

Honesty

Integrity

Hard Work

Professionalism



## *Real Estate Auction*

***GIVE THIS BRICK RANCHER A FRESH LOOK! LOCATED IN QUIET SUBDIVISION IN BEAUTIFUL BLUE RIDGE SUMMIT!***

WEDNESDAY, MAY 19, 2021 @ 3:00 PM

15630 NORTHWOOD CT  
BLUE RIDGE SUMMIT, PA 17214

Open House(s):

May 8, 2021 @ 3:00 - 4:00 pm  
May 15, 2021 @ 3:00 - 4:00 pm



April 22, 2021

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 Card Snip  
Deed  
Plat  
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 Wednesday, May 19, 2021 @ 3:00 pm.

Sincerely,

A handwritten signature in black ink that reads "Matt Hurley". The signature is written in a cursive, flowing style.

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 of sale. (See Payment & Financing page for detailed info.) Announcements made on the 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, May 8 & 15: 3:00 – 4:00 PM

**General Information:** **BRICK RANCHER W/TONS OF POTENTIAL!** 3 Bedroom, 1 Bath, Living Room w/fireplace, Combined Dining/Kitchen, full basement, & attached 1-car Garage; Located on quiet, 0.5+-Acre lot in Northwood Development.

**This home has the following features:**

- Primary Bedroom (hardwood floors): 13x12
- Bedroom 2 (hardwood floors): 11x10
- Bedroom 3 (hardwood floors): 11x10
- Full Bath (tile floor): tub/shower combo
- Living Room ((hardwood floors): 14x20, fireplace w/wood stove insert
- Eat-In Kitchen (vinyl): 13x24, dining area, breakfast bar; stove & refrigerator conveys
- Basement: full, unfinished
  - Laundry area: washer & dryer conveys
  - 2 sump pumps
- Front Covered Porch: 4x21
- Rear Patio: 21x8
- Attached 1-Car Garage: 23x11

