EXPEDITED
MONTGOMERY COUNTY HISTORIC PRESERVATION COMMISSION
STAFF REPORT

Address: 7420 Carroll Spruce Ave., Takoma Park  
Meeting Date: 11/13/2019

Resource: Contributing Resource  
Report Date: 11/6/2019
Takoma Park Historic District

Public Notice: 10/30/2019

Applicant: Margaret Mauck  
Tax Credit: No
(Gerardo Perez, Agent)

Review: HAWP  
Staff: Michael Kyne

Case Number: 37/03-19YY

PROPOSAL: Roof replacement

STAFF RECOMMENDATION:

☑ Approve
☐ Approve with conditions

ARCHITECTURAL DESCRIPTION:

SIGNIFICANCE: Contributing Resource within the Takoma Park Historic District

STYLE: Craftsman

DATE: c. 1920s

Fig. 1: Subject property.
II.C

PROPOSAL:

The applicant proposes to replace the existing three-tab asphalt shingle roof with an architectural asphalt shingle roof.

APPLICABLE GUIDELINES:

Policy On Use of Expedited Staff Reports for Simple HAWP Cases

IV. The Expedited Staff Report format may be used on the following type of cases:

2. Modifications to a property, which do not significantly alter its visual character.

8. Replacement of roofs on non-contributing or out-of-period building, as well as new installation of historically appropriate roofing materials on outstanding and contributing buildings.

Montgomery County Code; Chapter 24A-8

(b) The commission shall instruct the director to issue a permit, or issue a permit subject to such conditions as are found to be necessary to ensure conformity with the purposes and requirements of this chapter, if it finds that:

1. The proposal will not substantially alter the exterior features of an historic site or historic resource within an historic district; or

2. The proposal is compatible in character and nature with the historical, archeological, architectural or cultural features of the historic site or the historic district in which an historic resource is located and would not be detrimental thereto or to the achievement of the purposes of this chapter; or

3. The proposal would enhance or aid in the protection, preservation and public or private utilization of the historic site or historic resource located within an historic district in a manner compatible with the historical, archeological, architectural or cultural value of the historic site or historic district in which an historic resource is located; or

4. The proposal is necessary in order that unsafe conditions or health hazards be remedied; or

5. The proposal is necessary in order that the owner of the subject property not be deprived of reasonable use of the property or suffer undue hardship; or

6. In balancing the interests of the public in preserving the historic site or historic resource located within an historic district, with the interests of the public from the use and benefit of the alternative proposal, the general public welfare is better served by granting the permit.

(c) It is not the intent of this chapter to limit new construction, alteration or repairs to any 1 period or architectural style.

(d) In the case of an application for work on an historic resource located within an historic district, the commission shall be lenient in its judgment of plans for structures of little historical or design significance or for plans involving new construction, unless such plans would seriously impair the historic or architectural value of surrounding historic resources or would impair the character of the historic district. (Ord. No. 9-4, § 1; Ord. No. 11-59)

Secretary of Interior’s Standards for Rehabilitation

The Secretary of the Interior defines rehabilitation as “the act or process of making possible a compatible use for a property through repair, alterations, and additions while preserving those portions or features, which convey its historical, cultural, or architectural values.” The Standards are as follows:
II.C

2. The historic character of a property shall be retained and preserved. The removal of historic materials or alteration of features and spaces that characterize a property shall be avoided.

9. New additions, exterior alterations, or related new construction shall not destroy historic materials that characterize the property. The new work shall be differentiated from the old and shall be compatible with the massing, size, scale, and architectural features to protect the historic integrity of the property and its environment.

STAFF RECOMMENDATION:

Staff recommends that the Commission approve the HAWP application under the Criteria for Issuance in Chapter 24A-8(b), (1), (2) & (d) having found that the proposal is consistent with the Takoma Park Historic District Guidelines, and therefore will not substantially alter the exterior features of the historic resource and is compatible in character with the district and the purposes of Chapter 24A;

and with the Secretary of the Interior’s Standards for Rehabilitation #2 and 9;

and with the general condition that the applicant shall present the 3 permit sets of drawings, if applicable, to Historic Preservation Commission (HPC) staff for review and stamping prior to submission for the Montgomery County Department of Permitting Services (DPS) building permits;

and with the general condition that final project design details, not specifically delineated by the Commission, shall be approved by HPC staff or brought back to the Commission as a revised HAWP application at staff’s discretion;

and with the general condition that the applicant shall notify the Historic Preservation Staff if they propose to make any alterations to the approved plans. Once the work is completed the applicant will contact the staff person assigned to this application at 301-563-3400 or michael.kyne@montgomeryplanning.org to schedule a follow-up site visit.
APPLICATION FOR HISTORIC AREA WORK PERMIT

