

Honesty

Integrity

Hard Work

Professionalism



Real Estate Auction

***RANCHER W/DETACHED GARAGE ON 6.8+-PARTIALLY
WOODED ACRES! GREAT COUNTRY SETTING!***

WEDNESDAY, MAY 25, 2022 @ 3:00 PM

4126 COSEYTOWN RD
GREENCASTLE, PA 17225

Open House(s):
May 14, 2022 @ 1:00 - 2:00 pm
May 21, 2022 @ 1:00 - 2:00 pm



April 19, 2022

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
Plats
Deeds
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 25, 2022 @ 3:00 pm.

Sincerely,

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 14 & 21: 1:00 – 2:00 PM

General Information: **RANCHER W/DETACHED GARAGE ON 7+-COUNTRY ACRES--** Home has 2 Bedrooms, 1 bath, Living Room w/woodstove, Dining Room, den, kitchen, basement & attic; Spacious 24x34 3-Bay detached garage w/loft! Located on 6.8+-partly wooded acres w/peaceful country views! Close proximity to I-81 & Maryland. Give it your updated personal touch!

This home has the following features:

- Primary Bedroom (hardwood floor): 15x14; ceiling fan
- Bedroom 2 (hardwood floor): 15x14
- Full Bath (vinyl floor): 14.5x8; walk-in tub – less than 1 year old
- Living Room (hardwood floor): 16x20; woodstove
- Dining Room (hardwood floor): 12.5x11
- Kitchen (vinyl floor): 14.5x13; stove, refrigerator convey
- Den: 11x12
- Foyer: 5x15.5
- Mud Room (concrete): 26x7, washer/dryer hookups
- Basement, full unfinished: 24x28; 16x36; 13x13 root cellar
- Attic access: connecting stairs
- 3-Bay Detached Garage: 32x23
 - Concrete block
 - 3 garage doors
 - Loft
- Front & Side Covered Porches

Year House Built: Approximately 1952

House Size: approximately 1,586 square feet

Lot Size: Approximately 4+- acres in 2 parcels

approx. 1.37 acre parcel w/house Tax ID: 01-0A30.-014.-000000 **Taxes:** approximately \$2,284.00

approx. 2.8 acre parcel Tax ID: 01-0A30.-013.-000000 **Taxes:** approximately \$30.00

****deeds included show a different acreage then the tax parcels****

Utilities:

Water: Well—new well pump **Sewer:** On-site Septic (pumped approx. 1 ½ years ago)

