

Honesty

Integrity

Hard Work

Professionalism



## *Real Estate Auction*

**GREAT POTENTIAL! 2-STORY COLONIAL-WAITING FOR  
YOUR TLC!**

TUESDAY, NOVEMBER 17, 2020 @ 3:00 PM

617 MAPLE STREET  
WAYNESBORO, PA 17268

Open House(s):  
November 7, 2020 @ 1:00 - 2:00 pm  
November 14, 2020 @ 1:00 - 2:00 pm

717-597-9100 • 301-733-3330 • 866-424-3337

WWW. HURLEYAUCTIONS.COM



October 12, 2020

Dear Prospective Buyer,

Hurley Auctions is pleased to have been chosen to offer you this property. Please take this opportunity to inspect the property today. For your convenience, I've enclosed the following information:

General Information  
Aerial View  
Tax Parcel Snip  
Deed  
Seller's Property Disclosure  
Conditions of Public Sale  
How to Buy Real Estate at Auction  
Methods of Payment  
Financing Available

If you have any questions after reviewing this report, please don't hesitate to call me at any time. We are looking forward to seeing you at the Auction on Tuesday, November 17, 2020 @ 3:00 pm.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Hurley".

Matthew S. Hurley  
Auctioneer and Appraiser

#### **DISCLAIMER & ABSENCE OF WARRANTIES**

All information contained in this brochure & all related materials are subject to the terms & conditions outlined in the purchase agreement. Information contained in advertisements, information packet, estimated acreages, and marked boundaries are based upon the best information available to Hurley Auctions at the time of preparation & may not depict exact information on the property. **Each potential buyer is responsible for conducting his/her own independent inspection, investigations, and inquiries concerning the real estate. The information contained in this brochure is subject to verification by all parties relying on it. No liability for its accuracy, errors or omissions is assumed by seller or the Auction Company.**



# General Information

**Terms:** \$5,000 in certified funds day of auction. Balance due in 45 days. Announcements made on day of sale take precedence over all printed material. (See Payment & Financing page for detailed info.)

**Closing Location:** As agreed upon by the buyer and seller.

**Buyer possession:** Buyer will have immediate possession upon closing.

**Showing Dates:** Saturday, November 7 & 14, 2020: 1:00 PM – 2:00 PM

**General Information:** **GREAT INVESTMENT OPPORTUNITY!!** 2-Story Colonial home w/Tons of Potential! 3 Bedroom, 1 Bath, Living Room, Dining Room, Kitchen, Basement & Attic; Give it your TLC! Off-street parking, rear patio, & storage sheds.

**This home has the following features:**

- Main Bedroom (hardwood): 11x14- 2<sup>nd</sup> floor
- 2 Additional Bedrooms (hardwood): 12x12 & 10x10- 2<sup>nd</sup> floor
- Storage Room: 7x4- 2<sup>nd</sup> floor
- 1 Full Bath: main floor
- Living Room (hardwood): 14x12
- Dining Room (wood grain vinyl flooring): 12x9
- Kitchen (vinyl floor): 11x12
- Enclosed Front Porch: 20x6
- Covered Rear Patio: 12x20
- Attic: full, unfinished w/connecting stairs
- Basement: full, unfinished w/connecting stairs
- Metal Roof approximately 10 years old
- Off Street Parking
- 2 Storage Sheds

