 Park Ave, Baltimore, MD

Studio | 1 ba | 10,210 sqft

House for sale



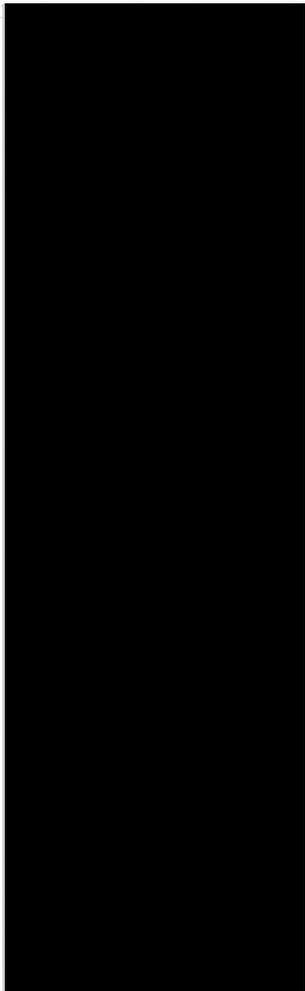
iMessage



New iMessage

Cancel

To: Marilyn Mosby



812 Park Ave, Baltimore, MD
Studio 1 ba 10,210 sqft
♥ House for sale

\$799,000

714 Park Ave, Baltimore, MD
3 bds 4 ba 6,848 sqft
♥ Townhouse for sale

\$495,000

207 Kemble Rd, Baltimore, MD
5 bds 4 ba 2,923 sqft
♥ House for sale

+ Add tags



And my number one is N. Calvert



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Ok. As soon as N Calvert goes live I'll get them set up.

I'll check in with you first to set a time.

Ok

May 13, 2020, 7:42 AM

Good morning- N Calvert is live! What time works for you?

May 13, 2020, 8:49 AM

3:00 works for me

Ok. I'll schedule them. Wendover was on there- was it just in the screenshot, or did you want to go back today?

Just in the screen shot



iMessage

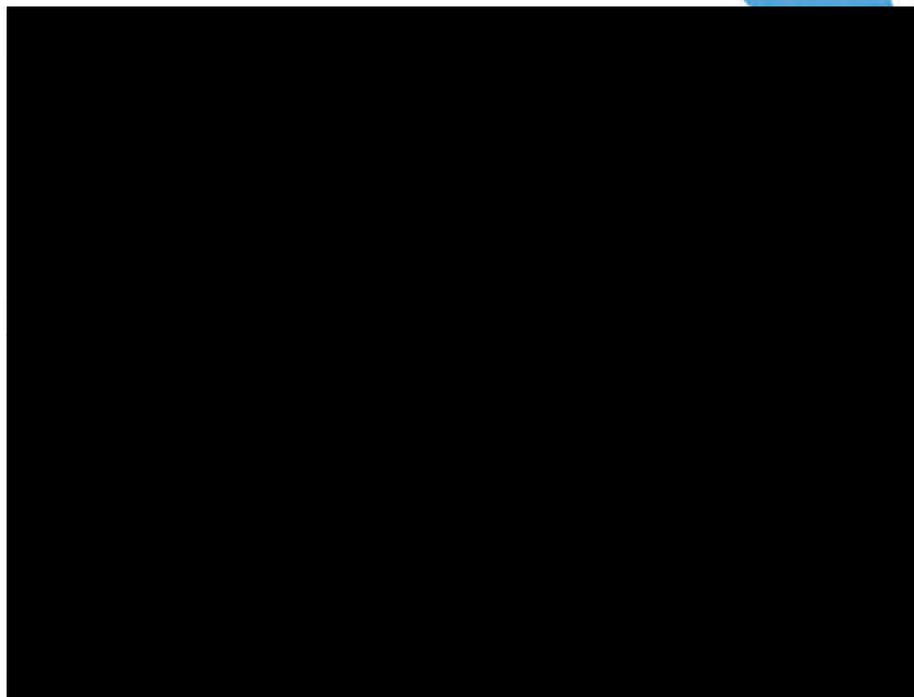


New iMessage

Cancel

To: Marilyn Mosby

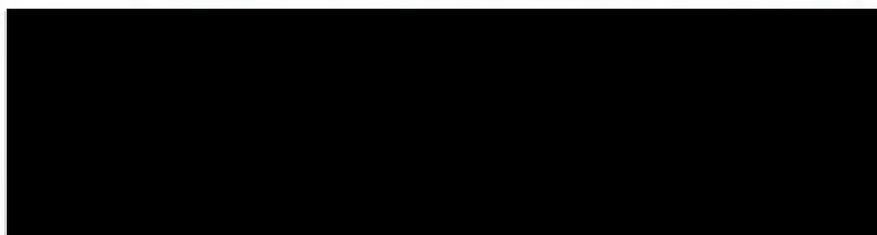
Ok.



3813 Fenchurch Road, Baltimore, MD
21218

homesnap.com

Any interest in having a pool???



iMessage

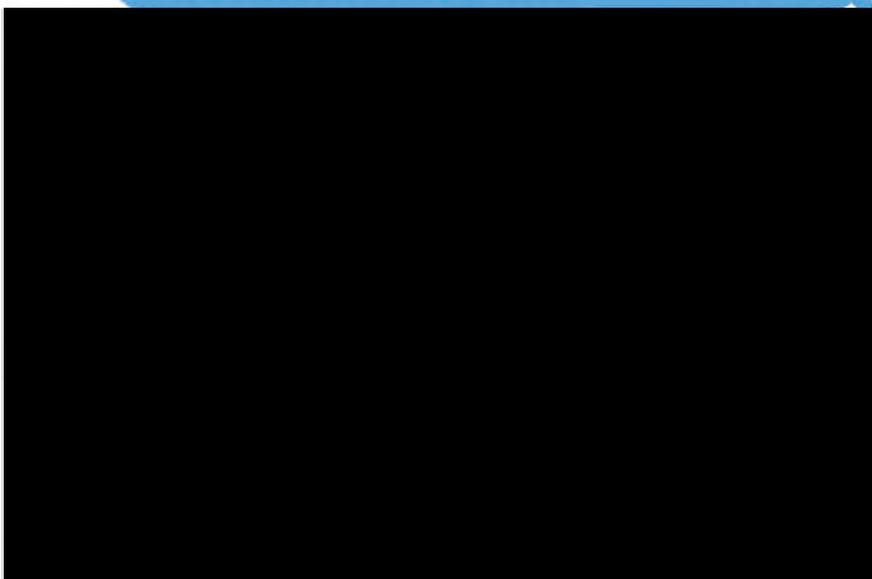


New iMessage

Cancel

To: Marilyn Mosby

Any interest in having a pool???



4418 Eastway, Baltimore, MD 21218

homesnap.com

?

Where's the pool?

It's a good chunk of the back yard at the coming soon Fenchurch listing.

There are no pics



iMessage



New iMessage

Cancel

To: Marilyn Mosby

There are no pics

When is that one coming on the market?

Expected on the 15th.

Click the link to the listing, then click the main house pic. It'll pull up the rest of the pictures.

Does it only have 1 pic?

No, there's a bunch.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Woah

I can't access it

Hmmm. I'll email you the link and see if that works.

I like the other one you pulled as well. Let's add it

Ooooh I love the pool

Ok. I also spoke with the agent on the Park Ave listings. 812 sounds like it's going to be a money pit 714 has long term tenants in the back units. We can see the front units and go back to see the others after if you like it. Like what we did with Fleet.

I REALLY like Fairchurch I think we



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I REALLY like Fenchurch. I think we need to get out there as soon as it goes active.

Well let's check them all out. I'm excited about Fenchurch and N. Calvert

I've got the 5 scheduled for today. We'll go see Fenchurch as soon as we can

We will start at 4418 Eastway at 3.

Fenchurch comes on Friday

Yes, that is their intended date to go live.

What's the deal with that one? It looks like it's in great shape and has a pool in Guilford. 🤔



iMessage



New iMessage

Cancel

To: Marilyn Mosby

I know, right?!?!

Some times agents will having the coming soon price lower than what the list price is going to be to get a lot of interest.

I'm curious to see if that is the case here...

Or, they could be going low to get competing offers.

Several scenarios could play out.

But if you can get an updated house, WITH parking, garage AND a pool in Guilford for under \$700...?

We'll see what happens Friday, but I think it's one to check out and consider.

May 13, 2020, 12:15 PM

I whole heartedly agree.

May 13, 2020, 5:00 PM



iMessage



New iMessage

Cancel

To: Marilyn Mosby

May 13, 2020, 5:09 PM

Working my way back...

I'm in!

Any word about the current rent on N. Calvert?

Not yet. I'll let you know when I hear back.

Agent acknowledged my call and is suppose to get back to me this evening. For Calvert.

May 14, 2020, 9:15 AM

Gm- I shave two properties that I'd like to see: 5220 Tilbury Way and 2542 Madison Avenue

Ok. I spoke to the agent for Fenchurch, they will be live



iMessage



New iMessage

Cancel

To: Marilyn Mosby

May 14, 2020, 9:15 AM

Gm- I shave two properties that I'd like to see: 5220 Tilbury Way and 2542 Madison Avenue

Ok. I spoke to the agent for Fenchurch- they will be live tomorrow, but they are having the house cleaned in the morning. Requested we do an afternoon showing. They are relocating for work. Want to start at 3:30 tomorrow at Tilbury? Then we can go to Fenchurch and end at Madison...

Has anyone else expressed interest in Fenchurch

No, not yet. Doesn't mean they aren't looking though.



iMessage



New iMessage

Cancel

To: Marilyn Mosby

3:30 works for me

I'll get these first two scheduled and add Fenchurch in the morning.

May 14, 2020, 11:29 AM

Why didn't we see 5220 tilbury before? It's been on the market for 108 days and seems perfect if we don't get the one with the pool

I can't think why we didn't. We saw 5218 Tilbury...

Your plan would be to rent out all the units in N Calvert and stay where you are, correct?

No I'd be an owner-occupied

At least until I got it the way I want to get it



iMessage



New iMessage

Cancel

To: Marilyn Mosby

At least until I got it the way I want to get it

May 15, 2020, 7:31 AM

It's up!