Heat: Baseboard – Hot Water, Fuel: Oil—new furnace & supply lines October 2016

Cooling: None

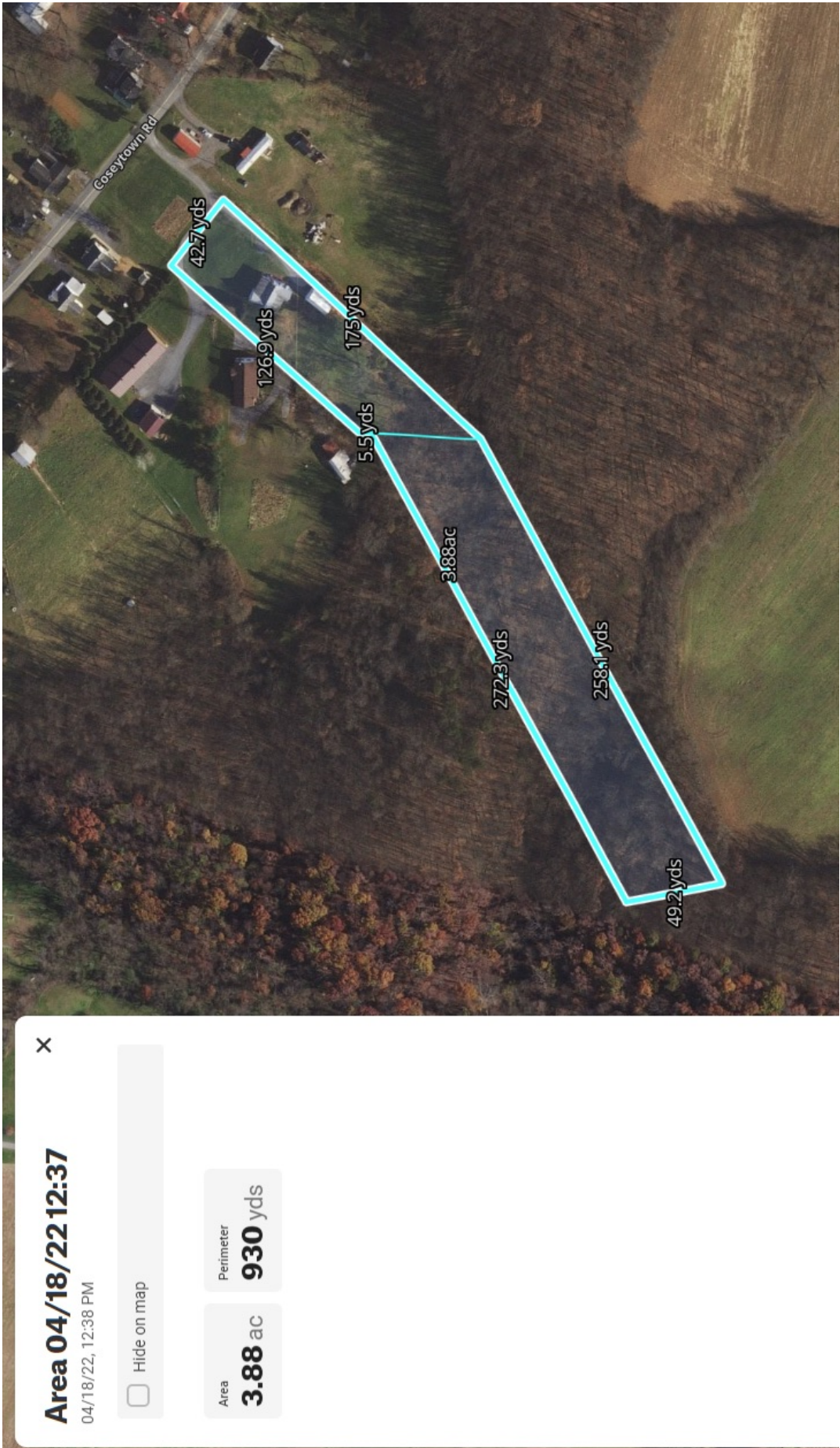
Location: Antrim Township, Franklin County, PA

Zoning: Call Antrim Township: (717)597-3818

School District: Greencastle-Antrim School District

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

Aerial View



Plat (parcel w/house)

This Deed,

MADE the 25th day of April
 in the year nineteen hundred and seventy-five (1975)

Between CHESTER R. FORREST and MILDRED V. FORREST, his wife, of Antrim

Township, Franklin County, Pennsylvania-----grantor^s,
 and THEODORE M. MARTIN and VIRGINIA F. MARTIN, his wife, as tenants of the

entireties of R.D. #2, Greencastle, Franklin County, Pennsylvania-----grantee^s,

Witnesseth, That in consideration of other good and valuable considerations
 and the sum of Nineteen thousand three hundred (\$19,300.00)
 dollars, in hand paid, the receipt whereof is hereby acknowledged, the said
 grantors do hereby grant and convey to the said grantee^s as tenants of the
 entireties

All the following described real estate, situated in Antrim Township, Franklin
 County, Pennsylvania, bounded and limited as follows:

BEGINNING at an iron pin at line of land of Ernest Daley (formerly
 William Daley); running thence along other lands about to be
 conveyed to the grantees, north 3° 29' east (erroneously referred
 to in previous deed as south 3° 29' west) 197 feet to an iron pin
 at lands now or formerly of E. Cordell; thence by the same north
 43° 7' east (erroneously referred to in previous deed as south
 43° 7' west) 400 feet to an iron pin at the edge of a proposed
 15 foot right-of-way; thence along the edge of said proposed 15
 foot right-of-way south 49° 15' east (erroneously referred to
 in previous deed as north 49° 15' west) 125 feet to an iron pin;
 thence by lands now or formerly of Ben Hassler south 43° 5' west
 (erroneously referred to in previous deed as north 43° 5' east)
 557.5 feet to the place of beginning.