**Year House Built:** Unknown

**Lot Size:** Approximately 0.10+- acres      **House:** Approximately 1,160 square feet

**Location:** Waynesboro Boro, Waynesboro, Franklin County, PA

**Zoning:** Call Waynesboro Boro: 717-762-2101

**Taxes:** Approximately \$732.00-      **Tax ID:** 26-5C39-21

**Utilities:**

**Water:** Public    **Sewer:** Public      **Heat:** Forced Air, furnace -fuel oil    **Cooling:** None

**School District:** Waynesboro Area School District

**Local Hospital:** Waynesboro Hospital, Waynesboro; Summit Health, Chambersburg; Meritus, Hagerstown

## Aerial View





# Tax Parcel Snip



## LAND BREAKDOWN

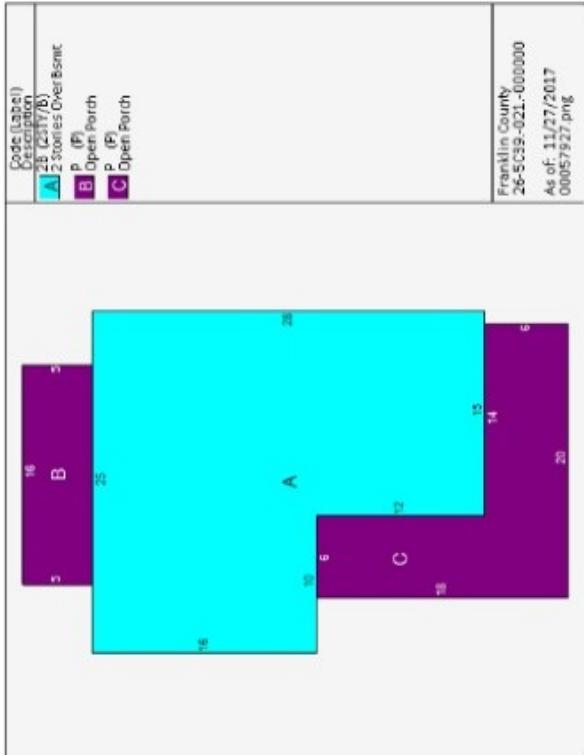
PROP TYPE:	RESIDENTIAL
USE CODE:	101
USE DESC.:	RESIDENTIAL 1 FAMILY
TERAIN:	Rolling
FRONTAGE:	30 FT
DEPTH:	150 FT
SITE SQ FT:	4500 FT
BASE ACRE:	0 ACRE(S)
STILABLE:	0 ACRE(S)
WOODED:	0 ACRE(S)
NON TILL:	0 ACRE(S)
DEED AREA:	0.1 ACRE(S)

## PROPERTY NOTES

OTHER EXIT IS BEVEL SIDING

## IMPROVEMENT INFORMATION

DWELLING:	DETACH	HEAT DISTRIBUTION:	Forced Air
STYLE:	Colonial	HEAT SOURCE:	Oil
BUILT:		COOLING:	
EFF AGE:		YEAR(S)	
GRADE:	D	WATER:	PUBLIC
LVNG AREA:	1160	SEWER:	PUBLIC
STORIES:	2	G A S:	
EXTERIOR:	OTHER	BSMT %:	
ROAD TYPE:	Paved	BSMT FIN:	
SIDEWALK:	NO	TTL RM #:	6
CLSD PRCH:	NO	FULL BATH:	1
ATTCH GAR:	NO	HALF BATH:	0
BSMT GAR:	NO	SQ FT	SQ FT
		REPLACE:	0
		BEDS:	0





# Deed

THIS DEED, made this 11<sup>th</sup> day of *February* A.D., Nineteen Hundred and Sixty-five,

BETWEEN Richard B. Barkdoll and Lorraine J. Barkdoll, his wife, of the Borough of Greencastle, Franklin County, Pennsylvania, Grantors,

AND Galen A. Smith and Rachel L. Smith, his wife, of Washington Township, Franklin County, Pennsylvania, as tenants by the entirety, Grantees.