636K

I saw-waiting for appointment to be confirmed. So excited!

Me too! We should run the numbers with the asking price and with and without 3% contribution. What do you think about the seller's likely contribution?

I had Brad do a list price no seller help work up. It'd be \$3,708 Mortgage and \$65,942 for downpayment and closing costs. So roughly 45,000 with 3% in seller



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Yes, there was an auto fill that didn't get manually corrected. State tax at 636 should read \$1590, which makes the final cash to table number \$37,305.

Can he send me a revised worksheet please

Do you know why the taxes are so much higher on this property than Chancery?

820	\$	1212	\$
831	\$	1318	\$
832	\$	1318	\$
833	\$	1320	\$
834	\$		\$
835	\$		\$
Total Estimated Closing Costs			\$ 25,203.00

S - Paid by Seller B - Paid by Broker A - APR Affected by Cost
 GI - Split by Seller & Others L - Paid by Lender Q - Paid by Other P - Paid Outside Closing (POC)

Ellie Mae, Inc. Page 1 of 2 GITEMFEEW_S 0120
GITEMFEEW_S (POC)
05/09/2020 04:21 PM PST

ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: 05/09/2020

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: WFH, Inc. d/b/a WF Lending 91 South Anne Road, Suite 710 Catonsville, MD 21033 Brady Douglas Smith, 443-251-6789	Subject Property: 206 Chancery Rd. Baltimore, MD 21218	Borrower(s): Marilyn James Mosby
Loan Number: 65204208988 Loan Program: Cost 30 Yr Fixed	Interest Rate: 3.650 % Term: 360	Type of Loan: Conventional Sales Price: \$450,000.00
Base Loan Amt: \$487,500.00 Total Loan Amt: \$487,500.00		

Estimated Reserve/Prepaid Costs	
900. Items Required by Lender to be Paid in Advance	1000. Reserves Deposited with Lender
901. A Daily Interest 15 Days @ \$46.75	1001. Initial Deposit into Escrow Account
\$ 781.25	\$ 4,240.00
902. Mortgage Ins Premium to	1002. Homeowner's Ins 3 mths @ \$
\$ 1,200.00	\$ 300.00
903. Homeowner's Insurance to	1003. Mortgage Ins mths @ \$
\$ 3,910.00	\$ 3,940.00
904. Property Taxes	1004. Property Taxes 4 mths @ \$
\$	\$ 985.00
905. VA Funding Fee	1005. City Property Tax mths @ \$
\$	\$
906. Flood Insurance	1006. Flood Reserve mths @ \$
\$	\$
907. Other	1007. Other mths @ \$
\$	\$



iMessage



New iMessage

Cancel

To: Marilyn Mosby

05/09/2020 04:21 PM PST

ITEMIZED FEE WORKSHEET
(For Use with Service Providers and Investors) Date: 05/09/2020

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: MFB, Inc. dba iFW Lending 55 East Main Street, Suite 212 Colesville, MD 21038 Bridley Douglas Smith, MD 21038		Subject Property: 206 Chancery Rd. Baltimore, MD 21218		Borrower(s): Marilyn James Mosby	
Loan Number: 55204208988	Interest Rate: 3.500 %	Type of Loan: Conventional	Base Loan Amt: \$487,500.00		
Loan Program: Cost 30 Yr Fixed	Term: 360	Sales Price: \$656,000.00	Total Loan Amt: \$487,500.00		

Estimated Reserve/Prepaid Costs	
900. Items Required by Lender to be Paid in Advance	1000. Reserves Deposited with Lender
901. A Daily Interest 15 Days @ \$ 46.75 \$ 791.25	1001. Initial Deposit into Escrow Account \$ 4,249.00
902. Mortgage Ins Premium to \$ 1,290.00	1002. Homeowner's Ins 3 mths @ \$ 100.00 \$ 300.00
903. Homeowner's Insurance to \$ 5,810.00	1003. Mortgage Ins mths @ \$ \$
904. Property Taxes \$ 5,810.00	1004. Property Taxes 4 mths @ \$ 965.00 \$ 3,940.00
905. VA Funding Fee \$	1005. City Property Tax mths @ \$ \$
906. Flood Insurance \$	1006. Flood Reserve mths @ \$ \$
907. \$	1007. mths @ \$ \$
908. \$	1008. mths @ \$ \$
909. \$	1009. mths @ \$ \$
910. \$	1010. USDA Annual Fee mths @ \$ \$
911. \$	1011. Aggregate Adjustment mths @ \$ \$
912. \$	Total Estimated Reserve/Prepaid Costs \$ 12,951.25

Transaction Summary	
Total Estimated Monthly Payment	Total Estimated Funds Needed to Close
Principal and Interest \$ 2,189.09	Purchase Price Payoff (+) \$ 650,000.00
Other Financing (P & I) \$ 515.00	Total Estimated Closing Costs (+) \$ 25,303.00
Hazard Insurance \$ 190.00	Total Estimated Reserve/Prepaid Costs (+) \$ 12,951.25
Real Estate Taxes \$ 965.00	Discounts (if borrower will pay) (+) \$
Mortgage Insurance \$	FHA UFMP/VA Funding Fee (+) \$
HDA Dues \$ 22.00	Total Costs (+) \$ 687,354.25
Other \$	Loan Amount (-) \$ 487,500.00
Total Monthly Payment \$ 3,811.09	Non-Borrower Paid Closing Costs (-) \$ 9,750.00
Closing Costs Summary	FHA UFMP/VA Fee Financed (-) \$
Borrower Paid Closing Costs (a) \$ 27,804.25	Total Lender Credit (-) \$ 3,990.00
Total Seller Paid CC \$ 9,750.00	Cash Deposit on sales contract (-) \$ 19,560.00
Cash Deposit on sales contract \$ 5,000.00	Seller Credit (-) \$
Seller Credit \$ 19,560.00	First Mortgage (-) \$
Total Non-Borrower Paid CC (b) \$ 9,750.00	Second Mortgage (Sub Financing) (-) \$ 130,000.00
Total Lender Credit \$	Closing Costs from 2nd Lien (-) \$
Total Closing Costs (a + b) \$ 37,354.25	Total Credits (c) \$ 591,750.00
	Cash from borrower (c - d) \$ 35,984.25

S - Paid by Seller B - Paid by Broker A - APR Affected by Cost
Sf - Split by Seller & Others L - Paid by Lender O - Paid by Other P - Paid Outside Closing (POC)

4 Merryman court just popped up

We should look at that one too

I'll get it set up!



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Total Monthly Payment	\$	3,811.09	Loan Amount	(-) \$	487,500.00
Closing Costs Summary			Non-Borrower Paid Closing Costs	(-) \$	8,750.00
Borrower Paid Closing Costs	(W)	\$	27,894.25	PHA (FEMIPVA) Fee Financed	(-) \$
Total Seller Paid CC	\$	2,750.00	Total Lender Credit	(+) \$	
Cash Deposit on sales contract	\$	5,000.00	Cash Deposit on sales contract	(-) \$	5,000.00
Seller Credit	\$	19,500.00	Seller Credit	(-) \$	19,500.00
Total Non-Borrower Paid CC	(B)	\$	5,750.00		
Total Lender Credit	\$				
Total Closing Costs	(A + B)	\$	37,354.25	First Mortgage	(-) \$
				Second Mortgage (Sub-Financing)	(-) \$
				Closing Costs from 2nd Lien	(-) \$
				Total Credits	(D)
				Cash from borrower	(E - G)
					\$
					35,504.25

S - Paid by Seller B - Paid by Broker A - APN Affected by Cost
 SJ - Split by Seller & Others L - Paid by Lender O - Paid by Other P - Paid Outside Closing (POC)

4 Merryman court just popped up

We should look at that one too

I'll get it set up!

How often are taxes assessed on properties?

I believe it's every 3 years.

Fenchurch was last assessed in 2019.

May 15, 2020, 6:55 PM

Brads working up the numbers on



iMessage



New iMessage

Cancel

To: Marilyn Mosby

Fenchurch was last assessed in 2019.

May 15, 2020, 6:55 PM

Brads working up the numbers on Chancery and Merryman and the agent is going to look into whether or not you could add a pool. She doesn't think extending the parking would be a problem. They did have a lot of showings today... I also let the agent for Fenchurch know you might be interested. Nothing back yet on Chancery. I'll keep you posted as I get information!

Thanks Kelly

You're welcome 😊



iMessage



New iMessage

Cancel

To: Marilyn Mosby

May 16, 2020, 9:33 AM

Good morning- I should have the numbers to you shortly. Still no word from the agent at Chancery or Merryman on the pool...

Ok

May 16, 2020, 11:03 AM

Just emailed you the numbers. I have a contact to call this afternoon about the pool, but it sounds like the process to get approval is pretty involved, lengthy and not guaranteed.

May 16, 2020, 1:52 PM

I just spoke with the Roland Park Civic League. To see about getting a pool at Merryman, the city would



iMessage



New iMessage

Cancel

To: Marilyn Mosby

and not guaranteed.

May 16, 2020, 1:52 PM

I just spoke with the Roland Park Civic League. To see about getting a pool at Merryman, the city would have to approve, you would need to submit an application for project approval to the League, and have the neighbors vote on whether or not to allow it.

I'm going to email you a link to their standard changes to the exterior. It doesn't mention pools, but there are a lot of restrictions and things you would need approval on.

Would Merryman stay in the running if you couldn't put a pool in?

Oh wait- pools are under "hardscaping".

May 17, 2020, 9:41 AM



iMessage





Marilyn >

May 17, 2020, 9:41 AM

Good morning- we'd like to see Merryman again, if possible.

Ok - want to go this afternoon?

Yes, if possible

Is 1:30 good?

Yes

Appointment made. See you there!

Awesome

Do you know any background about the Merryman owners?

No, the agent hasn't said much about them.

They bought in 2004 and are asking for 17k more than what they paid



iMessage





Marilyn >

Where are they moving? Does it have central air on the first level? It only says that it was installed on the 2nd and 3rd level.

I'd like to know why they're leaving if possible.

I'll ask- not every agent discusses that though. I'll see what I can dig up.

Thanks

Can we make it 2:00 please?

You got it.