Also, the right-of-way, in common with other owners and occupiers
 of the land once owned by Clarence Henry Cosey and Mary Susan Cosey,
 his wife, and lying to the eastward of the land hereby conveyed,
 of a right-of-way to and from the land hereby conveyed, leading
 from the public road 175 feet southwardly of same; said right-of-way
 being 25 feet wide and extending from said public road south 43°
 5' west (erroneously referred to in previous deed as north 43° 5'
 east) 175 feet to the land hereby conveyed.

Being the same real estate conveyed to the grantors by deed of Clarence
 Henry Cosey and Mary Susan Cosey, his wife, dated September 2, 1952 and recorded
 in Franklin County Deed Book 432, Page 738.

Together with the grantor's right, title and interest, if any, in and to
 the right-of-way in common with other users thereof lying to the eastward of
 the land hereby conveyed and northward of the aforesaid 25 foot right-of-way;
 which right-of-way is 15 feet wide and extends from said 25 foot right-of-way
 north 49° 15' west 119.8 feet, more or less.

Deed

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

In Witness Whereof, said grantors have hereunto set their hands and seal the day and year first above written.

Sealed and delivered in the presence of

[Signature] (as to both)
 Grantors

[Signature] CHESTER R. FORREST and
[Signature] MILDRED V. FORREST, his wife
[Signature] MILDRED V. FORREST

Commonwealth of Pennsylvania,
 County of Franklin } ss:

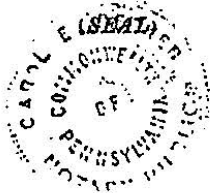
On this, the 25 day of April, 1975, before me

Notary Public, the undersigned officer, personally appeared

Chester R. Forrest and Mildred V. Forrest, his wife

known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.



[Signature]
 Notary Public
 Title of Officer

My Commission expires 7/10/78
 I maintain my office at Waynesboro
Franklin Pennsylvania
County