WITNESSETH, that for and in consideration of other good and valuable consideration and the sum of one (\$1.00) dollar, in hand paid, the receipt whereof is hereby acknowledged, the said Grantors do hereby grant and convey in fee simple to said Grantees,

ALL of the following certain lot of improved real estate situate on the East side of Maple Street in the Borough of Waynesboro, Franklin County, Pennsylvania and more commonly known as Number 617 Maple Street, bounded and described as follows:

BEGINNING at a point on the curb line of Maple Street, thence East one hundred and fifty (150) feet more or less by lands now or formerly of E. E. Lehman, to a twelve (12) foot alley; thence by and with said alley South thirty (30) feet more or less to lands now or formerly of Harry Turner; thence by and with said lands West one hundred and fifty (150) feet more or less to a point on the curb line of said Maple Street; thence by and with said Maple Street North thirty (30) feet more or less to the place of beginning.

BEING the same real estate conveyed to the Grantors herein by Deed of John Henry Sank and wife dated June 7, 1963 and recorded in Franklin County Deed Book Volume 572, Page 193.

AND the said Grantors will warrant generally the property herein conveyed.

IN WITNESS WHEREOF the said Grantors have hereunto set their hands and seals the day and year first above written.

Sealed and delivered in the presence of:

Richard B. Barkdoll

Richard B. Barkdoll (SEAL)  
Richard B. Barkdoll

Rachel L. Smith

Lorraine J. Barkdoll (SEAL)  
Lorraine J. Barkdoll



# Seller's Property Disclosure

	Yes	No	Unk	N/A
1				
2				
1				

**(C) Legal**

1. Are you aware of any violations of federal, state, or local laws or regulations relating to this property?

2. Are you aware of any existing or threatened legal action affecting the property?

**(D) Additional Material Defects**

1. Are you aware of any material defects to the property, dwelling, or fixtures which are not disclosed elsewhere on this form?

*Note to Buyer: A material defect is a problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves an unreasonable risk to people on the property. The fact that a structural element, system or subsystem is at or beyond the end of the normal useful life of such a structural element, system or subsystem is not by itself a material defect.*

2. After completing this form, if Seller becomes aware of additional information about the property, including through inspection reports from a buyer, the Seller must update the Seller's Property Disclosure Statement and/or attach the inspection(s). These inspection reports are for informational purposes only.

Explain any "yes" answers in section 20: \_\_\_\_\_

**21. ATTACHMENTS**

**(A) The following are part of this Disclosure if checked:**

Seller's Property Disclosure Statement Addendum (PAR Form SDA)  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best of Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the property and to other real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS STATEMENT. Seller shall cause Buyer to be notified in writing of any information supplied on this form which is rendered inaccurate by a change in the condition of the property following completion of this form.

SELLER \_\_\_\_\_ DATE \_\_\_\_\_  
SELLER \_\_\_\_\_ DATE \_\_\_\_\_  
SELLER \_\_\_\_\_ DATE \_\_\_\_\_

**EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK**

According to the provisions of the Real Estate Seller Disclosure Law, the undersigned executor, administrator or trustee is not required to fill out a Seller's Property Disclosure Statement. The executor, administrator or trustee, must, however, disclose any known material defect(s) of the property.

DATE 6/2/20

**RECEIPT AND ACKNOWLEDGEMENT BY BUYER**

The undersigned Buyer acknowledges receipt of this Disclosure Statement. Buyer acknowledges that this Statement is not a warranty and that, unless stated otherwise in the sales contract, Buyer is purchasing this property in its present condition. It is Buyer's responsibility to satisfy himself or herself as to the condition of the property. Buyer may request that the property be inspected, at Buyer's expense and by qualified professionals, to determine the condition of the structure or its components.

