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REAL ESTATE • AUCTIONEERS

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REAL ESTATE AUCTION

Live Onsite & Online Simulcast Bidding
Opening Bid: \$200,000

FEDERAL HILL

STOREFRONT BUILDING WITH APARTMENT

– Rented for \$3,400/Month –

Known As:

919 S. CHARLES STREET

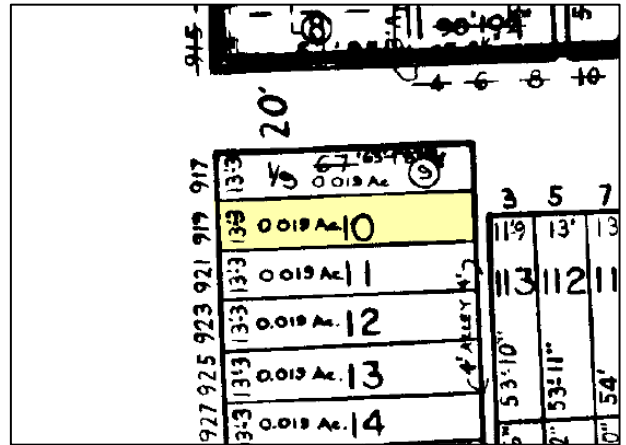
Between E. Wheeling and Hamburg Streets
Baltimore City, Maryland 21230

Online Bidding Opens

MONDAY, JUNE 8, 2026

Live Onsite Auction

**WEDNESDAY, JUNE 10, 2026
AT 11:00 A.M.**



NOTE: The information contained herein has been obtained from sources deemed reliable and is believed to be accurate. However, no express or implied warranty is made or may be inferred from any such representation. Dimensions, square footage and acreage contained herein are more or less. Prospective purchasers are encouraged to perform their own due diligence, in advance of the auction, regarding the permitted uses of the property.

GENERAL INFORMATION:

Well-located in-line storefront building and apartment in Federal Hill currently rented by Phina's Fine Linens & Gifts for \$3,400/month. The attractive building features a variety of original and updated details, including wood floors (storefront and apartment), granite and marble countertops (apartment), pressed tin ceiling and showcase front window. Situated in the heart of Federal Hill, close to Cross Street Market, M&T Bank Stadium, Federal Hill Park and the Inner Harbor, the property is well positioned in one of Baltimore's best known historic neighborhoods. The auction provides an opportunity to purchase a property with existing rental revenue in a well-demanded location.

LOCATION:

The property is located in Federal Hill, just blocks from the Inner Harbor and Federal Hill Park. World famous Cross Street Market is located one block south. The area is an historic community with recognizable Federal-style architecture and a robust entertainment district. The neighborhood is well known to Baltimore residents and visitors alike, sitting in close proximity to Downtown, Oriole Park at Camden Yards, Convention Center, and University of Maryland Baltimore Campus (Hospital, Shock Trauma, Biotech Park, Law School, etc.). Rash Field and the Baltimore Waterfront Promenade are all nearby. The property is located within Federal Hill's "Main Street" district. An abundant number of restaurants, retail storefronts and community businesses are all in the immediate area. Charles Street is among Baltimore's most significant commercial arteries, and other major commuter routes are in close proximity, including I-95, I-395, MD-295, Hanover Street (MD-2) and Charles Street. Public transportation, including metro bus service, university shuttle service, light rail and MARC train service are all within the neighborhood.

For more information about the area, please visit:

Live Baltimore – <https://livebaltimore.com/>

Federal Hill Main Street – <https://fedhill.org/>

CoDeMap – <https://cels.baltimorehousing.org/codemapv2ext/>

CityView Map – <https://experience.arcgis.com/experience/065cf51484e045a09647a05299e4eb20>

SITE:

Lot size: 0.019 acre, more or less, according to public tax records

The lot fronts 13'3" on S. Charles Street with depths of approximately 63'

Please see this auction's web page to view the: Plat and GIS Map: <https://ajbillig.com/auction/919-s-charles-street/>

ZONING:

C-1 – According to the Baltimore City Zoning District Summary, the C-1 district, "Commercial clusters or pedestrian-oriented corridors of commercial uses that serve the immediate neighborhood. Ensures compatibility between neighboring residential and commercial uses."