Thanks

May 17, 2020, 5:46 PM

The agent is said that it is radiator heating, and she is going to try to get you the recent utility bill cost. She also said she is expecting



iMessage





Marilyn >

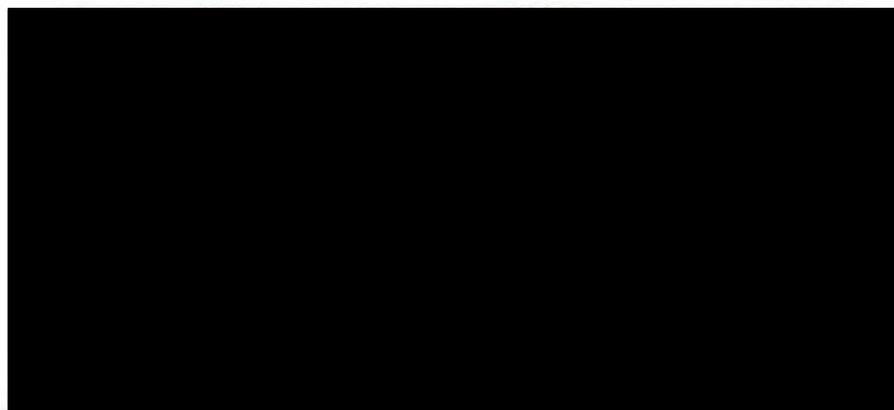
The agent is said that it is radiator heating, and she is going to try to get you the recent utility bill cost. She also said she is expecting another offer tomorrow....

Did you give her the numbers we spoke about and was she receptive?

I did. She doesn't know what the other offer is, but she doesn't know that your offer is going to be "competitive", is how she put it.

Again, that's without knowing what the other offer is, or if it actually comes in.

May 18, 2020, 8:35 AM



iMessage





Marilyn >

**Explore 3444 Woodberry in 3D**my.matterport.com

Main concerns: it's a semi-detached, \$225 a month HOA fee (though it does include community pool), close to neighbors on the other side.
LOVE all the big windows, kitchen (though not white) and the outdoor living spaces. Potential to rent out lower level.
Thoughts?

I absolutely love it.

Price is steep though

Have there been others that have sold and how much?

2 others- \$730 and \$740. I'll have to look at them to see how they compare.



iMessage





Marilyn >

2 others- \$730 and \$740. I'll have to look at them to see how they compare.

3425 was even more beautiful and that sold in Jan for 620



That doesn't really make sense

Looking now. 3422 sold in March for 730, looks to be pretty much the same thing.

That one was 4 bedrooms and had two balconies

3328 sq. Ft

3435 had 2668 sq ft

And this one has 2776... it seems this property is more in line with 3425



iMessage





Marilyn >

3425

Which sold for 620k

I'm seeing that they sold it for 20k LESS than they bought it for, and there were incentives to get it sold quick.

Man where was I in January?

I'm going to do a break down and comparison. Different build years and tax assessments. 3425 sold for less than the tax assessment, which is really weird.

Do you want to go see it this afternoon to see if it lives up to the pictures?

Sure

Where are you with Merryman this morning? Do you want to see Woodberry before deciding?



iMessage





Marilyn >

What was the appraised value of the one that sold under?

Yeah hold off on Merryman

\$666,300. Sold for \$46k less. Insane.

They might have been under water and had to cut their losses.

2:00 again? To go see Woodberry.

4:00 is best for me today

Ok.

May 18, 2020, 11:23 AM

5616 pimlico is now showing in person

Just saw that. Want to add it for this afternoon? Just waiting for Woodberry to confirm...



iMessage



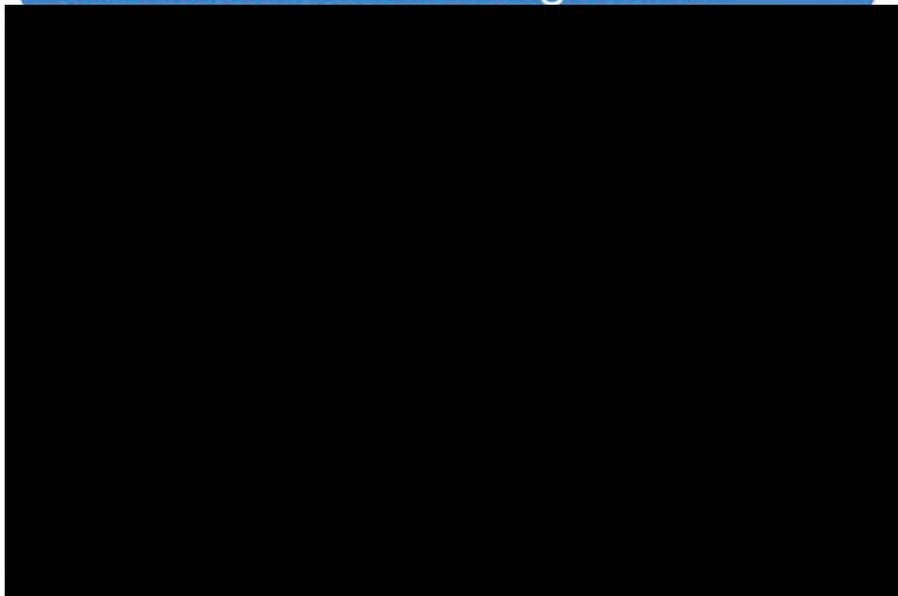


Marilyn >

Yes please

Requested.

I hesitate to send this next one because of the price, but it's the most move in ready I've seen. It's got the kitchen, they big windows you like, space for a pool, garage and parking, taxes are \$11,365, built-ins....is it too far above what you're willing to spend? I feel like it's not too far off from where you would be to get Merryman to where you would want it, but less restrictive and not as close to neighbors.

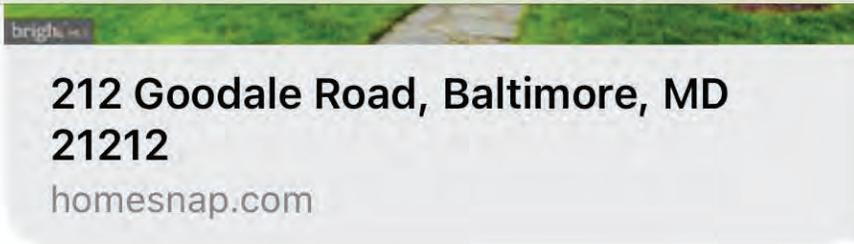


iMessage





Marilyn >



I saw this- it's absolutely beautiful but its high. The taxes a really low though. What would the numbers be on this at 800k? That's what they paid for it.

*are

I'll have Brad run it.

Ok

They declined our showing for Woodberry and requested we go tomorrow at 4. Is that possible and if so do you want me to move Pimlico to tomorrow as well?

No, let's still go today. Can we schedule 212 today as well?



iMessage





Marilyn >

Requested. Do you want me to schedule Woodberry for tomorrow?

Also, the agent for Tilbury just called - they are doing a price reduction from 650 to 640. That's the first one we went to with your mom with the screened in back porch. Any interest in a second look?

Yes we can schedule Woodberry but now I'm really interested in seeing the numbers on Goodale. The taxes are what always makes my mortgage payment crazy but the tax assessment on that house is low.

I know, I thought that might help make it less of a stretch

Agreed but let's look at the numbers. We should run them with 800k and 819 with and without 3%

Absolutely.



iMessage





Marilyn >

May 18, 2020, 3:02 PM

We are going to meet at Pimlico at 4. I have extra masks and gloves, which they are requiring, but am out of the shoe coverings. They are requiring shoes be left on the porch, so maybe bring some thick socks...or maybe it's just me who's weirded out by going in without shoes...

Also, listing agent will be meeting us at Goodale

Ok

May 18, 2020, 6:36 PM

Hey. Waiting on the listing agent to send me their documents. Comps support 800-840.

Ok

May 18, 2020, 7:45 PM



iMessage





Marilyn >

May 18, 2020, 7:45 PM

Did she send the docs?

She did, but they didn't check off something on the disclaimer, so I'm having her take it back to her client to complete.

May 18, 2020, 9:30 PM

Haven't gotten them back yet- might need to sign in the morning.

Gives me the night to sleep on it I guess



I've got everything else ready. I'll get it to you as soon as I can tomorrow.



iMessage





Marilyn >

Probably best for me to sleep on it. Check back with me in the am please.

You got it.

May 19, 2020, 8:59 AM

Good morning! Haven't gotten the docs yet, but wanted to check in and see if you're still feeling the love today.

I am kinda..... Nick thinks the bedrooms aren't big enough and

I really think the taxes are what makes house

The taxes are a benefit, but shouldn't be what you like most about the house 😊

Does the first floor, garage and yard make it worth smaller bedrooms?



iMessage





Marilyn >

The kitchen, the great room, the yard and the garage... I absolutely love. I'm not crazy about the master bedroom and bathroom size and the fact that there is no basement.

Are you still mulling it over, or have you decided against it?

Mulling it over

Take your time. I want you to be confident in your decision.

Are we still scheduled to go to Woodberry?

Yes

Okay, I'd like to check out 833 William street as well

Request made.

May 19, 2020, 1:28 PM



iMessage





Marilyn >

May 19, 2020, 1:28 PM

I'd like to see Goodale again and bring the girls

Ok. I'll set it up. FYI-William Street is only allowing 3 people at a time to go in.

Could you meet at Goodale at 3:30 if that works for the agent?

Yes

Ok, we're set-3:30 at Goodale

May 19, 2020, 5:12 PM

Brad is going to call you in a little bit and walk through it with you.

May 19, 2020, 6:21 PM

How'd it go with Brad?