BUYER \_\_\_\_\_ DATE \_\_\_\_\_  
BUYER \_\_\_\_\_ DATE \_\_\_\_\_  
BUYER \_\_\_\_\_ DATE \_\_\_\_\_



# Conditions of Public Sale

OWNED BY \_\_\_\_\_,

LOCATED AT **617 Maple St, Waynesboro, PA 17268**

1. **Highest Bidder.** The highest and best bidder shall be the Buyer. The Seller, however, reserves the right to reject any and all bids and to adjourn the sale to a subsequent date. If any disputes arise to any bid, the Seller/Auctioneer reserves the right to cause the property to be immediately put up for sale again.
2. **Real Estate Taxes.** All real estate taxes for **20 20 - 21** shall be pro-rated between the Buyer and Seller to the date of settlement on a fiscal year basis. All real estate taxes for prior years have or will be paid by the Seller.
3. **Transfer Taxes.** Seller shall pay **1/2** of the realty transfer tax and Buyer shall pay **1/2** of the realty transfer tax, provided, however, that the Buyer shall be responsible for any additional transfer taxes imposed on any assignment of this Agreement by Buyer.
4. **Terms.** **\$5,000** or **%** handmoney, either in form of cash, cashier's check, or certified check when the property is struck down, and the balance, without interest, on or before **January 4, 2020** when a special warranty deed will be delivered and actual possession will be given to Buyer. The Buyer shall also sign this agreement and comply with these terms of sale.
5. **Forfeiture.** The time for settlement shall be of the essence. If the Buyer fails to comply with these terms of sale, Seller shall have the option of retaining all deposit monies or other sums paid by Buyer on account of the purchase price as Seller shall elect: (a) as liquidated damages, in which event Buyer and Seller shall be released from further liability or obligation and this Agreement shall be null and void, or (b) on account of the purchase price, or as monies to be applied to Seller's damages as Seller may elect.
6. **Marketable Title.** A good and marketable title will be given free and clear of all liens and encumbrances. The real estate is being sold subject to restrictions and rights-of-way of record in the **Franklin** County Courthouse and which may be visible by inspection of the premises.
7. **Risk of Loss.** Seller shall maintain the property grounds, fixtures and any personal property specifically sold with the property in its present condition, normal wear and tear excepted. Seller shall bear the risk of loss for fire or other casualties until the time of settlement. In the event of damage by fire or other casualty to any property included in this sale that is not repaired or replaced prior to settlement, Buyer shall have the option of rescinding this Agreement and promptly receiving all monies paid on account of the purchase price or of accepting the property in its then condition, together with the proceeds of any insurance obtainable by Seller. Buyer is hereby notified that Buyer may insure Buyer's equitable interest in the property as of the time of execution of this Agreement.
8. **Warranty.** The Buyer expressly acknowledges and understands that the Buyer is buying the property in its present condition and that the Seller makes no representation or warranty of any kind whatsoever with regard to the condition of the premises or any components thereof, including but not limited to, the roof, the electrical system, the plumbing system, the heating system, or any other part of the structure, or any of the improvements on the land.
  - A. **Radon.** Seller has no knowledge concerning the presence or absence of radon. The Seller makes no representation or warranty with regard to radon or the levels thereof.
  - B. **Lead-Based Paint.** If the house was built before 1978, the house may have lead-based paint. Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing and has no reports or records pertaining to lead-based paint and/or hazards in the housing. A lead-based pamphlet "Protect Your Family from Lead in Your House" has been given to Buyer. Buyer waives any ten (10) day lead-based paint assessment period.
  - C. **Home Inspection.** Buyer has inspected the property. Buyer understands the importance of getting an independent home inspection and has thought about this before bidding upon the property and signing this Agreement.
  - D. **Fixtures and Personal Property.** Included in the sale and purchase price are all existing items presently installed in the property, including plumbing, heating, lighting fixtures (including, if present upon the property, chandeliers and ceiling fans; water treatment systems; pool and spa equipment; garage door openers and transmitters; television antennas; shrubbery, plantings and unpotted trees; any remaining heating and cooking fuels stored on the property at the time of settlement; wall to wall carpeting; window covering hardware, shades, blinds; built-in air conditioners; built-in appliances; and the range/oven unless otherwise stated). No warranty is given to Buyer as to the working/functional condition of fixtures and/or personal property. All other personal property that is not a fixture is reserved to Seller, which personal property shall be removed prior to settlement.
  - E. **Ventilation/Mold.** The Seller makes no representations or warranties with regard to mold or the absence of mold, adequate or inadequate air exchange or venting, or any other matters of home construction wherein mold may be present in the real estate.
  - F. **"As Is".** The property is being sold "AS IS" at the time of sale and at the time of the settlement. The fiduciary/seller herein makes no representations or warranties as to the condition of the real estate. The Purchaser accepts the property "AS IS". The purchaser waives any claims for any liability imposed through any environmental actions. This agreement shall survive closing. A seller's disclosure has been made available to Buyer prior to the public auction and shall be exchanged by Buyer and Seller upon the signing of this agreement. If the Seller is an estate, the personal representative will not deliver a disclosure to Buyer inasmuch as they are not required by law.
9. **Financing.** Buyer is responsible for obtaining financing, if any, and this contract is in no way contingent upon the availability of financing. The Seller will not pay points, settlement costs, or otherwise render financial assistance to the Buyer in this regard.
10. **Dispute Over Handmonies.** In the event of a dispute over entitlement of handmonies deposits, the agent holding the deposit may either retain the monies in escrow until the dispute is resolved or, if possible, pay the monies into the County Court to be held until the dispute is resolved. In the event of litigation for the return of deposit monies, the agent holding handmonies shall distribute the monies as directed by a final order of the court or a written agreement of the parties. Buyer and Seller agree that, in the event any agent is joined in the litigation for the return of deposit monies, attorneys fees and costs of the agent will be paid by the party joining the agent.
11. This agreement shall survive closing.