Contact Email: GFPEREZ@live.com  Contact Person: Gerardo Perez  Daytime Phone No.: 703-940-0530
Tax Account No.: 13-01074723
Name of Property Owner: Margaret M  Daytime Phone No.: 301-270-9253
Address: 7420 Carroll Ave, Takoma Park, MD 20912  State:  Zip Code:
Contractor: Long Roofing  Phone No.: 240-451-1400
Contractor Registration No.: B1346
Agent for Owner: Gerardo Perez  Daytime Phone No.: 703-940-0530

LOCATION OF BUILDING/PREMISES
House Number: 7420  Street: Carroll Ave
Town/City: Takoma Park  Nearest Cross Street: 
Lot: Back: Subdivision: 
Line: Front: Parcel: N/A

PART ONE: TYPE OF PERMIT ACTION AND USE
1A. CHECK ALL APPLICABLE
☐ Construct  ☐ Extend  ☐ Adder/Renovate
☐ A/C  ☐ Slab  ☐ Room Addition  ☐ Porch  ☐ Dock  ☐ Shed
☐ Move  ☐ Install  ☐ Work/Rate
☐ Solar  ☐ Fireplace  ☐ Woodburning Stove  ☐ Single Family
☐ Revision  ☐ Repair  ☐ Renovate
☐ Fence/Wall (complete Section 4)  ☑ Other: ROOF REPAIR
1B. Construction cost estimate: $18,895
1C. If this is a revision of a previously approved active permit, see Permit #:

PART TWO: SOME AREAS REQUIRE CONSTRUCTION AND EXTERIOR ADDITIONS
2A. Type of sewer dispass: ☑ WSSC  ☐ Septic  ☐ Other:
2B. Type of water supply: ☑ WSSC  ☐ Well  ☐ Other:

PART THREE: COMPLETE ONLY FOR CONSTRUCTION WALL
3A. Height: feet inches
3B. Indicate whether the fence or retaining wall is to be constructed on one of the following locations:
☐ On property line/property line  ☐ Entirely on land of owner  ☐ On public right of way/assessment

I hereby certify that I have the authority to make the foregoing application, that the application is correct, and that the construction will comply with plans approved by all agencies listed and I hereby accept and agree to be a condition for the issuance of this permit.

[Signature]
[Date]

Approved: For Chairperson, Historic Preservation Commission
Disapproved: Signature: Date:
Application/Permit No.: Date Filed: Date Issued:

SEE REVERSE SIDE FOR INSTRUCTIONS

[Signature]
[Date]

Edc 6/21/99
THE FOLLOWING ITEMS MUST BE COMPLETED AND THE REQUIRED DOCUMENTS MUST ACCOMPANY THIS APPLICATION.

1. WRITTEN DESCRIPTION OF PROJECT
   a. Description of existing structure(s) and environmental setting, including their historical features and significance:

   Roof repair. Install shingles & flashing. Replace roof sheathing as needed.
   Single Family

   b. General description of project and its effect on the historic resource(s), the environmental setting, and, where applicable, the historic district:

   Shingles same color but different style.

2. SITE PLAN
   Site and environmental setting, drawn to scale. You may use your plot. Your site plan must include:
   a. the scale, north arrow, and date;
   b. dimensions of all existing and proposed structures; and
   c. site features such as walkways, driveways, fences, ponds, streams, trash dumpsters, mechanical equipment, and landscaping.

3. PLANS AND ELEVATIONS
   You must submit 2 copies of plans and elevations in a format no larger than 11" x 17". Plans on 8 1/2" x 11" paper are preferred.
   a. Schematic construction plans, with marked dimensions, indicating location, size and general type of walls, window and door openings, and other fixed features of both the existing resources and the proposed work.
   b. Elevations (facade), with marked dimensions, clearly indicating proposed work in relation to existing construction and, when appropriate, context. All materials and fixtures proposed for the exterior must be noted on the elevations drawings. An existing and a proposed elevation drawing of each facade affected by the proposed work is required.