**Year Built:** Approximately 1964

**Lot Size:** Approximately 0.46+- acres

**House Size:** Approximately 1,232 square feet

**Utilities:**

**Water:** Public

**Sewer:** Public

**Heat:** Baseboard – Furnace, fuel oil

**Cooling:** Window Unit

**Location:** Blue Ridge Summit, Washington Township, Franklin County, PA

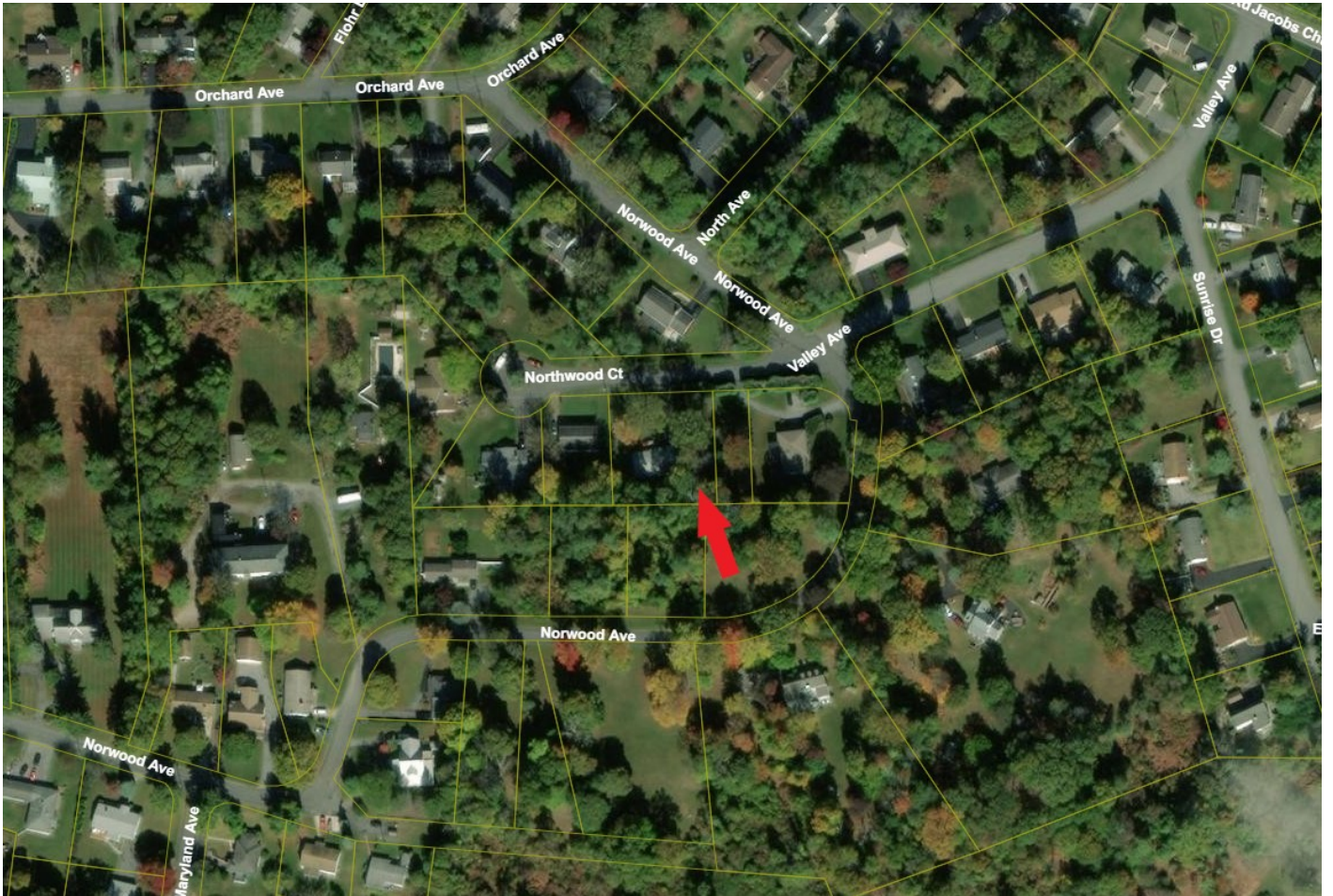
**Zoning:** Call Washington Township: (717)762-3128

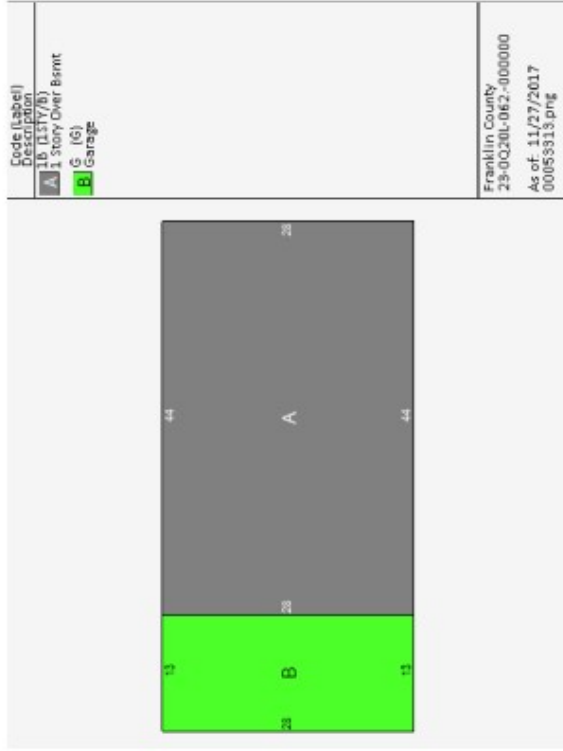
**Taxes:** Approximately \$2,240.00 **Tax ID:** 23-Q20L-62

**School District:** Waynesboro Area School District

**Local Hospital:** Wellspan Waynesboro Hospital, Waynesboro; WellSpan Chambersburg Hospital, Chambersburg; Meritus, Hagerstown