(SEAL)

Seller

Dated: \_\_\_\_\_

(SEAL)

Seller

Telephone No. \_\_\_\_\_

## AGREEMENT OF BUYER(S)

I/We \_\_\_\_\_

Of \_\_\_\_\_

Telephone No: \_\_\_\_\_

hereby acknowledge that I/we have become the Buyer(s) of real estate known as

**617 Maple St, Waynesboro, PA 17268** for the purchase price of \$ \_\_\_\_\_ subject to the foregoing conditions of sale with which I/we agree to comply.

(SEAL)



# How to Buy Real Estate at Auction

Buying at a Hurley auction is easy and fun. We are dedicated to providing the best possible experience for our buyers.

- ❖ Do your homework! Inspect the property and review the information packet. We want you to be comfortable and confident about your purchase.
- ❖ **What does the term “Reserve” mean?** Under a reserve auction the auctioneer will submit the highest and best bid to the seller. The seller has the right to accept or reject that bid.
- ❖ **What does the term “Absolute” mean?** In an absolute auction, the property will be sold to the last and highest bidder regardless of price.
- ❖ **Do I need to pre-qualify?** No. We normally do not require any pre-qualification to bid. However, if you intend to obtain bank financing, the bank will require you to qualify for their loan. The deposit you make on auction day is not contingent upon financing. Financing information can be found on the last page of this packet.
- ❖ You will need a down payment as described in the general information section.
- ❖ Gather all available information and determine what the property is worth to you.
- ❖ The auction will begin promptly at the scheduled time. You should arrive at least 30 minutes early to register with our cashier. You will need your driver's license or another form of photo ID.
- ❖ Listen carefully to all announcements made the day of the auction. Please ask any questions you may have.
- ❖ When the auction actually begins, the auctioneer will ask for bids. He will say numbers until someone in the crowd agrees to offer the amount asked for. For example, the auctioneer may ask for \$100,000 and he may need to come down to \$75,000 until somebody agrees to bid. At this point the action begins and the bidding begins to go up. The auctioneer will call out the next bid he is looking for. If you are willing to pay that amount simply raise your hand. There may be several people bidding at first so don't be shy, raise your hand. If you feel the auctioneer doesn't see you, don't be afraid to wave your hand or call out. Eventually everyone will drop out but one bidder. At this point, if the property reaches an amount approved by the seller, the property will be sold to the high bidder. If it doesn't reach a price acceptable by the seller, the high bidder may then negotiate with the seller.
- ❖ If you are the winning bidder, you will then be declared the purchaser and will be directed how to finalize the sale by signing the sales agreement and paying the required down payment.
- ❖ It is the Buyer's responsibility to schedule the settlement with the desired settlement company. If you need assistance in locating one near you please contact us.