4. MATERIAL SPECIFICATIONS
   General description of materials and manufactured items proposed for incorporation in the work of the project. This information may be included on your design drawings.

5. PHOTOGRAPHS
   a. Clearly labeled photographic prints of each facade of existing resource, including details of the affected portions. All labels should be placed on the front of photographs.
   b. Clearly labeled photographic prints of the resource as viewed from the public right-of-way and of the adjoining properties. All labels should be placed on the front of photographs.

6. TREE SURVEY
   If you are proposing construction adjacent to or within the dripline of any tree 6" or larger in diameter (at approximately 4 feet above the ground), you must file an accurate tree survey identifying the size, location, and species of each tree of at least that dimension.

7. ADDRESSES OF ADJACENT AND CONFRONTING PROPERTY OWNERS
   For ALL projects, provide an accurate list of adjacent and confronting property owners (not tenants), including names, addresses, and zip codes. This list should include the owners of all lots or parcels which adjoin the parcel in question, as well as the owner(s) of lot(s) or parcel(s) which lie directly across the street/highway from the parcel in question.

PLEASE PRINT (IN BLUE OR BLACK INK) OR TYPE THIS INFORMATION ON THE FOLLOWING PAGE.
PLEASE STAY WITHIN THE GUIDES OF THE TEMPLATE, AS THIS WILL BE PHOTOCOPIED DIRECTLY ONTO MAILING LABELS.
### HAWP Application: Mailing Addresses for Notifying

[Owner, Owner’s Agent, Adjacent and Confronting Property Owners]

<table>
<thead>
<tr>
<th>Owner’s mailing address</th>
<th>Owner’s Agent’s mailing address</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Margaret Mauck</strong></td>
<td><strong>6. Perez</strong></td>
</tr>
<tr>
<td>7420 Carroll Ave</td>
<td>3516 Asbury Ct</td>
</tr>
<tr>
<td>Takoma Park, MD 20912</td>
<td>Woodbridge, VA 22192</td>
</tr>
</tbody>
</table>

**Adjacent and confronting Property Owners** mailing addresses

<table>
<thead>
<tr>
<th>Name</th>
<th>Mailing Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hume John</td>
<td>7422 Carroll Ave</td>
</tr>
<tr>
<td></td>
<td>Takoma Park, MD 20912</td>
</tr>
<tr>
<td>Levine David</td>
<td>7423 Carroll Ave</td>
</tr>
<tr>
<td></td>
<td>Takoma Park, MD 20912</td>
</tr>
<tr>
<td>Velasquez Gustavo</td>
<td>7418 Carroll Ave</td>
</tr>
<tr>
<td></td>
<td>Takoma Park, MD 20912</td>
</tr>
<tr>
<td>Bethune Sophie</td>
<td>7425 Carroll Ave</td>
</tr>
<tr>
<td></td>
<td>Takoma Park, MD 20912</td>
</tr>
</tbody>
</table>
REMOVE EXISTING ROOFING. INSTALL NEW SHINGLES & FLASHING. REPLACE ROOF CDX/OSBP SHEATHING AS NEEDED.

*NOTE: ROOF PITCH & HEIGHT TO REMAIN THE SAME.
REMOVE EXISTING ROOFING. INSTALL NEW SHINGLES & FLASHING. REPLACE ROOF CDX/OSBP SHEATHING AS NEEDED.

*NOTES:
ROOF PITCH & HEIGHT TO REMAIN THE SAME.
ADD ICE & WATER SHIELD AS REQUIRED BY 2015 IRC.

Abreviations:
ex. existing
e.tr. existing to remain

---

1/2" cd-ext. plywood roof sheathing - replace as needed

---

roof shingles
drip cap

---

gutter w/ downspout & splashblock

---

bldg. paper

---

ex. rafters
ex. ceiling joists
ex. insulation
ex. drywall

---

ex. insulation
ex. drywall
ex. wall studs

---

1x fascia (e.tr.)
vented soffit (e.tr.)
hurricane tie (e.tr.)
double top plate (e.tr.)
siding (e.tr.)
bldg. paper (e.tr.)
wall sheathing (e.tr.)
Technical Data Sheet
Landmark® Premium Shingles
Landmark® PRO/Architect 80 Shingles (NW Region only)
Landmark® PRO Shingles
Landmark® Shingles

PRODUCT INFORMATION
Landmark shingles reflect the same high manufacturing standards and superior warranty protection as the rest of CertainTeed’s line of roofing products. Landmark Premium (and Algae Resistant-AR), Landmark PRO (and AR) and Landmark (and AR) are built with the industry's toughest fiber glass mat base, and their strict dimensional tolerance assures consistency. Complex granule color blends and subtle shadow lines produce a distinctive color selection. Landmark is produced with the unique NailTrak® nailing feature. Please see the installation instruction section below for important information regarding NailTrak.