It went well



iMessage



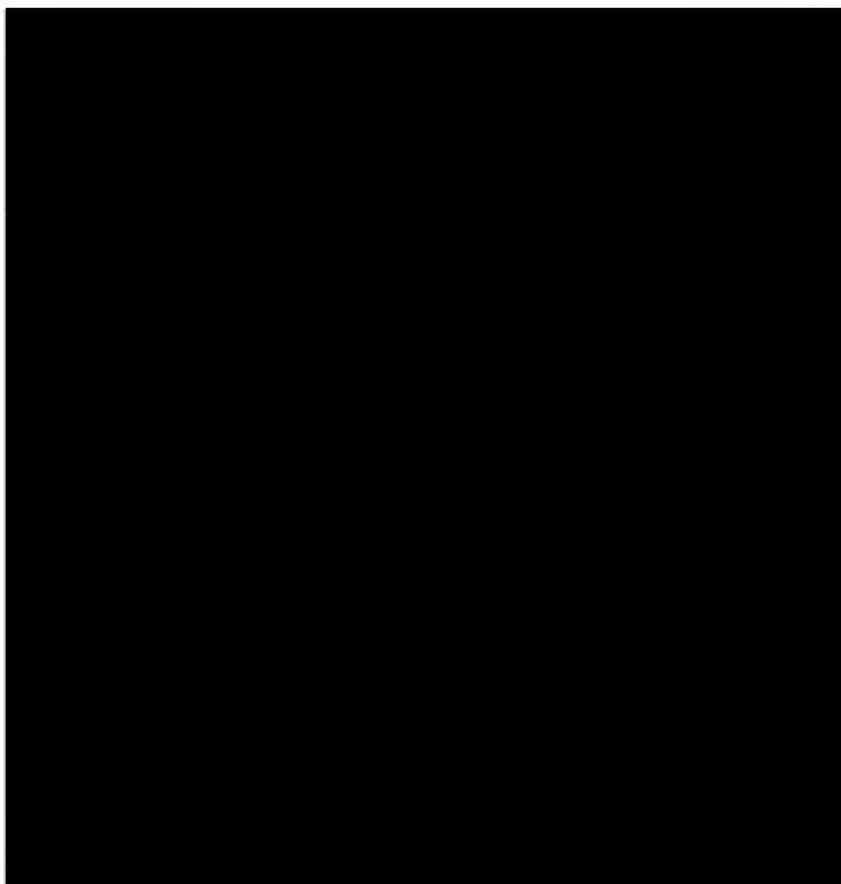


Marilyn >

It went well

Thanks

Ok, think it over, talk it over and let me know what you want to do.



+718 000



iMessage



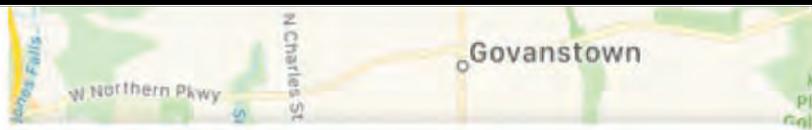


Marilyn >

+718 000 454 454 454 454

This has 6 bedrooms, a finished basement, updated kitchen and is on the market for 70k less.

5000 sq feet



+640 000 454 454 454 454

This is comparable to the extent



iMessage





Marilyn >

This is comparable to the extent that it has 4 bedrooms and comparable square footage

Give me a little bit and I'll take a look.

May 19, 2020, 9:12 PM



iMessage





Marilyn >

\$819.000 4 bds | 5 ba | 4.316 sqft

This is in Roland park and they are asking for the same amount with updated kitchen/ wall-in closet/ double vanity bathroom and finished basement.

With a garage

When we look at comps, we try to stay within a quarter mile, same neighborhood if possible.

104 Tunbridge didn't make my list because I think it would have sold already and at a higher price if they hadn't overpriced it to start with (started at 965).

You could make the same argument for Goodale. It's been on the market for a year.

As well

They put the house on the market



iMessage





Marilyn >

They put the house on the market for \$799 last year. Based on the fact that I'm going to have to make structural changes to the house by adding a bedroom and expanding the bathroom and losing a bedroom to do it, I say we make an offer of 735k.

735 with 3%?

Yes

May 20, 2020, 7:55 AM

Gm- Brad sent us a copy of the tax assessment by email. There is a special tax credit listed on the property. Can you ask the agent about that?

Yes, it's on my list.

May 20, 2020, 11:34 AM

Can we make it 1:30?



iMessage





Marilyn >

Can we make it 1:00.

Sure

May 20, 2020, 3:32 PM

Did you want to submit on Goodale, or are you still considering? They are waiting for the seller to get back to them about the taxes.

We can submit

Ok. I'll finish putting it together.

May 20, 2020, 5:06 PM

Just sent you the offer to review and sign.

Done

I'll get it sent over to them! I'll let you know as soon as I hear back.

Ok





Marilyn >

Ok

May 20, 2020, 6:34 PM

They countered at \$799 with 3% in seller help.

May 20, 2020, 9:24 PM

They came back with \$794 and 3%.

Can you have Brad run the numbers?

Yes ma'am. I'll have him do it first thing in the morning and get back to you.

It's still not that much lower 😬

It won't be too much different than the numbers at 800 with 3%

I don't think they are going to go down much further if any 😞



iMessage





Marilyn >

May 21, 2020, 7:26 AM

Gm- we're the only ones bidding at the moment, right? Let's offer 775 + 3%.

Yes, you are the only offer right now. I'll let them know.

May 21, 2020, 5:48 PM

It's been sent to you!

Umm I think I sent it with all the signatures

It only required me to do it once

Correct- you only needed to initial the change in price. Everything else remains the same.

As soon as I get it back signed, I'll send you a copy. 😊

May 22, 2020, 8:43 AM



iMessage





Marilyn >

May 22, 2020, 8:43 AM

Gm- is everything okay? Did you get the contract back? I got a quote back from my folks. Did you send it to your title company to see what they quote?

Good morning! I just checked in - the husband has signed and we are waiting on the wife. The agent says they are looking forward to working with you!

Did you get a written quote? If so, I can send it to Definitive Title when I send the other info this morning to see if they can top it.

Yes they sent a quote but let's just send them the numbers and see what they can do.

Ok. I'll send it over to them shortly.

Definitive has the information and will get it worked up.
We should have the ratified contract



iMessage





Marilyn >

We should have the ratified contract very soon. Do you have an inspector you want to use, or do you want me to send you some names?

May 22, 2020, 12:30 PM

Hey Kelly is everything okay?

My mom would like to see it

Yes, I got it back but they missed an initial. Taking it back to them. We're good, just need to make sure the paperwork is done correctly.

May 22, 2020, 9:28 PM

Kelly you can cancel the appointment for tomorrow. Let's love forward and strike the clause. Thanks

Final answer?

That should say move forward 



iMessage 





Marilyn >

That should say move forward 🙄

Yes final decision.

Ok. I'll send it to you shortly to initial.

It's been sent for your initials and I also just sent you the information from Definitive Title.

Okay

I'll take a look

May 23, 2020, 10:03 AM

He didn't answer, but I sent him a message asking him to call you.

Ok

May 23, 2020, 2:36 PM

I'm going to go with your guy- Bret.



iMessage





Marilyn >

Great! I'll get everything sent over to him.
Next decision: who do you want to use as your home inspector?

May 24, 2020, 12:55 PM

Hey there! We are about to take the girls for a bike ride, but I wanted to check in with you real quick. Do you have someone you want to do the home inspection, or would you like me to send you a couple names?

We need to get the inspections set up and I need to pick up your EMD check. After that, it will mostly go into Brad and Bret's hands.

I submitted all of my paperwork to Brad yesterday. I'm reaching out to an inspector now.

When would it need to be set up?

When will we find out the final closing date?



iMessage





Marilyn >

Tues or Wed of this week would be ideal.

May 25, 2020, 9:01 AM

Good morning! Were you able to get the inspection set up?

No not yet

Let's get that done ASAP please.

Kelly- we just signed the contract Saturday. It is a holiday weekend. I will reach out to him and let you know when it's set up.

Thank you!

May 25, 2020, 10:47 AM

I set the inspection up for Wednesday at 9:00am

Excellent- Thanks! I'll grab the EMD from you then and take care of 2



iMessage





Marilyn >

Thank you!

May 25, 2020, 10:47 AM

I set the inspection up for Wednesday at 9:00am

Excellent- Thanks! I'll grab the EMD from you then and take care of 2 things at one time

May 26, 2020, 1:13 PM

What's the average cost of a home inspection?

With the companies I work with, it's usually \$450-500, plus \$100 for radon. It looks like Sentinel does the radon as part of their standard inspection.

May 27, 2020, 4:38 PM

Hi! I have a few things to go over with you. Let me know when you have a few minutes.



iMessage





Marilyn >

May 27, 2020, 10:20 PM

Did you have a chance to read the inspection report?

Yes, I read it.

So you understand my concern, right?

Yes, I completely understand where you are coming from. That doesn't mean that we won't be able to make the house work for you. We will come up with a list of what you want the sellers to have further investigated and repaired.

We don't want you in a house where you don't feel safe, or that you will have to put out a lot of money right away on repairs.

But keep in mind, there is going to be a list with every house of maintenance and repair items.



iMessage





Marilyn >

Yeah but every house that we're willing to spend 800k on will not have structural, roofing and water issues. I'm ready to walk away.

I expect that there will always be punch list items but not major defects.

The house is literally sitting on cinder blocks.

Let me see if I can find someone to talk to about that and what it might take to get a proper support in there.

I'll support you with whatever you decide, but I think you should sleep on it and get some more information before making a decision.

May 28, 2020, 8:40 AM

The inspector intends to go back to the house tomorrow between 2:00



iMessage





Marilyn >

The inspector intends to go back to the house tomorrow between 3:00 and 3:30.

Ok thanks. I'll get it set with the listing agent.

May 28, 2020, 10:14 AM

Sorry, I can't talk right now.

Please call back at your earliest convenience. We need to discuss next steps.

I'm in a meeting for the next 1/2 hour- 45 min. I'll call as soon as I'm done.

Ok

May 28, 2020, 12:04 PM

The roofer is on his way to the property



iMessage





Marilyn >

May 28, 2020, 12:04 PM

The roofer is on his way to the property

Should I cancel or pay the \$450?

Cancel if you are positive you want out.

Ok

May 28, 2020, 4:15 PM

Hey- can we do our call at 4:45?

Sure



May 28, 2020, 5:32 PM

I'd like to see: 1009 Winding Way/
1102 Bellemore Rd/ 441 Greenway/
5003 St. Albans Way/ 103 St
Dunston's Road/



iMessage





Marilyn >

May 28, 2020, 5:32 PM

I'd like to see: 1009 Winding Way/
1102 Bellemore Rd/ 441 Greenway/
5003 St. Albans Way/ 103 St
Dunston's Road/

Once the release is signed

Ok- I'll look into them.
I'll have the release over to you in a
little bit. I need to make sure my
kids don't get too crazy in sparing
class 😬

Lol

Are you ok with the wording on the
release?