CERTIFICATE OF RESIDENCE

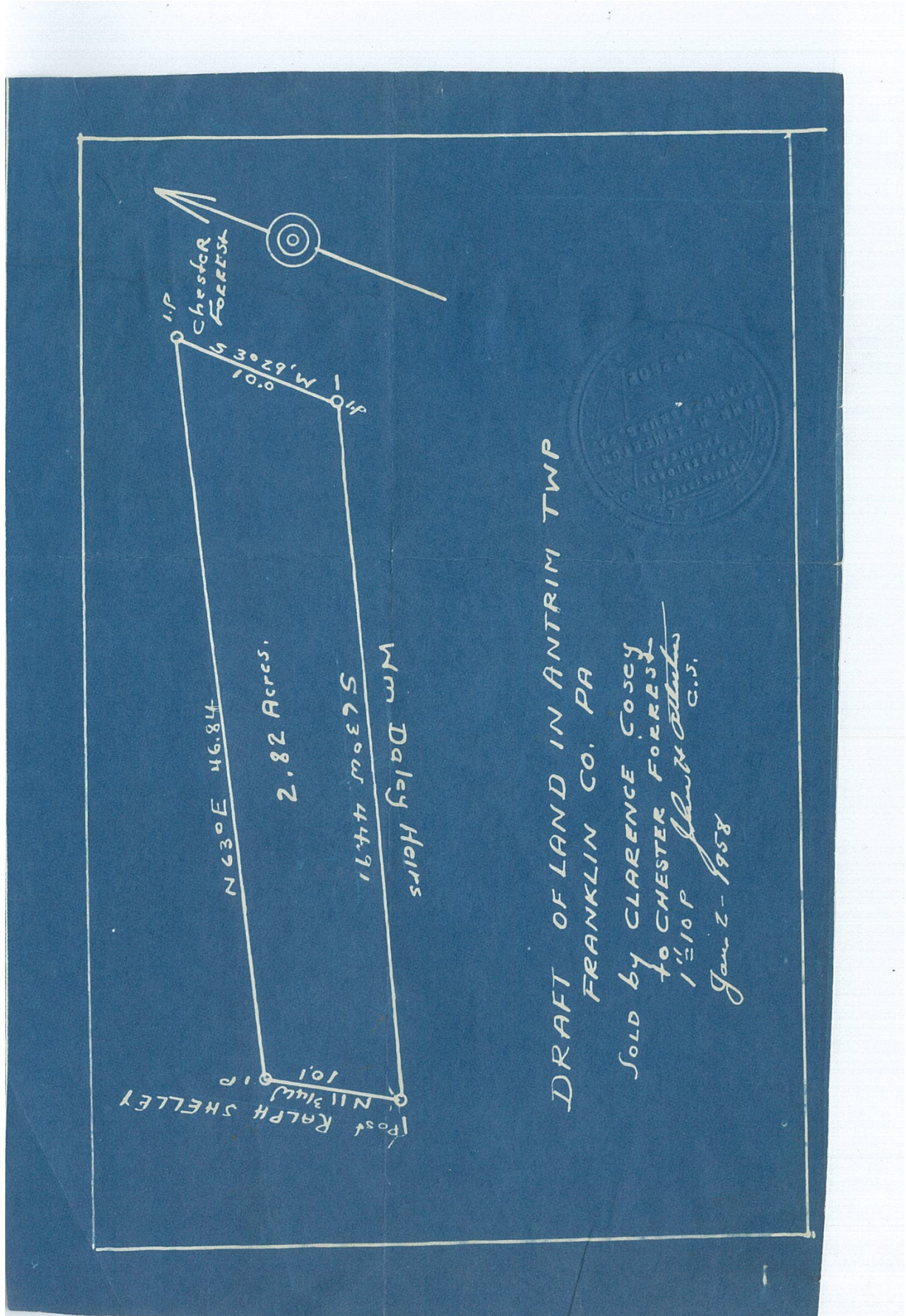
I hereby certify that the precise residence of the grantees herein

is R. D. #2, Greencastle, Penna.

Witness my hand this day of April, A. D. 19 75

[Signature]
 Attorney on behalf of Grantee

Plat (lot)



Deed (for lot)

This Deed,

MADE the 2nd day of April
 in the year nineteen hundred and seventy-five (1975)

Between CLARENCE HENRY COSEY and MARY SUSAN COSEY, his wife, of Antrim

Township, Franklin County, Pennsylvania-----grantors,
 and THEODORE M. MARTIN and VIRGINIA P. MARTIN, his wife, as tenants of the

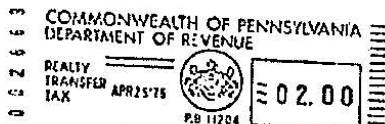
entireties of R. D. #2, Greencastle, Franklin County, Pennsylvania-----grantees,

Witnesseth, That in consideration of other good and valuable considerations
 and the sum of Two hundred (\$200.00)
 dollars, in hand paid, the receipt whereof is hereby acknowledged, the said
 grantors do hereby grant and convey to the said grantees as tenants of the
 entireties

All the following described real estate, situate in Antrim Township, Franklin
 County, Pennsylvania, bounded and described as follows:

BEGINNING at an iron pin at line of lands of Ernest Daley (formerly
 William Daley); thence with the same south 63° west 741.01 feet
 to a stone; thence by lands now or formerly of Ray Shelly north
 11 3/4° west 166.65 feet to an iron pin; thence by lands now or
 formerly of E. Cordell north 63° east 772.86 feet to an iron pin;
 thence by other lands about to be conveyed to the grantees south
 3° 29' west 165 feet to the place of beginning. As per drawing
 of W. B. Marshall, C. E., dated November 23, 1960.