For more information about zoning, please visit: Department of Planning – <https://www.baltimorecity.gov/planning>

Please see this auction's web page to view the: Zoning Map: <https://ajbillig.com/auction/919-s-charles-street/>

IMPROVEMENTS & UNIT DESCRIPTIONS:

Three story brick inside-group in-line storefront building – constructed in 1920 and containing 1,781 square feet of gross building area including basement, according to public tax records.

The building is arranged as a retail store on the first floor with showroom area, office area, powder room and storage. Finishes include hardwood floors, large showroom window and transoms, pressed tin ceiling and forced air heat. The one-bedroom apartment has wood floors, granite and marble countertops, tile backsplash and more.

The whole building is occupied by Phina's Fine Linens & Gifts, rented for \$3,400/month.

TITLE:

The property is in fee simple and sold free and clear of liens.

TAXES:

Current annual real property taxes are a total of \$4,433.66 based on a full value tax assessment of \$187,867.

SUMMARY TERMS OF SALE:

Please see the contract of sale for complete terms.


Live Auction Bidders – a \$20,000 deposit, payable by cashier's check, will be required of the purchaser at time and place of sale. The deposit shall be increased to 10% of the purchase price with 24 hours at the Auctioneer's office (wire or cashier's check).

Online Auction Bidders – A 10% deposit, payable by cashier's check or wire transfer, is due from the purchaser at the Auctioneer's office by 4:00 p.m. on the day of auction. If you cannot comply with the deposit requirements, please do not participate in the auction.

Deposit funds shall be held by A. J. Billig & Co., LLC. Balance to be paid in cash at settlement, which shall take place within 45 days. If payment of the deposit or balance does not take place within the specified time, the deposit shall be forfeited and the property may be resold at the risk and expense of the Purchaser. All adjustments, including taxes, rent, all other public charges and assessments payable on a monthly or annual basis, and sanitary and/or metropolitan district charges, if any, to be adjusted for the current year to date of settlement and assumed thereafter by the Purchaser. Security deposit(s), if any, shall be adjusted at the time of settlement. The property will be sold in "AS IS" condition, and subject to the existing lease(s) of the tenant(s) in place, easements, agreements, restrictions or covenants of record affecting same, if any. The Property will be sold subject to Baltimore City violation notices, if any. Purchaser assumes the risk of loss from the date of contract forward. The Purchaser agrees to waive the right of inspection for lead paint, as provided under current Federal and State law. The Purchaser waives and releases the Seller, the Auctioneers, and their respective agents, successors and assigns from any and all claims the Purchaser and/or its successors and assigns may now have or may have in the future relating to the condition of the property, including but not limited to the environmental condition thereof. If the Seller is unable to convey good and marketable title, the Purchaser's sole remedy in law or equity shall be limited to the refund of the deposit. Upon refund of the deposit this sale shall be null and void and of no effect, and the Purchaser shall have no further claim against the Seller or Auctioneers. Recordation costs, transfer taxes and all costs incidental to settlement to be paid by the Purchaser. Time is of the essence. A 6% buyer's premium will be added to the final bid price.

Please visit this auction's web page for more photos, sample contract, and auction registration:

<https://ajbillig.com/auction/919-s-charles-street/>

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PURCHASING REAL ESTATE AT AUCTION

The following information is provided by A. J. Billig & Co., Auctioneers to assist you in understanding your purchase of a property at public auction. The material in this form is general in nature and does not limit your obligations under the contract of sale that you will be required to sign.

TERMS OF SALE: Your responsibilities as a purchaser have been advertised prior to the day of sale and will be read by the Auctioneer at the time of sale. Additional terms may be announced on the day of sale or may be posted at the sale site. The auctioneer will make important announcements regarding the property and your obligations as a purchaser. Please feel free to ask any questions regarding these terms. *Failure to comply with any of the terms of sale may cause you to forfeit your deposit and be responsible for the expenses to resell the property, as well as any deficiency incurred.*

CONDITION OF PROPERTY: The property will be sold "AS IS." Unless otherwise announced, the sellers make no representations or warranties about the condition of the property. The sellers will not make any repairs.