In the Northwest Region Landmark PRO (AR) is double-branded as Landmark PRO/Architect 80 (AR).

Landmark algae-resistant (AR) shingles have the additional attribute of resisting the growth of algae especially in damp regions. AR shingles are not available in all regions.

Colors: Please refer to the product brochure or CertainTeed website for the colors available in your region.

Limitations: Use on roofs with slopes greater than 2° per foot. Low-slope applications (2° to 4° per foot) require additional underlayment. In areas where icing along eaves can cause the back-up of water, apply CertainTeed WinterGuard® Waterproofing Shingle Underlayment, or its equivalent, according to application instructions provided with the product and on the shingle package.

Product Composition: Landmark Series shingles are composed of a fiber glass mat base. Ceramic-coated mineral granules are tightly embedded in carefully refined, water-resistant asphalt. Two pieces of the shingle are firmly laminated together in a special, tough asphaltic cement. All Landmark shingles have self-sealing adhesive strips.

Applicable Standards
ASTM D3018 Type I
ASTM D3462
ASTM E108 Class A Fire Resistance
ASTM D3161 Class F Wind Resistance
ASTM D7158 Class H Wind Resistance
UL 790 Class A Fire Resistance

<table>
<thead>
<tr>
<th>Technical Data:</th>
<th>Landmark (and AR)</th>
<th>Landmark PRO* (and AR)</th>
<th>Landmark Premium (and AR)</th>
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</thead>
<tbody>
<tr>
<td>Weight/Square (approx.)</td>
<td>222 / 238 lb **</td>
<td>250 / 270 lb **</td>
<td>300 lb</td>
</tr>
<tr>
<td>Dimensions (overall)</td>
<td>13 1/4&quot; x 38 3/4&quot;</td>
<td>13 1/4&quot; x 38 3/4&quot;</td>
<td>13 1/4&quot; x 38 3/4&quot;</td>
</tr>
<tr>
<td>Shingles/Square (approx.)</td>
<td>66</td>
<td>66</td>
<td>66</td>
</tr>
<tr>
<td>Weather Exposure</td>
<td>5 5/8&quot;</td>
<td>5 5/8&quot;</td>
<td>5 5/8&quot;</td>
</tr>
</tbody>
</table>

*Includes Landmark PRO AR/Architect 80
**Dependent on manufacturing location
INSTALLATION
The following is a general summary of the installation methods. Detailed installation instructions are supplied on each bundle of Landmark shingles and must be followed. Separate application sheets may also be obtained from CertainTeed.

Roof Deck Requirements: Apply shingles to minimum 3/8" thick plywood, minimum 7/16" thick non-veneer (e.g. OSB), or minimum 1" thick (nominal) wood decks. The plywood or non-veneer decks must comply with the specifications of APA-The Engineered Wood Association.

Ventilation: Provisions for ventilation should meet or exceed current HUD Standards. To ensure adequate balance ventilation, use a combination of continuous ridge ventilation (using CertainTeed Ridge Vent products, or a comparable product with an external baffle) combined with soffit venting.

Valleys: Valley liner must be applied before shingles. The Closed-Cut valley application method is recommended, using CertainTeed WinterGuard Waterproofing Shingle Underlayment or its equivalent to line the valley prior to being fully covered by the shingles.

Underlayment:
On slopes 4° per foot or greater, CertainTeed recommends one layer of DiamondDeck® or RoofRunner™ Synthetic Underlayment, or Roofers' Select® High-Performance shingle underlayment, or shingle underlayment meeting ASTM D226, D4869 or ASTM D6757. Always ensure sufficient deck ventilation, and take particular care when DiamondDeck, RoofRunner, or other synthetic underlayment is installed. For UL fire rating, underlayment may be required. Corrosion-resistant drip edge is recommended and should be placed over the underlayment at the rake and beneath the underlayment at the eaves. Follow manufacturer's application instructions.