*Easy as 1,2,3!!!!!!!. Purchasing at auction is fun & dynamic. Enjoy the experience. If you have additional questions about auctions, please contact Hurley Auctions at 717-597-9100.*



# Acceptable Methods of Payment

Each Real Estate Auction requires that a non-refundable down payment be made at the time the property is struck down. The following methods are the only methods of payment accepted by Hurley Auction Co. Inc. unless otherwise approved by Hurley Auctions:

- 1) Cash
- 2) Certified or Cashier's Check payable to Hurley Auctions.
- 3) Personal check accompanied by a Bank Letter of Guarantee (see sample below). Letter must read as follows and must be signed by an officer of the bank.

## Letter of Guarantee

Date: (Date of letter)

To: Hurley Auctions  
2800 Buchanan Trail East  
Greencastle, PA 17225

Re: (Customer requesting Letter of Credit)

This letter will serve as your notification that (Name of Financial Institution) will honor/guarantee payment of any check(s) written by (Customer), up to the amount of (\$ X,XXX.XX).

Drawn on account # (Customer's account number).

This guarantee will apply only to the Hurley Auctions for purchases made (Date of Sale) only. **NO STOP PAYMENTS WILL BE ISSUED.**

If further information is required, please feel free to contact this office.

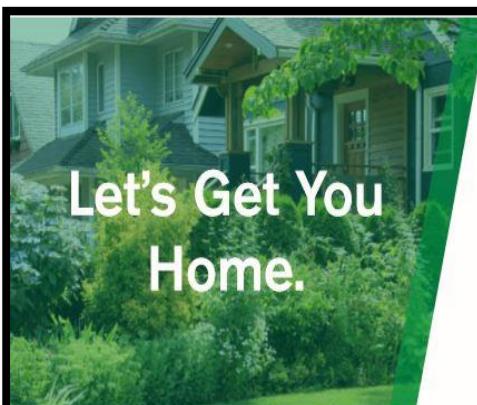
Sincerely,

Name of Officer  
Title  
Bank & Location  
Office Phone #



# Real Estate Auction Financing

Purchasing a home at auction has never been easier. In fact, each year real estate auctions become more and more popular. The following financial institutions/mortgage companies are familiar with the auction process and have representatives available to pre-qualify and assist you in all your real estate auction financing needs.



## Let's Get You Home.

**Jim Gullace**  
Loan Officer  
NMLS ID: 532690  
e: [jgullace@firsthome.com](mailto:jgullace@firsthome.com)  
c: (240) 675-0865

 First Home Mortgage Corporation NMLS ID #71603 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))



## Contact me today!

- \* USDA
- \* VA
- \* FHA
- PHFA
- \* Conventional
- Manufactured

\* Rehab options available

o: 717.590.8009 | c: 717.658.6049  
[tmeyers@unionhomemortgage.com](mailto:tmeyers@unionhomemortgage.com)

946 Lincoln Way East | Suite 5  
Chambersburg, PA 17201

 Union Home Mortgage Corp. NMLS #2220  
IO NMLS 145724 | PA 44747 | MD 13862

## Mortgage Solutions



**Rhetta Martin**  
Mortgage Originator  
NMLS # 409257  
717.261.3567  
[rhetta.martin@f-mtrust.com](mailto:rhetta.martin@f-mtrust.com)

 fmtrustonline.com

## FINANCING AND SERVICES FOR ALL YOUR AGRICULTURAL AND COUNTRY LIVING NEEDS



Heather Weeks, Doug Corl, Don Chlebowski & Emme Rickabaugh

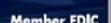
 AgChoice Farm Credit  
Cumberland Valley Branch (Chambersburg)  
**800.554.9055**  
[www.AgChoice.com](http://www.AgChoice.com)  
 Find us on  NMLS#645693



### Jeff Myers

Senior Agricultural Lender

717-503-9115  
[jeffrey.myers@midpennbank.com](mailto:jeffrey.myers@midpennbank.com)





## Real Estate Settlements

The following settlement companies are familiar with the auction process and have representatives available to assist you in all your real estate auction settlement needs.