# Aerial View





### IMPROVEMENT INFORMATION

<b>DWELLING:</b>	DETACH	<b>HEAT DISTRIBUTION:</b>	Hot Water
<b>STYLE:</b>	Ranch	<b>HEAT SOURCE:</b>	Oil
<b>BUILT:</b>	1964	<b>COOLING:</b>	
<b>EFF AGE:</b>	55 YEAR(S)	<b>WATER:</b>	
<b>GRADE:</b>	B	<b>SEWER:</b>	
<b>LVNG AREA:</b>	1,232 SQ FT	<b>GAS:</b>	
<b>STORIES:</b>	1	<b>BSMT %:</b>	100
<b>EXTERIOR:</b>	BRICK	<b>BSMT FIN:</b>	0 SQ FT
<b>ROAD TYPE:</b>		<b>TTL RM #:</b>	5
<b>SIDEWALK:</b>	NO	<b>FULL BATH:</b>	1
<b>CLSD PRCH:</b>	NO	<b>AREA:</b>	0 SQ FT
<b>ATTCH GAR:</b>	YES	<b>AREA:</b>	364 SQ FT
<b>BSMT GAR:</b>	NO	<b>AREA:</b>	0 SQ FT
		<b>BEDS:</b>	0



### LAND BREAKDOWN

<b>PROP TYPE:</b>	RESIDENTIAL
<b>USE CODE:</b>	101
<b>USE DESC.:</b>	RESIDENTIAL 1 FAMILY
<b>TERRAIN:</b>	
<b>FRONTAGE:</b>	138 FT
<b>DEPTH:</b>	145 FT
<b>SITE SQ. FT.:</b>	20,010 FT
<b>BASE ACRE:</b>	0.00 ACRE(S)
<b>TILLABLE:</b>	0.00 ACRE(S)
<b>WOODED:</b>	0.00 ACRE(S)
<b>NON TILL:</b>	0.00 ACRE(S)
<b>DEED AREA:</b>	0.46 ACRE(S)

### PROPERTY INFORMATION

<b>DESC:</b>	Tax Parcel
<b>UPI:</b>	23-0Q20L-062-000000
<b>PARENT:</b>	UNKNOWN
<b>CONTROL:</b>	00053313
<b>TAX DIST:</b>	23
<b>MUNICIPALTY:</b>	Washington Township
<b>SCHL DIST:</b>	Waynesboro Area School District (WASD)
<b>LOT #:</b>	LOT 13 SECTION A
<b>ADDRESS:</b>	15630 NORTHWOOD COURT

# Deed

## This Deed,

MADE the -2nd- day of June  
 in the year nineteen hundred and sixty-four (1964)

Between J. Harvey Gearhart and Ethel Smith McDaniel Gearhart, his wife, of  
 Washington Township, Franklin County, Pennsylvania. - - - - - Grantors,

AND Calvin Albert King and Clara Louise King, his wife, of Washington Township,  
 Franklin County, Pennsylvania, as tenants by the entirety - - - - - Grantees

Witnesseth That in consideration of other valuable considerations and the  
 sum of Two (\$2.00) - - - - -

Dollars, 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 described tract of real estate lying and being situate  
 in Blue Ridge Summit, Washington Township, Franklin County, Pennsylvania,  
 bounded and described as follows:

BEGINNING at a point distant south 86 degrees 30 minutes east  
 47.5 feet from an iron pin marking the northwesternmost corner  
 of Lot No. 14, Section "A" of the Northwood Development; thence  
 by the easternmost one-half of Lot No. 13A, south 3 degrees 30  
 minutes east 150 feet to a point on the northernmost boundary  
 of Lot No. 15; thence by the same and Lots Nos. 16 and 17, south  
 88 degrees 30 minutes west 137.57 feet to a point; thence by Lot  
 No. 12, north 3 degrees 30 minutes west 145.05 feet to a point  
 on the southerly side of a proposed avenue; thence by the same,  
 north 86 degrees 30 minutes east 137.5 feet to a point, the  
 place of beginning. Being all of Lot No. 13 and the westernmost  
 one-half of Lot No. 13A, Section "A" of the Northwood Develop-  
 ment, as laid out by John H. McClellan, C.S., February 23, 1962,  
 for J. Harvey Gearhart.