On low slopes (2" up to 4" per foot), apply one layer of CertainTeed’s WinterGuard Waterproofing Shingle Underlayment (or equivalent meeting ASTM D1970) over the entire roof deck. Or, in areas not prone to snow or ice apply two layers of 36" wide felt shingle underlayment lapped 18", or two layers of CertainTeed's DiamondDeck, RoofRunner or other synthetic underlayment per the manufacturer's low slope application instructions. Shingle underlayment should meet ASTM D6757, ASTM D4869 or ASTM D226. Ensure sufficient deck ventilation when these types of underlayment are installed. Specific and more detailed installation instructions can be found on product packaging and in the CertainTeed Shingle Applicator's Manual.

Fastening (NailTrak):
Low & Standard Slopes: On low and standard slopes, four nails are required per shingle. There are three nail lines on NailTrak shingles. Position nails vertically between the upper and lower nailing-guide lines. It is acceptable to nail between either the middle and lower lines, or between the upper and middle lines. Nails must be of sufficient length to penetrate into the deck 3/4" or through the thickness of the decking, whichever is less. They are to be located 1" and 12" in from each side of the shingle (see instructions on product wraps). Nails are to be 11 or 12 gauge, corrosion-resistant roofing nails with 3/8" heads.

Steep Slopes: On slopes greater than 21° per foot, fasten each shingle with six nails and four spots of roofing cement placed under each shingle according to application instructions provided on the shingle package. Fasteners must penetrate the two-layer common bond area that is indicated by the middle and lower NailTrak lines, also illustrated on the shingle package.
Application: The recommended application method is the 'Five-Course, Diagonal Method' found on each bundle of shingles. In this method, shingle course offsets are 6" and 11". Instructions also may be obtained from CertainTeed. These shingles may be used for new construction or for reroofing over existing Metric-sized shingles.

Flashing: Use corrosion-resistant metal flashing.

Hips and Ridges: For capping hip and ridge apply CertainTeed Shadow Ridge®, Cedar Crest® or Mountain Ridge® shingles of a like color.

MAINTENANCE
These shingles do not require maintenance when installed according to manufacturer's application instructions. However, to protect the investment, any roof should be routinely inspected at least once a year. Older roofs should be looked at more frequently.

WARRANTY
Landmark Premium (and AR), Landmark PRO/Architect 80 AR, Landmark PRO (and AR), and Landmark (and AR) shingles carry a lifetime limited, transferable warranty to the consumer against manufacturing defects. In addition, Landmark Premium (and AR), Landmark Premium/Architect 80, Landmark PRO (and AR), and Landmark (and AR) carry 10-years of SureStart™ Protection. For specific warranty details and limitations, refer to the warranty itself (available from the local supplier, roofing contractor or on-line at www.certainteed.com).

FOR MORE INFORMATION
Sales Support Group: 800-233-8990
Web site: www.certainteed.com
See us at our on-line specification writing tool, CertaSpec®, at www.certainteed.com/certaspes.
LANDMARK® COLOR PALETTE

Atlantic Blue
Birchwood
Burnt Sienna
Cottage Red
Driftwood
Georgetown Gray
Moiré Black
Pewterwood

[Image of roof shingles in various colors]

Resawn Shake
The Buyer(s) listed above hereby jointly and severally agree to purchase the goods and/or services listed herein, in accordance with the prices and terms described in this "Agreement."

**Roofing Job Specifications**

- ✓ 1. Obtain all necessary insurance  
- ✓ 2. Arrange for preinstallation measure  
- ✓ 3. Deliver all materials to project site.  
- ✓ 4. Clean up and dispose of all job-related debris. (Note: Roof removal can cause considerable dust in attic area. Please cover or remove attic items as necessary as LFH is not responsible for damage or attic clean up.)  
- ✓ 5. Long Fence and Home is not responsible for any interior trim work surrounding skylights. Any post installation dipping, bowing or sloping due to existing structural conditions of the roof. Satellite reception once reinstalled. Please be prepared to contact your satellite provider post installation.  
- ✓ 6. Long Fence and Home is not liable for any gutters/guard systems installed by another company and not taken down prior to installation of the new roof.

