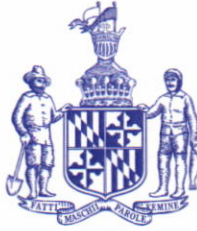


ANTHONY G. BROWN
Attorney General

WILLIAM D. GRUHN
Chief
Consumer Protection Division



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December 4, 2025

Jacob Kogan
5409 Spindrift Place
Columbia, MD 21045

IN RESPONSE REFER TO
CASE NO.: MU-523080/H-460157
Re: Gardens at Owings Mills Condo
Association

Dear Mr. Kogan:

Gardens at Owings Mills Condo Association informed us that your complaint has been resolved. Please see the enclosed response.

Thank you for bringing your complaint to our attention. By taking the time to express your concerns, you help us effectively do our job of enforcing Maryland's consumer protection laws.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Sandy Cummings".

Sandy Cummings
Mediation Specialist/Branch Manager

Enclosure