Yes

Ok. I'll have it to you for signatures
momentarily

May 28, 2020, 7:56 PM



iMessage





Marilyn >

May 28, 2020, 7:56 PM

It's been sent to the listing agent for the sellers to sign.
We should let Jamal know tomorrow to just go and pick up the test and not do the rest of the inspection.

May 28, 2020, 9:27 PM

They may still need to pay for him to come back

Probably not- that's part of the radon testing, retrieving the equipment.

Oh ok

I informed him but he's still going to need access to the property at the same time

Ok, I'll make sure they know to still let him in.

REDFIN



iMessage





Marilyn >

REDFIN

Recommended For You

[Adjust preferences](#) to see better matches



BACK ON MARKET



\$819,000

4 Beds · 3.5 Baths · 3,682 Sq. Ft.

212 Goodale Rd, Baltimore, MD 21212

View Details

Go Tour It

They must have accepted it because it's back on the market

Can we go see the other houses tomorrow?

You'll get there set up in the



iMessage





Marilyn >

Yes, I'll get them set up in the morning.
I have a couple meetings tomorrow, but should be able to start around 3:30.
How does your day look?

That works for me. Did they send the release back?

Yes



Nick wants to see 202 lambeth st again too

Ok, I'll add it!

May 29, 2020, 9:24 AM

Gm Kelly- can you ask Brad to run the numbers for 1009 Winding Way for the asking price and of we



iMessage





Marilyn >

Gm Kelly- can you ask Brad to run the numbers for 1009 Winding Way for the asking price and of we offered 750?

Yes ma'am. That's my front runner for today because it has the most potential for you to have the kitchen you want

I know

I like the lay out but it needs upgrades

Can I give you a quick call?

Yes

We are set for Greenway.

Waiting for Winding Way and Saint Dunstans to confirm.

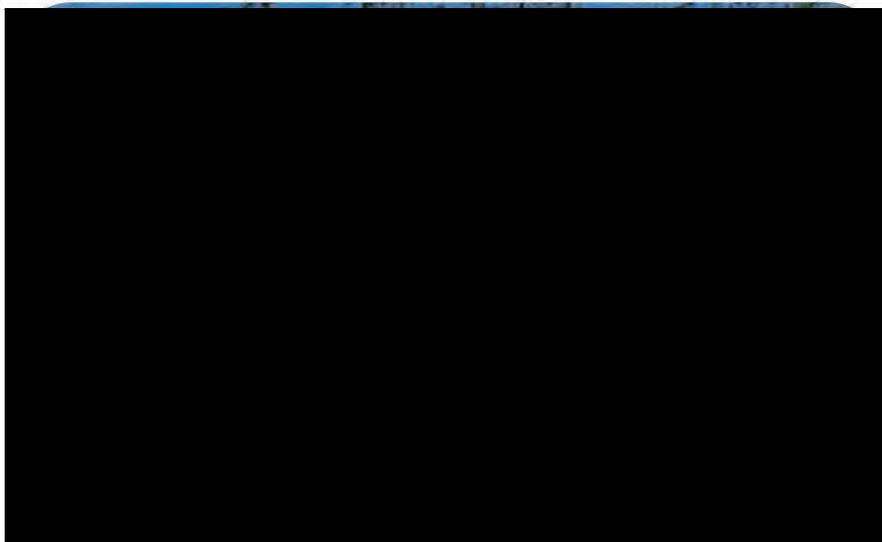


iMessage





Marilyn >



119 Saint Dunstans Road, Baltimore, MD 21212

homesnap.com

This is the one under contract with the pool. \$835 and the kitchen and all the baths would need to be redone.

Please add 5502 Roland Ave too

5715 Roland Avenue looks great but the taxes are ridiculous

Lol- I'm looking at that one right now. It's pretty close to Northern Parkway- that was my only



iMessage





Marilyn >

Lol- I'm looking at that one right now. It's pretty close to Northern Parkway- that was my only hesitation in sending it. Are you ok with that?

I don't know about that... we should go see it though

I'll get it added.
We are confirmed for Winding Way. However, she said the current owner is a practicing doctor at Mercy. She said there are no COVID concerns. I'm comfortable going if you are.



I'm comfortable- just need gloves and mask

May 29, 2020, 1:50 PM

They are all set for 2:15.



iMessage





Marilyn >

May 29, 2020, 1:50 PM

They are all set for 2:15.

Awesome 🙌

Thank you

Not a problem!

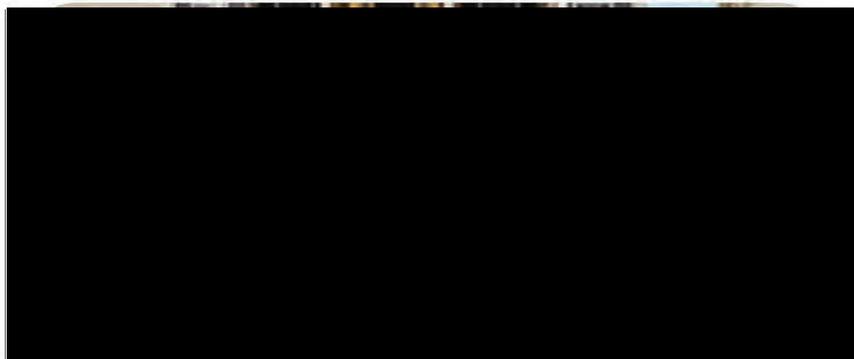
May 29, 2020, 6:54 PM

Can you pull comps on Winding please?

Will do.

May 30, 2020, 7:44 AM

Gm Kelly- can we check this one out?

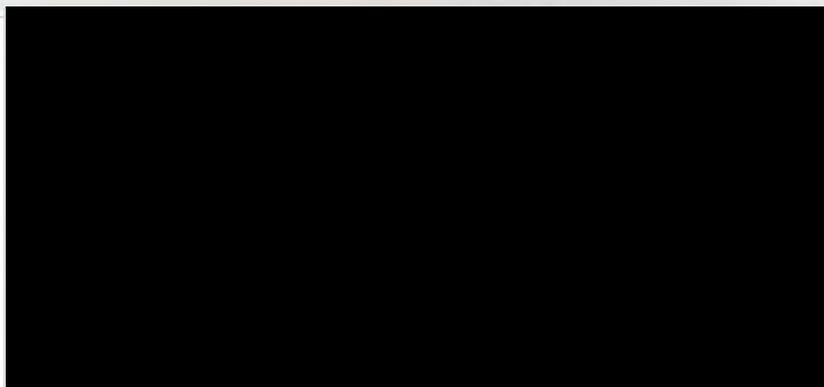


iMessage





Marilyn >



\$695,000

Good morning! Sure!

Are there anymore of these houses in this complex on sale?

I need to do a little more work on comps for Winding. It's one of 4 on the market on that street. On paper they look relatively comparable, but 1009 is the lowest. The closest one is 90k more.

I'll take a look. I don't remember seeing any others last time I checked.



iMessage





Marilyn >

checked.

Are the others on that street any good?

Well, one is priced at a million and one is 895, so I figure those are out. 😏
I'll send you the other one- it's 859. It has one less bedroom, but one more full bath. It has a little more square footage but on a slightly smaller lot, and taxes are 2k more a year.



1005 Winding Way, Baltimore, MD 21210
homesnap.com



iMessage





Marilyn >

I see.

There aren't any others in the Washingtonville complex for sale.

What do you think about offering 729k plus 3% on the winding way?

I have to upgrade all of the bathrooms/ reconfigure the bathroom in the bedroom and add a walk in closet/ paint the cabinets and upgrade the appliances

Let me work on comps some more, but I think that's way too low.

It's been on the market for 2 years

He's attempting to move with his wife

I think it's a good starting place

Is Nick on board?

Is Lambeth still in play?



iMessage





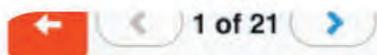
Marilyn >

Is Nick on board?

Is Lambeth still in play?

Yes, I'd like to make that offer on Winding Way

May 30, 2020, 1:17 PM



5502 Roland Ave

Baltimore, MD 21210



\$797,000 Price Decrease



Active

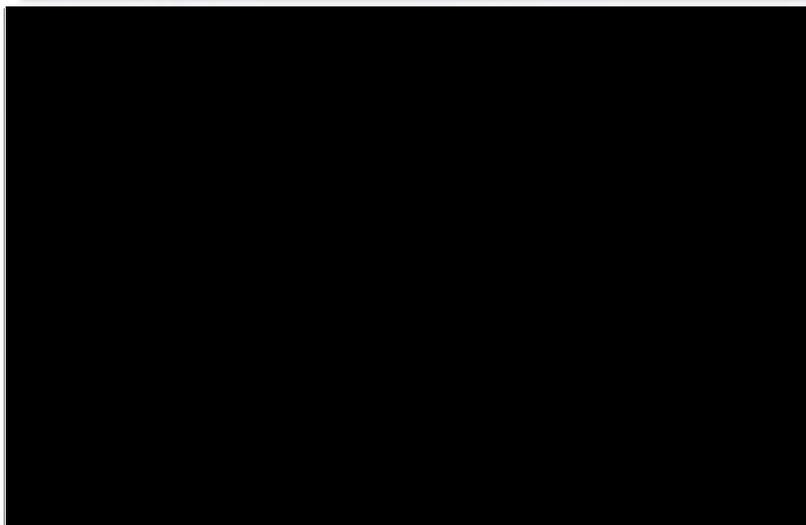
4 Bedrms

4,166 Sqft

5 Baths

0.28 Acres

Built in 1928



iMessage





Marilyn >

The agent just called me and we talked about it. 😊

The market is such that a number of houses will be reduced, which is why what I'm considering on Winding way is not unreasonable

It all comes down to what you are willing to pay and what they are willing to accept. I think Winding and Lambeth are both good options, you guys just need to weigh the pros and cons and decide which will work better for your family.