**When details matter, choose a settlement agency you can trust. We offer exhaustive title examinations, seamless closings, iron-clad insurance, and post-settlement support.**



With 3 Locations to Better Serve Our Customers:

17A W. Baltimore Street, Greencastle, PA 17225 • 717 593-9300  
263 Lincoln Way East, Chambersburg, PA 17201 • 717 753-3620  
201 S. 2nd Street, McConnellsburg, PA 17233 • 717 485-9244

*To Speak to a Title  
Professional Contact:*

**Vicki Ott**  
*Owner*



Vicki.Ott@aplussettlementservices.com  
www.partnerwithaplus.com



"An Attorney At Every Settlement"

Real Estate Settlement Services, Inc.

Clinton T. Barkdoll, Attorney/Title Agent  
Susan E. Shetter, Title Agent

9 East Main Street  
Waynesboro, PA 17268

Telephone 717-762-3374  
Facsimile 717-762-3395  
Email sue@kullalaw.com



**Buchanan Settlement  
Services, Ltd., Inc**

Dawn E. Monn  
Title Agent

www.BuchananSettlements.com

2025 East Main Street  
Waynesboro, PA 17268

Ph: 717.762.1415 x105  
Ph: 717.263.5001 x 105  
Fax: 717.765.0172

E-mail: jevanslaw-buchanan@supernet.com



## Real Estate Settlements

When it comes to your real estate closings and title insurance needs, don't settle for less than the best.

Settle with Madison.



Robin Mull  
Partner/Owner  
[robin.mull@madisonsettlements.com](mailto:robin.mull@madisonsettlements.com)

**Madison**  
Settlement Services

946 Lincoln Way East  
Chambersburg, PA 17201  
717.264.4534



Kristen Parr  
Assistant Manager  
[kristen.parr@madisonsettlements.com](mailto:kristen.parr@madisonsettlements.com)

Behind the scenes. Ahead of the curve.



Lesa Davis

*Signature*  
SETTLEMENTS  
**TRI-STATE**<sup>®</sup>

Licensed in MD, PA & WV  
1185 Mount Aetna Road  
Hagerstown, Maryland 21740  
Phone: 301-797-0600 Fax: 301-797-3511  
Cell: 301-471-4839  
[lesadavis@tristatesettlements.com](mailto:lesadavis@tristatesettlements.com)

*Thank you for inquiring about our services. We appreciate your interest in our company and the auction method of marketing.*

### **ABOUT OUR COMPANY**

Hurley Auctions is a full service, full time Auction Company with a well-trained staff ready to assist you in obtaining your sales goals. We are recognized as leaders in the auction industry, having successfully conducted hundreds of real estate and personal property auctions annually.

### **OUR MISSION**

Hurley Auctions' mission is to provide the highest possible auction and appraisal services available. We do this through honesty, integrity, professionalism, and hard work. We are committed to treating each client with the utmost respect. We handle each auction professionally and to the best of our ability. Our success is measured by the ultimate satisfaction of all those whom we serve.



Headquarters  
2800 Buchanan Trail East  
Greencastle, PA 17225  
Matthew S. Hurley Lic. PA-AU0033413L  
WV-1830 \* MD \* FL-AU4597  
R. Eugene Hurley PA Lic. AU003793L

717-597-9100  
301-733-3330  
866-424-3337