**Access to Driveway:**

- **Yes**
- **Satellite:** Not Applicable
- **# of Stories Above Ground:** 2
- **Surface areas NOT to be covered:** Outside sheds
- **Solar Attic Fan:** Not Applicable
- **Existing Skylights:** NO

**Job Specifications**

- **Tear Off Existing Shingles:** Yes
- **Install Shingles:** Landmark (130 MPH)
- **Shingle Color:** Resawn Shake
- **Warranty:** 50 Year Non-Prorated Transferable Warranty
- **Furnish and Install Underlayment:** Diamond Deck/Winterguard Where Applicable
- **Install Ridge Vent:** Yes
- **Replace Pipe Collars:** Yes
- **Pipe Collars Color:** Brown
- **Furnish and Install Drip Edge:** White
- **Install Apron (horizontal) Flashing in all applicable areas. Color:** White
- **Install Chimney Flashing (roof surface meets chimney) in all applicable areas. Color:** White

**Any Rotted Roof Sheathing Will Be Replaced At No Additional Cost**
Margret Mauck  
7420 Carroll Ave  
Takoma Park MD 20912  

(301) 270-9253  
Mommargaret@verizon.net  

Date: 07/16/2019  
Product Specialist: Richard Criste  
License Number:  

The Buyer(s) listed above hereby jointly and severally agree to purchase the goods and/or services listed herein, in accordance with the prices and terms described in this "Agreement."

**Gutters & Downspouts Job Specifications**

<table>
<thead>
<tr>
<th>Specification</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gutter Type</td>
<td>5&quot; Gutters</td>
</tr>
<tr>
<td>Gutter Approx. Length</td>
<td>120 LF</td>
</tr>
<tr>
<td>Gutter Color</td>
<td>30 Degree White</td>
</tr>
<tr>
<td>Downspout Type</td>
<td>2&quot; x 3&quot; Downspouts</td>
</tr>
<tr>
<td>Downspout Approx. Length</td>
<td>85 LF</td>
</tr>
<tr>
<td>Downspout Color</td>
<td>30 Degree White</td>
</tr>
<tr>
<td>Long Gutter Covers</td>
<td>120 LF</td>
</tr>
<tr>
<td>Long Gutter Cover Color</td>
<td>White</td>
</tr>
<tr>
<td>Warranty</td>
<td>20 Year Transferable Warranty</td>
</tr>
</tbody>
</table>

**Additional Details**

This space intentionally left blank
Margret Mauck  
7420 Carroll Ave  
Takoma Park MD 20912

Date: 07/16/2019  
Product Specialist: Richard Criste  
License Number: 

The Buyer(s) listed above hereby jointly and severally agree to purchase the goods and/or services listed herein, in accordance with the prices and terms described in this "Agreement."

<table>
<thead>
<tr>
<th>Homeowner’s Association Approval Required</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOA Name</td>
<td>Takoma Park city</td>
</tr>
<tr>
<td>HOA Phone</td>
<td>301-891-7100</td>
</tr>
<tr>
<td>HOA Email</td>
<td>Na</td>
</tr>
</tbody>
</table>

I confirm that the above information is accurate

| Total Purchase Price          | $18,895 |
| Deposit with Order           | $8,895  |
| Amount Due on Substantial Completion | $0    |
| Amount Financed              | $10,000 |
| Form of Deposit              | Check  |
| Deposit Notes                | Na     |

The Estimated Date of Commencement Of The Work Is 3-5 Weeks

The Estimated Completion Date Is 3-5 Weeks

I am aware that the above dates are an ESTIMATE

The Project Is Contingent Upon Obtaining 

HOA Approval

THERE ARE NO ORAL AGREEMENTS

Promotion Selected(Cannot be combined with other offers) Cash Discount

Customer Promotion Acknowledgment

It is agreed and understood by and between the parties that this Agreement, constitutes the entire understanding between the parties, and there are no verbal understandings, changing or modifying any of the terms of this Agreement. Buyer(s) hereby acknowledge that Buyer(s) has read Agreement and has received a completed, signed and dated copy of this Agreement, including the two accompanying Notice of Cancellation forms, on the date first written above. Buyer(s) acknowledge that they were orally informed of their right to cancel this transaction, and if this transaction occurred in Virginia, that Buyers(s) has received a completed Virginia Statement of Protections.
You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction (or if a Maryland resident, prior to midnight of the fifth business day after the date of this transaction, or midnight of the seventh business day after the date of this transaction if you are a Maryland resident who is at least 65 years old). See the accompanying notice of cancellation form for an explanation of this right.