Being part of a larger tract of land conveyed to J. Harvey Gearhart and  
 Elsie E. Gearhart, his wife, by the First National Bank & Trust Company in  
 Waynesboro, Administrator c.t.a. of the Estate of Annie G. Norwood, by deed  
 dated November 11, 1944, and recorded in Franklin County Deed Book Vol. 329,  
 Page 406. Elsie E. Gearhart died November 6, 1946, and J. Harvey Gearhart  
 thereby became vested with full title as surviving tenant by the entirety.  
 J. Harvey Gearhart subsequently remarried and Ethel Smith McDaniel Gearhart,  
 his present wife, joins in this conveyance.



School District of Washington  
 Township, Franklin County, Pa.  
 Tax on Deeds Resolution, 1957

Amount of Tax \$2.00

Received Payment *Paul H. [Signature]*  
 Collector

# Deed

And the said grantors will warrant generally the property hereby conveyed.

In witness whereof said grantors have hereunto set their hands and seal as, the day and year first above written.

Sealed and delivered in the presence of  
*Audrey N. Dalley* ..... Audrey N. Dalley, as to both  
*J. Harvey Gearhart* ..... J. Harvey Gearhart (SEAL)  
*Ethel Smith McDaniel Gearhart* ..... Ethel Smith McDaniel Gearhart (SEAL)

COPY

Received on the day of the date of the within or foregoing Deed, of the above named grantee .....

Witness: .....

State of Pennsylvania, }  
 County of .. Franklin } ss.

On this .....-2nd-..... day of ..... June..... A. D. 1964, before me, a notary public, in and for Said State and County, personally came the above named J. Harvey Gearhart and Ethel Smith McDaniel Gearhart, his wife, and acknowledged the foregoing deed to be ... their.... act and deed, and desired the same to be recorded as such.

Witness my hand ... and notarial.... seal, the day and year aforesaid.  
*Audrey N. Dalley*  
 Notary Public