May 31, 2020, 10:42 AM

Gm- call when you can please

The seller is out playing golf, and the agent won't be able to talk to him until this afternoon. I'll let you know when I hear back from her and we can go from there.



iMessage





Marilyn >

The seller is out playing golf, and the agent won't be able to talk to him until this afternoon. I'll let you know when I hear back from her and we can go from there. She doesn't think he will be willing to go that low, but we'll see what he says.

Ok

May 31, 2020, 8:07 PM

Hey- I tried calling the agent about an hour ago and she didn't answer. I sent her a message asking her to call me. I'll let you know when I hear back.

She spoke with the husband, who is going to talk to his wife, then she will get back to me.

Ok

Jun 3, 2020, 9:14 AM



iMessage





Marilyn >

Jun 3, 2020, 9:14 AM

Bedford PI just went live- I think we need to get out and see it!

Agreed

I can go anytime after 12

1:30?

Yes! It's perfect

What are the taxes?

\$14,412. Getting up there, but not too bad, right?

Jun 3, 2020, 3:00 PM

I've got the letter from Scott and the paperwork on my end done. Just waiting for the agent to get the seller docs over to me.

Okay please send me the numbers



iMessage





Marilyn >

I've got the letter from Scott and the paperwork on my end done. Just waiting for the agent to get the seller docs over to me.

Okay please send me the numbers

Scott's working on it. I'll get it to you soon.

Just sent.

Scott Bienstock
410-845-0209

Jun 3, 2020, 5:08 PM

I have all the docs now. Getting it put in for signatures and will have it over to you shortly!

Just resent- you should have it in a couple minutes.

Didn't get the signing docs

Camera, App Store, iMessage, Voice Recording

App Store, Apple Pay, Target, App Store, App Store, App Store, App Store



Marilyn >

Yeah I did

Make sure it's the right one- I just now got the new one.

Sent

Received. I'll let you know as soon as I hear back from them! 🍀🍀🍀

Did I sign the right one

Yes

Jun 4, 2020, 9:32 AM

Houses available in Baltimore City - Marilyn Mosby - Matrix Portal



matrix.brightmls.com

This looks promising as well but first choice is still the one we put the offer on

I saw. It's the same agents as



iMessage





Marilyn >

This looks promising as well but first choice is still the one we put the offer on

I saw. It's the same agents as Goodale.

I agree though.

Ugh

She gets all the good ones

We should probably send her the inspection report so she doesn't think we just flakes

Flaked

If we do that, it makes it look like we used the HOA to get out of it. I think we should just stick with the combination of Goodale and the HOA didn't work. We didn't say it wouldn't work at another house.



iMessage





Marilyn >

we should just stick with the combination of Goodale and the HOA didn't work. We didn't say it wouldn't work at another house.

I'll check in with the agent for Bedford this afternoon and see if any other offers came in. I've got high hopes for that one! 🤞 🤞 🤞

Jun 4, 2020, 3:02 PM

Update: they are doing showings until 4:30 today, then will sit down tomorrow afternoon to go over the offers.

How many do they have?

2 others.

Jun 4, 2020, 5:37 PM

Can we set up a time to see 105 Upnor? I'm concerned that they won't choose our offer and we miss out on something else.



iMessage





Marilyn >

Sure, we can go tomorrow. It's under the Homeland HOA and doesn't meet the land requirement for a pool. Is that ok with you?

Also, they want 24 hours notice; I'm blocked out until 5:45 tomorrow...

Ok well just wait and see I guess

In the morning I can schedule it for Saturday so we have it lined up if you want.

Ok

What time works for you all for Saturday?

Anytime

How about 1:30? Then if others pop up we'll add them. And if we get you under contract, we'll just cancel!



iMessage





Marilyn >

Ok

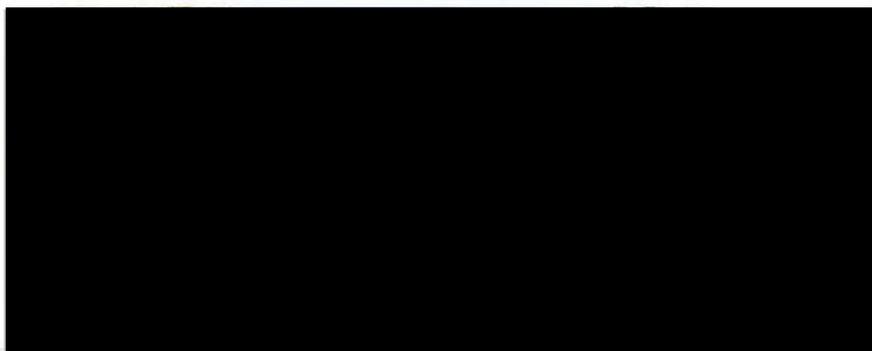
Jun 4, 2020, 7:21 PM

Hey. I made the request for Upnor right after you got back to me. The agent just called and they just accepted a contract. 😞

See

They are going to give me a heads up if they get another property they think you might like. I've had a couple other agents offer to do the same. One more sleepless night and we will have our answer tomorrow.

Jun 4, 2020, 9:16 PM





Marilyn >



bright MLS

5419 Saint Albans Way, Baltimore, MD 21212 - 4 beds/4 baths

redfin.com

\$595????

Wanna check it out tomorrow?

Yes

6901 Wardman Rd, Baltimore, MD
4 bds | 4 ba | 2,978 sqft
House for sale

\$595,000
5419 Saint Albans Way, Baltimore, MD
4 bds | 4 ba | 4,565 sqft
House for sale

\$759,000
105 Upnor Rd, Baltimore, MD
5 bds | 4 ba | 3,783 sqft

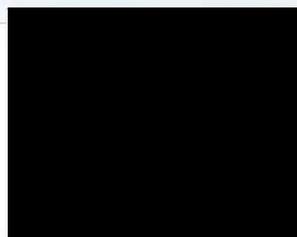


iMessage





Marilyn >



475,000
105 Upnor Rd, Baltimore, MD
5 bds | 4 ba | 3,783 sqft
♥ House for sale

+ Add tags

WardMan too

Ok. 4:30 work for you?

That works

I'll get them set up.

Wardman is County side - is that alright?

Nope

It's not okay 😞

Didn't think so.

What's the deal with 595, though?



iMessage





Marilyn >

Didn't think so.

What's the deal with 595, though?

I don't know. I'll dig into it in the morning. I know there's one over there around the same price, but it's like half the square footage.

Jun 5, 2020, 3:27 PM

Agent is going to go over the offers with the seller soon. I'll let you know as soon as I hear.

Jun 5, 2020, 4:30 PM

We're here

Me too

Be careful pulling in- Drive has a bad angle.

Jun 5, 2020, 7:21 PM



iMessage





Marilyn >

No news on Bedford, but I've got a possibility to run by you...



5205 Springlake Way 21212

Jun 6, 2020, 8:16 AM

Good morning- they need to change the time for Springlake. Can you go at 3 today?

I reached out to the agent for Bedford last night. She hasn't gotten back to me yet



iMessage





Marilyn >

Ok

Jun 6, 2020, 3:15 PM

Hey- are you coming to Springlake?

Oh yeah I forgot

On my way

It's gonna need updating...

Jun 7, 2020, 4:16 PM

Did you all give any more thought to Saint Albans? The agent just sent me a message that they have 2 offers and want to make a decision tonight...

Which one was Saint albans?

The one facing Northern Parkway. Kitchen needed work and you would want to redo the master bath.

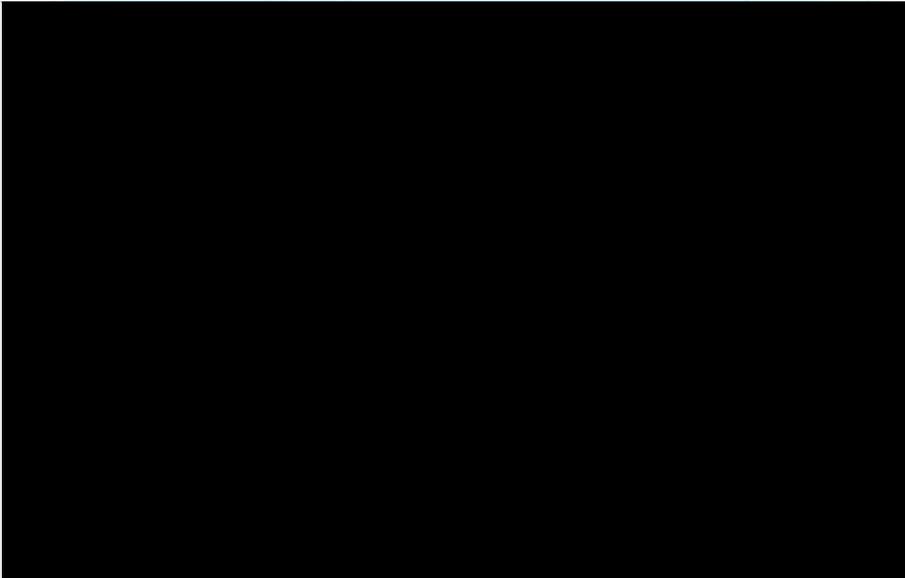


iMessage





Marilyn >



5419 Saint Albans Way, Baltimore, MD 21212

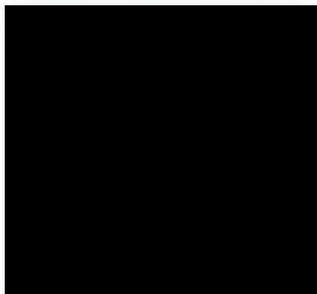
homesnap.com

Oh no I'm not interested

Just wanted to confirm. I thought it went on the "keep an eye on list"

days on Zillow

+ Add tags



\$339,900

1421 Hollins St, Baltimore, MD

3 bds | 4 ba | 2,862 sqft

Townhouse for sale



iMessage





Marilyn >



\$339,900

1421 Hollins St, Baltimore, MD

3 bds | 4 ba | 2,862 sqft

♥ Townhouse for sale

\$519,900

2743 Miles Ave, Baltimore, MD

Studio | -- ba | 2,360 sqft

♥ House for sale

\$399,000

1507 Light St, Baltimore, MD

Studio | -- ba | 2,337 sqft

3008 Saint Paul St, Baltimore, MD

Studio | -- ba | 3,624 sqft

♥ House for sale

\$325,000

726 Reservoir St, Baltimore, MD

Studio | -- ba | 2,692 sqft

♥ House for sale

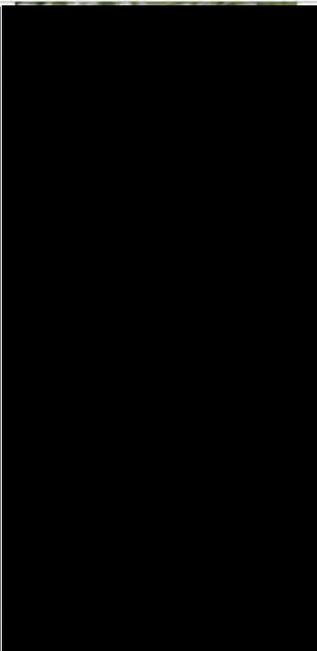


iMessage





Marilyn >



\$325,000

726 Reservoir St, Baltimore, MD

Studio | -- ba | 2,692 sqft

House for sale

\$339,900

1421 Hollins St, Baltimore, MD

3 bds | 4 ba | 2,862 sqft

Townhouse for sale

+ Add tags

I'd like to check these out.