Being part of the same real estate conveyed to the grantors by deed of
 Stella May Mummert, John Edward Mummert, her husband, Clara Bell Meyers, Harvey
 Ralph Meyers, her husband, Mary Blanche Barnhart, Wilbur Arthur Barnhart, her
 husband, Catharine Rebecca Myers and Walter Brant Myers, her husband as the heirs-
 at-law of C. E. Cosey, late of Antrim Township, deceased, dated March 18, 1939
 and recorded in Franklin County Deed Book 270, Page 331.



REALTY TRANSFER TAX
 Greencastle Central School District
 Amount of tax received 2.00
 Tax on Deeds Resolution
 Lillian Stelmach Collector

Deed (for lot)

And the said grantors will warrant generally the property hereby conveyed.
 In Witness Whereof, said grantors have hereunto set their hands and seal the day and year first above written.

Sealed and delivered in the
 presence of

Kathy M. Shenholzer

(as to both)
 Grantors

Clarence Henry Cosey
 CLARENCE HENRY COSEY and

Mary Susan Cosey
 MARY SUSAN COSEY, his wife

Commonwealth of Pennsylvania, } ss:
 County of Franklin

On this, the 2nd day of April, 1975, before me

Notary Public, the undersigned officer, personally appeared
 Name of Officer
 Clarence Henry Cosey and Mary Susan Cosey, his wife

known to me (or satisfactorily proven) to be the persons whose names are
 subscribed to the within instrument, and acknowledged that they executed
 the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.



Carol E. Leck

Notary Public
 Title of Officer

My Commission expires 7/10/78

I maintain my office at, Waynesboro
 Franklin County, Pennsylvania

CERTIFICATE OF RESIDENCE

I hereby certify that the precise residence of the grantee is herein
 is R. D. #2, Greencastle, Penna.

Witness my hand this 2nd day of April, A. D. 1975

[Signature]
 Attorney on behalf of Grantee



Seller's Property Disclosure

SELLER'S PROPERTY DISCLOSURE STATEMENT

SPD

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR).

1 PROPERTY

2 SELLER

4126 Cresentown Rd Greencastle PA 17225
Estate of Regina Martin

INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

4 The Real Estate Seller Disclosure Law (68 P.S. §7301, et seq.) requires that before an agreement of sale is signed, the seller in a residential
5 real estate transfer must disclose all known **material defects** about the property being sold that are not readily observable. A **material defect**
6 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
7 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
8 of its normal useful life is not by itself a material defect.

9 This property disclosure statement ("Statement") includes disclosures beyond the basic requirements of the Law and is designed to assist
10 Seller in complying with disclosure requirements and to assist Buyer in evaluating the property being considered. Sellers who wish to see
11 or use the basic disclosure form can find the form on the website of the Pennsylvania State Real Estate Commission. Neither this Statement
12 nor the basic disclosure form limits Seller's obligation to disclose a material defect.

13 This Statement discloses Seller's knowledge of the condition of the Property as of the date signed by Seller and is **not a substitute for any**
14 **inspections or warranties** that Buyer may wish to obtain. **This Statement is not a warranty of any kind by Seller or a warranty or rep-**
15 **resentation by any listing real estate broker, any selling real estate broker, or their licensees.** Buyer is encouraged to address concerns
16 about the condition of the Property that may not be included in this Statement.