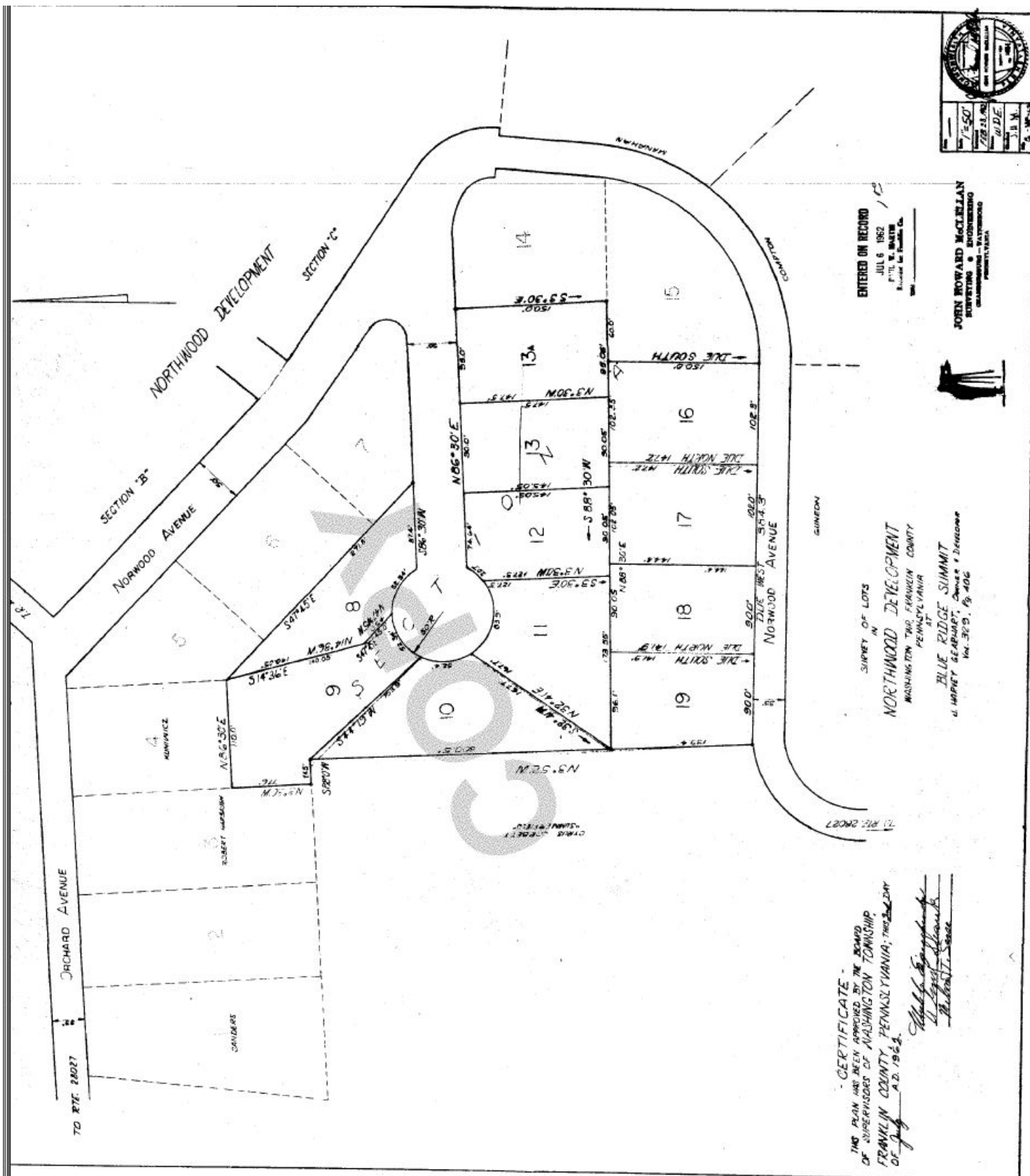
My commission expires .....  
 AUDREY N. DAILEY, Notary Public  
 My Commission Expires April 14, 1967  
 Blue Ridge Summit Pa., Franklin Co.

**CERTIFICATE OF RESIDENCE**  
 I hereby certify that the precise residence of the grantees herein is:  
 Blue Ridge Summit, Washington Township, Franklin County, Pennsylvania

Witness my hand this 29 day of June, 1964.

*[Handwritten signature]*

# Plat



ENTERED ON RECORD  
 JUL 6 1962  
 PHIL. W. BLAIR  
 Recorder for Public Co.

**JOHN HOWARD MCCLELLAN**  
 SURVEYING & ENGINEERING  
 WASHINGTON, PENNSYLVANIA



SURVEY OF LOTS  
 IN  
**NORTHWOOD DEVELOPMENT**  
 WASHINGTON TWP, FRANKLIN COUNTY  
 PENNSYLVANIA  
**BLUE RIDGE SUMMIT**  
 G. HARVEY GEARHART, Owner & Designer  
 Vol. 329, Pg. 406

**CERTIFICATE**  
 THIS PLAN HAS BEEN APPROVED BY THE BOARD  
 OF SUPERVISORS OF WASHINGTON TOWNSHIP  
 FRANKLIN COUNTY, PENNSYLVANIA, THIS 22<sup>ND</sup> DAY  
 OF July, A.D. 1962.

*John H. McCellan*  
 Surveyor





# 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.

*[Handwritten Signature]*

DATE \_\_\_\_\_

**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

## CONDITIONS OF PUBLIC SALE OF REAL ESTATE

OWNED BY \_\_\_\_\_,  
LOCATED AT 15630 Northwood Ct, Blue Ridge Summit, PA 17214

- 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.
- 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.
- 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.
- 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 July 5, 2021 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.
- 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.
- 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.
- 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.
- 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.
  - 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.
  - 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.
  - 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.
  - 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 unspotted 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; and built-in appliances. 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.
  - 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.
  - "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.
- 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.
- Dispute Over Handmonies.** In the event of a dispute over entitlement of handmoney 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 handmoney 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.
- This agreement shall survive closing.