Along with 835 W. Lombard Street

Tomorrow around 4 work?

I can't go tomorrow but I can go Tuesday.

Ok. Tuesday at 4?

The first one I see is 1421 Hollins. It looks like you favorited one above it



iMessage





Marilyn >

The first one I see is 1421 Hollins. It looks like you favorited one above it, but I can't see they address. Is that one you want to see?

Yes

3008 Saint Paul / 726 Reservoir/
1421 Hollins/2743 Miles/ 1507 Light/
835 W. Lombard

Thanks

Jun 9, 2020, 8:32 AM

Can we please look at 2407 Ken Oak Rd today as well?

Absolutely! I love the master set up and I have some ideas for the main floor 😊

Jun 9, 2020, 10:19 AM

Hey are we on for 4 today?



iMessage





Marilyn >

Yes, everything is set.

Jun 9, 2020, 1:24 PM

We will start at 3008 Saint Paul Street.

Jun 9, 2020, 4:11 PM

Hi, are you close?

Yes

Jun 10, 2020, 9:58 AM

Good morning. Did you give any more thought to Ken Oak? I'd say to go in around \$585-600 with seller help to start.

What are the comps

5616 Pimlico is going to be the strongest. Under contract \$585. One sold on Ken Oak for \$585 back in October. Very similar.



iMessage





Marilyn >

Please send Them to me by email

Jun 10, 2020, 7:10 PM

Ken Oak has an offer. Do you like it enough that you would want to make one?

Jun 11, 2020, 9:59 AM

Good morning. Any interest in Ken Oak? I need to be letting the agent know.

I want to see 115 Woodholme Ave

It's in the county but I want to see it

I don't want Ken oak

It's gorgeous. Scott said anything over \$850 is going to be more out of pocket for you....

It's lower taxes

Shouldn't be too much more out of



iMessage





Marilyn >

Shouldn't be too much more out of pocket

Ask him to run the numbers please.

Ok.

Can we go today?

I can go around 3- does that work?

Scott's working up the numbers...

Yes 3 works

I just emailed you the numbers from Scott. If you think they are manageable, I'll get us set up to go see it at 3

Interest rates are the same. Should I get it set up?

Yes please



iMessage





Marilyn >

Done. See you there at 3!

Jun 11, 2020, 2:26 PM

Kelly can we push it to 3:30 please

Ok

Jun 12, 2020, 1:20 PM

Scott's driving and won't be able to get to his computer for awhile. He says they don't know when the Reno department will be running again, BUT you aren't going to be able to add that on to your loan with the first and second mortgage.

He thinks it would probably be best to do the first and second, then go and do a personal loan later for the Reno.

Jun 13, 2020, 4:22 PM

Matrix
matrix.brightmls.com



Camera icon | App Store icon | iMessage | Voice recording icon

App Store icon | Apple Pay icon | Target icon | Home icon | Search icon | Music icon



Marilyn >

This one is. Ack on the market and 25k less

What's the address on that one again? Only showing me the pictures...

Never mind.. I have the email.

Yeah it was originally listed for 815

814

Was under contract for 19 days, so it SHOULDNT have fallen through due to inspections...

Weren't the bedrooms really small?

I don't remember

Do you want to go take another look tomorrow?

Taxes are kinda high...



iMessage





Marilyn >

Are they?

15k

I found my dream house but it's in the damn county



Pool- kitchen - in-law suite

Right price low taxes

Damn.

Now to find that in the city...

I think we got real close with Bedford- hopefully the quick contract will inspire more to list over there.

Jun 16, 2020, 10:51 AM



iMessage





Marilyn >

Jun 16, 2020, 10:51 AM

I'll get a check to you this weekend.

Thanks

Jun 17, 2020, 9:02 AM

Gm Kelly- is there a way to egg the money sooner or deposited into my bank account directly?

Good morning- I'll check and see if I can get it for you tomorrow.

Great. Thanks

Jun 17, 2020, 3:54 PM

I'll pick up your check and get it to you tomorrow afternoon. Let me know when is good for you

I can meet sometime around 5:00pm

Jun 18, 2020, 12:20 PM



iMessage





Marilyn >

Jun 18, 2020, 12:20 PM

Sorry I missed your call. When and where do you want to meet?

You tell me.

Jun 18, 2020, 1:51 PM

1206 B reisterstown rd 21208

Thanks!

Jun 18, 2020, 3:36 PM

Kelly do you want to just drop it off at my house?

Either way will work for me. I just got to the office then will be headed to you.

I can take it to the house if that's easier for you.

Yeah just drop it off in my mailbox please



iMessage





Marilyn >



Will do!

Thank you

Jun 19, 2020, 10:07 AM

Good morning!
Springlake is the last house we saw,
but Wickford has potential! They
expect it to be on the market July 3;
I'll keep an eye out.

Jun 19, 2020, 1:32 PM

Hey! The agent from Bedford
messed me and says she's got a
similar listing coming on the market,
probably the end of next week. I'll
check in with you when it's active,
and we can go check it out if you're
up for it and think it might be a good
option.

Okay thanks Kelly





Marilyn >

Keep me posted

I will. You all have a great weekend!

You too Kelly!

Thanks! 😊

Jun 26, 2020, 11:43 AM

Happy Friday! Before you open the email on Saint Martins, be advised that taxes are \$23,770 and the HOA is \$936 a year... 🤔
I can't see the agent yet- as soon as it updates I'll check to see if it's the one we've been waiting for the Bedford agent to list.



Jun 26, 2020, 4:53 PM



iMessage



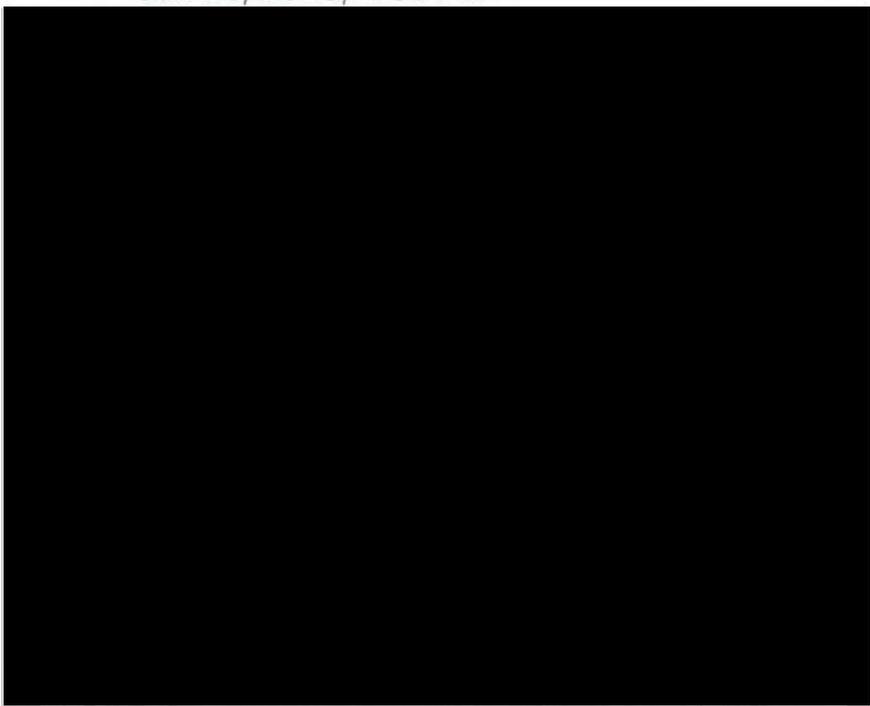


Marilyn >

Happy Friday! Before you open the email on Saint Martins, be advised that taxes are \$23,770 and the HOA is \$936 a year... 🤔
I can't see the agent yet- as soon as it updates I'll check to see if it's the one we've been waiting for the Bedford agent to list.