17 **The Law provides exceptions (listed below) where a property disclosure statement does not have to be completed. All other sellers**
18 **are obligated to complete a property disclosure statement, even if they do not occupy or have never occupied the Property.**

- 19 1. Transfers by a fiduciary during the administration of a decedent estate, guardianship, conservatorship or trust.
- 20 2. Transfers as a result of a court order.
- 21 3. Transfers to a mortgage lender that results from a buyer's default and subsequent foreclosure sales that result from default.
- 22 4. Transfers from a co-owner to one or more other co-owners.
- 23 5. Transfers made to a spouse or direct descendant.
- 24 6. Transfers between spouses as a result of divorce, legal separation or property settlement.
- 25 7. Transfers by a corporation, partnership or other association to its shareholders, partners or other equity owners as part of a plan of
26 liquidation.
- 27 8. Transfers of a property to be demolished or converted to non-residential use.
- 28 9. Transfers of unimproved real property.
- 29 10. Transfers of new construction that has never been occupied and:
 - 30 a. The buyer has received a one-year warranty covering the construction;
 - 31 b. The building has been inspected for compliance with the applicable building code or, if none, a nationally recognized model
32 building code; and
 - 33 c. A certificate of occupancy or a certificate of code compliance has been issued for the dwelling.

COMMON LAW DUTY TO DISCLOSE

34 Although the provisions of the Real Estate Seller Disclosure Law exclude some transfers from the requirement of completing a disclo-
35 sure statement, the Law does not excuse the seller's common law duty to disclose any known material defect(s) of the Property in order
36 to avoid fraud, misrepresentation or deceit in the transaction. **This duty continues until the date of settlement.**

EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

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

41 *Regina Martin* EXL

DATE 10/14/2022

43 Seller's Initials ____ / ____ Date ____

SPD Page 1 of 11

Buyer's Initials ____ / ____ Date ____



Pennsylvania Association of Realtors®

Legacy Realty, Inc., 2800 Buchanan Trail East Greencastle, PA 17225
Matthew Hurley

Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com

Phone: (717)597-9100

Fax: (717)597-9922

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rev. 3/21; rel. 7/21
updated pa forms



Seller's Property Disclosure

Check yes, no, unknown (unk) or not applicable (N/A) for each question. Be sure to check N/A when a question does not apply to the Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

3. Are you aware of any reason, including a defect in title or contractual obligation such as an option or right of first refusal, that would prevent you from giving a warranty deed or conveying title to the Property?

(B) Financial

1. Are you aware of any public improvement, condominium or homeowner association assessments against the Property that remain unpaid or of any violations of zoning, housing, building, safety or fire ordinances or other use restriction ordinances that remain uncorrected?
2. Are you aware of any mortgages, judgments, encumbrances, liens, overdue payments on a support obligation, or other debts against this Property or Seller that cannot be satisfied by the proceeds of this sale?
3. Are you aware of any insurance claims filed relating to the Property during your ownership?

(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 report(s). These inspection reports are for informational purposes only.

Explain any "yes" answers in Section 22: SLOW WATER LEAK IN VALLEY OF FRONT BEDROOM

	Yes	No	Unk	N/A
A3				
B1				
B2				
B3				
C1				
C2				
D1	<input checked="" type="checkbox"/>			

23. 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. If any information supplied on this form becomes inaccurate following completion of this form, Seller shall notify Buyer in writing.

SELLER	DATE
SELLER	DATE
SELLER	DATE
SELLER	DATE
SELLER	DATE
SELLER	DATE

RECEIPT AND ACKNOWLEDGEMENT BY BUYER

The undersigned Buyer acknowledges receipt of this 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 4126 Coseytown Rd, Greencastle, PA 17225

- 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 21 - 22 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 11, 2022 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 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; 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,

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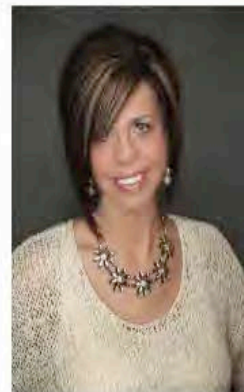
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