DEPOSIT: Your deposit will be credited toward the purchase price. If you do not comply with the "TERMS OF SALE," either published or within the contract of sale, you might lose all or part of your deposit. In addition, if you fail to settle for the property you might be obligated to pay the expenses to resell the property, including any deficiency resulting therefrom. If the "TERMS OF SALE" require you to increase your deposit above the amount specified, the Auctioneer will likely accept your personal or business check for the difference on the day of sale. Otherwise, you can bring, wire or messenger certified funds for the increased deposit within the time stated.

EXPENSES: You may be responsible for the expenses of owning the property as of the date of sale or as of the date of settlement, including taxes, utility costs and insurance. You may be required to pay interest on the amount of the purchase price, less the amount of your deposit, from the date of the sale to the date you settle for the property. We recommend that you obtain a fire insurance binder on the property immediately as of the date of sale. The purchaser will pay all of the settlement expenses, including title fees and recording costs.

SETTLEMENT: The settlement or closing period is specified within the terms of sale. If settlement is based on ratification by a Court, the ratification period is typically forty-five to sixty days, but might take longer. You will be expected to settle for the property within the specified time.

FINANCING: It is the purchaser's responsibility to obtain financing. If you plan to use a mortgage to purchase the property, we recommend that you apply for the loan immediately. If the bank must take longer than the specified time to complete the loan, the sellers may extend settlement for a short period if you can provide proof of a loan commitment. If you do not obtain the financing within the specified time for settlement, you will be in default of your contract of sale.

BIDDING PROCEDURE: At the conclusion of the announcement and question period, the auctioneer will solicit bids for the property. Bids are generally made either orally or by raising a hand. Bidding increments are made in amounts acceptable to the auctioneer, who may set a minimum bidding increment as the sale progresses. Any bid that is merely a nominal or fractional advance may be rejected by the auctioneer if in his judgement it may affect the sale injuriously. If a dispute arises between two or more bidders, the auctioneer shall decide in favor of one of the bidders, or immediately re-offer the property.

NOTE: The information contained herein has been obtained from sources deemed reliable and is believed to be accurate. However, no express or implied warranty is made or may be inferred from any such representation.

INSTRUCTIONS FOR ONLINE AUCTIONS

REGISTERING TO BID

1. Go to ajbillig.com/auctions and find the web page for the auction you are interested in.
2. Click the button: Register & Bid Online.
3. After the online bidding screen opens, click the button: Register To Bid
 - a. If you don't have an account, click: "NO ACCOUNT? SIGN UP HERE"
 - b. If you already have an account, enter your login information.
4. Enter your contact information and agree to the terms of sale and terms of use.
5. Enter your credit card* information to confirm your identity. You will NOT be charged the deposit amount.
6. After completing the registration steps, you will be redirected to the online bidding screen.

INSTRUCTIONS FOR ONLINE BIDDING

1. The online bidding screen will display information such as time left in the auction, starting bid, and your personal max bid (if you have placed a max bid). Once bidding has started, there is a tab for bids which will show all the bids that have been placed.
2. To place a new bid, click the red button which displays the current asking amount.
3. To bid a custom amount, click the arrow at the right of the bid button and choose: Bid a specific amount.
4. Once a bid amount is entered, the system will prompt you to confirm the amount that you offered. Click Confirm Bid to place your bid.
5. To place a max bid before the auction begins, click on the prebid button and enter the maximum amount that you plan on offering for the property. The system will autobid for you up to that point. If you would like to place a max bid while the auction is live, click the arrow at the right of the bid button and choose: Create maxbid.
6. A.J. Billig will send out reminders regarding time left in the auction and other pertinent information. The menu icon on the top right of the screen will display the message board where all of the notifications will be sent.
7. For more information please call, 410-296-8440 or visit: ajbillig.com/buyers-faqs

*Depending on your bank's policies, a debit card may not be able to be used for verification purposes.