Jun 26, 2020, 4:53 PM

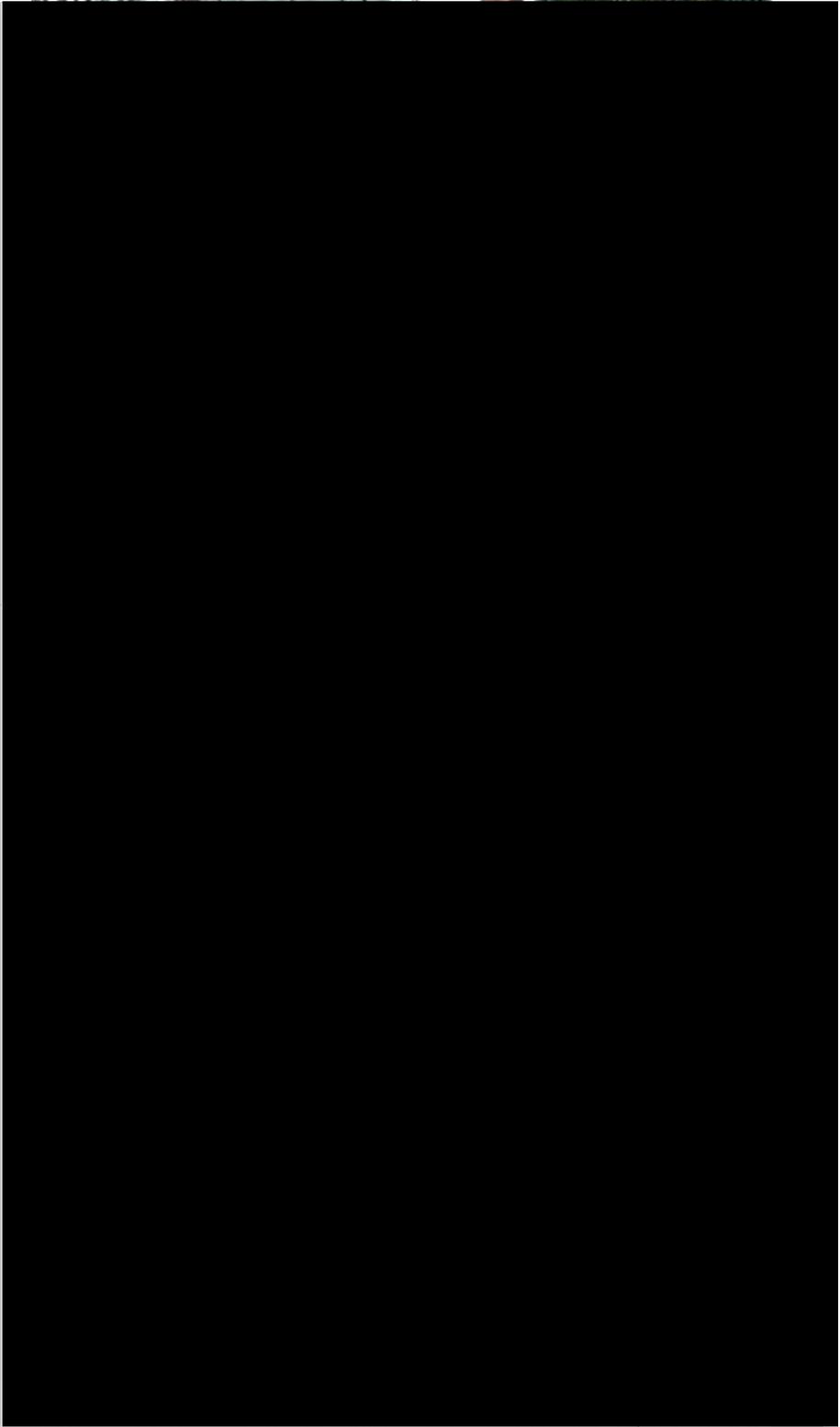


iMessage





Marilyn >

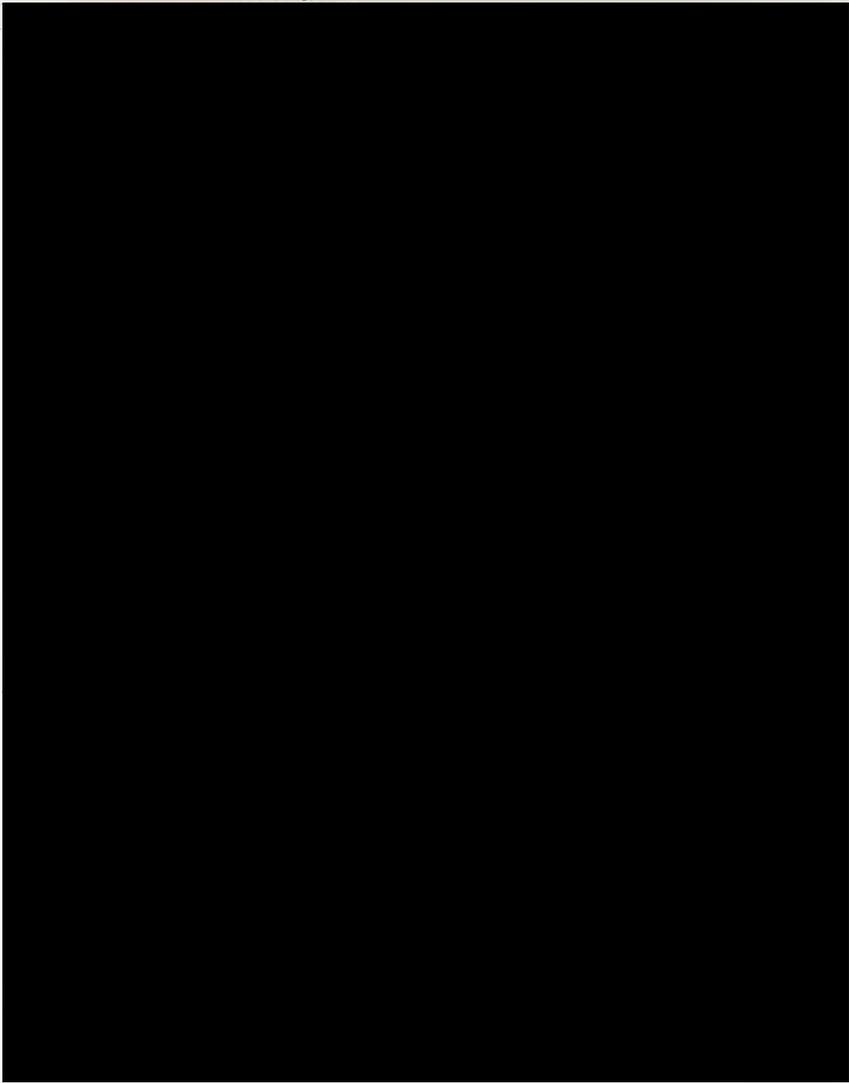


iMessage





Marilyn >



Fri, Jul 10, 5:23 PM

Hi- how are you all doing?
What did you think of the 2 that
came through today? I like the yard
at Stratford, but not the kitchen.
I like the history and entry at
Wickford, but I'm not seeing much
useable yard space, and the



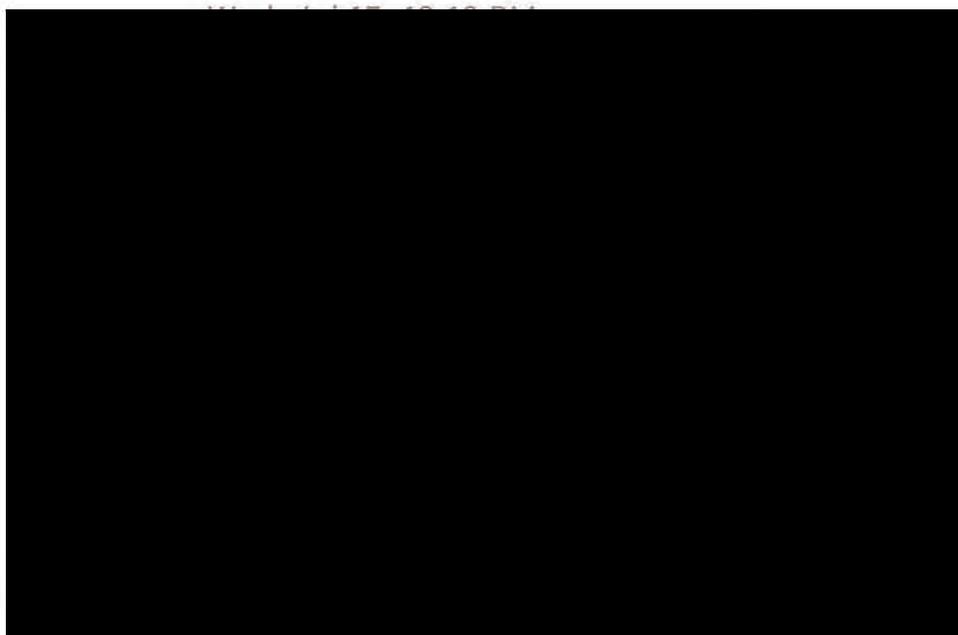
iMessage





Marilyn >

Hi- how are you all doing?
What did you think of the 2 that came through today? I like the yard at Stratford, but not the kitchen. I like the history and entry at Wickford, but I'm not seeing much useable yard space, and the pictures aren't showing too much. I think that kitchen is going to need some work...



121 Croydon Road, Baltimore, MD 21212

homesnap.com



iMessage





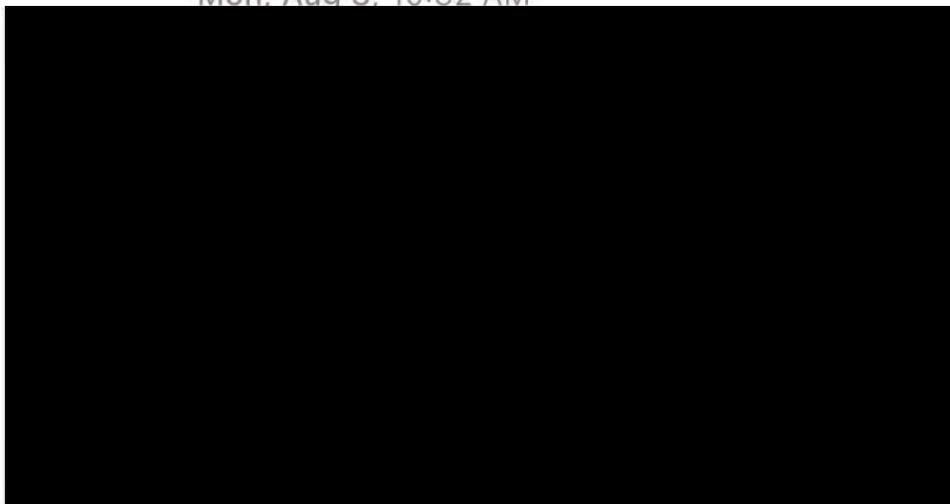
Marilyn >

121 Croydon Road, Baltimore, MD 21212

homesnap.com

This one checks a lot of boxes!!! I'd put in smaller windows in the kitchen, take out that seating area and extend the cabinets and island....

Mon, Aug 3, 10:32 AM



5702 Saint Albans Way, Baltimore, MD 21212

homesnap.com

Here's your white kitchen and island 😍 Master is pretty sweet too!

Delivered



iMessage