# 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** (payments of \$10,000 and above require completion of IRS Form 8300)
- 2) **Certified or Cashier's Check** payable to Matthew S. Hurley Auction Co. Inc.
- 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.

## Bank Letter of Guarantee

Date: (Date of letter)

To: Matthew S. Hurley Auction Co. Inc  
2800 Buchanan Trail East  
Greencastle, PA 17225

Re: (Full Name of Customer requesting Letter of Guarantee)

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 Matthew S. Hurley Auction Co. Inc 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.

**DREAM IT. OWN IT.**

*Our local team specializes in financing your farm, land and country home dreams.*



Heather Weeks | Doug Corl | Lyndsey Frey | Chris Jeffcoat | Kurt Beshore

Cumberland Valley  
Branch (Chambersburg)  
**800.554.9055**  
[www.AgChoice.com](http://www.AgChoice.com)



**AgChoice  
Farm Credit**

Find us on   NMLS #645693



**MID PENN BANK**  
AGRICULTURAL SERVICES

**COMMITTED TO THE  
AGRICULTURAL  
COMMUNITY**

**JEFF MYERS**  
SENIOR AGRICULTURAL LENDER  
[JEFFREY.MYERS@MIDPENNBANK.COM](mailto:JEFFREY.MYERS@MIDPENNBANK.COM)  
717-503-9115

Member FDIC



# Real Estate Auction Financing


*Mortgage Solutions* **F&M TRUST**



**Rhetta Martin**  
Mortgage Originator  
NMLS # 409257  
717.261.3567  
rhetta.martin@f-mtrust.com

Member **FDIC** [fmtrustonline.com](http://fmtrustonline.com)

**Brittini Alexis Pereschuk**  
Mortgage Loan Originator



Office: 717-530-2514  
Cell: 717-660-0450  
Fax: 717-597-8251  
bpereschuk@orrstown.com@orrstown.com  
NMLS# 1400678  
308 Carolle Street  
Greencastle, PA 17225

**ORRSTOWN BANK**  
Orrstown.com

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

**Contact me today!**



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

\* Rehab options available

**Tammy Meyers,**  
Loan Officer  
o: 717.590.8009 | c: 717.658.6049  
[tmeyers@unionhomemortgage.com](mailto:tmeyers@unionhomemortgage.com)

946 Lincoln Way East | Suite 5  
Chambersburg, PA 17201

**UNIONHOME MORTGAGE**  
Union Home Mortgage Corp. NMLS #2229  
ID NMLS 145724 | PA 44747 | MD 13862



## 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.

# APLUS

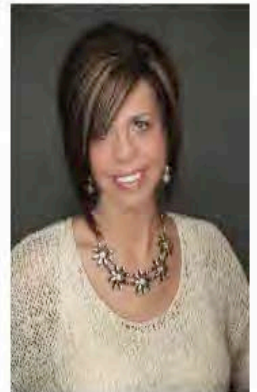
SETTLEMENT SERVICES, INC.

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.**

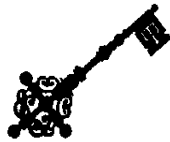
Clinton T. Barkdoll, Attorney/Title Agent  
Susan E. Shetter, Title Agent

9 East Main Street  
Waynesboro, PA 17268

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



# Real Estate Settlements



## Olde Towne Title

It's Not Just a Settlement – It's an Experience!

**Our Mission is to provide outstanding and unparalleled service at a fair and reasonable price.**

**Olde Towne Title** has created an experience that cannot be found anywhere else!

**Olde Towne Title** is conveniently located in Washington and Frederick Counties in order to serve our customers in Maryland and Pennsylvania. We are dedicated to providing service the Olde Fashioned Way. We are an owner-operated company, not a franchise office. Therefore, 100% of our time and attention is concentrated on you, the local community.

**Where you have your settlement is your choice...Choose a Team of Professionals who have your best interest at heart...Choose Olde Towne Title.**

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

Settle with Madison.



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Behind the scenes. Ahead of the curve.



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*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.



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