

Honesty

Integrity

Hard Work

Professionalism



Real Estate Auction

***CHARACTER, CHARM & TONS OF POSSIBILITIES! GREAT
2-STORY COLONIAL HOME W/FANTASTIC OUTBUILDINGS!
COME CHECK IT OUT!***

THURSDAY, MAY 26, 2022 @ 3:00 PM

12664 POLKTOWN RD
WAYNESBORO, PA 17268

Open House(s):
May 14, 2022 @ 3:00 - 4:00 pm
May 21, 2022 @ 3:00 - 4:00 pm



April 26, 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
Tax Card 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 Thursday, May 26, 2022 @ 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 14 & 21, 2022: 3:00 – 4:00 PM

General Information: **CHARACTER, CHARM & TONS OF POSSIBILITIES!** 2-story colonial w/3 bedrooms, 1 bath, living room, family room/den, eat-in kitchen & wood floors throughout. Classic old farmhouse charm! Add to your living space with a 26x36 Barn-Studio w/open floor plan, large windows, full bath & loft-great space for the artist/hobbyist! 2nd older 18x28 outbuilding w/woodstove, covered front porch & great for multiple uses! Property situated on 1.35+- partially wooded country lot minutes to I-81.

This home has the following features:

- Bedroom 1 (hardwood floors): 16.5x10.5, 2nd level
- Bedroom 2 (hardwood floors): 11.5x17, 2nd level; balcony – 12.5x8
- Bedroom 3 (hardwood floors): 11x12, 2nd level
- Full Bath: 9x6, 2nd level
- Living Room (hardwood floors): 12x18
- Family Room (hardwood floors): 12.5x17
- Eat-In Kitchen (vinyl floors): 17x11; ceiling fan
- Mud Room (Enclosed Porch): 8x11; washer/dryer hookups
- Full Unfinished Attic
- Full Unfinished Basement
- Covered Front Porch: 18.5x8
- Upgraded electric-Aug 2020
- New electric water heater
- Barn-Studio: 26x36-built 2009
 - Great Room w/sink & countertop area: 25.5x23; plywood floor
 - Room leading to loft: 10x9.5
 - Full Bath: walk-in shower, toilet, & urinal: 9.5x10.5
 - Metal Roof
 - Wood Composite Siding-within last few years
 - Floor Radiant Heat: propane, underground for heat and water; plumbed for gas stove
- Old Workshop/Studio (wood and stone construction): 18x37
 - Woodstove
 - Half bath-not sure if works; water turned off
 - Covered front porch

Year Built: Approximately 1927

Lot Size: Approximately 1.35+- acres

House: Approximately 1,466 square feet

Utilities:

Water: Public
Fans

Sewer: On-site Septic

Heat: Electric Baseboard

Cooling: Ceiling



General Information

Location: Washington Township, Waynesboro, Franklin County, PA

Zoning: Call Washington Township: 717-762-3128

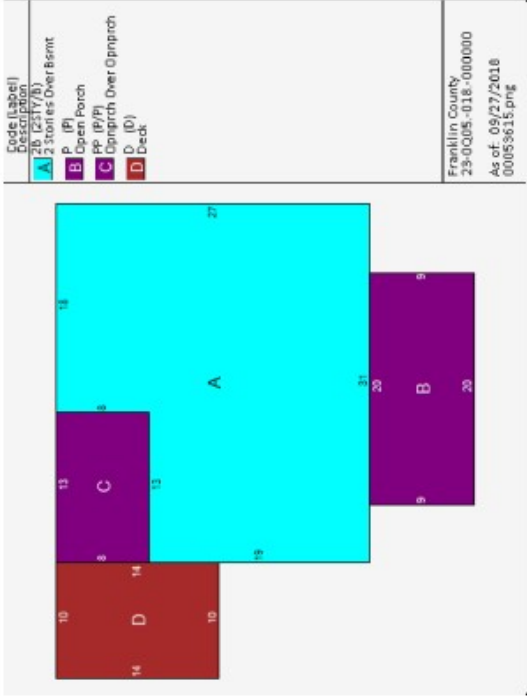
Taxes: Approximately \$1,761.00 **Tax ID:** 23-0Q05.-018.-000000

School District: Waynesboro Area School District

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

Aerial View





IMPROVEMENT INFORMATION

DWELLING:	DETACH	HEAT DISTRIBUTION:	Forced Air
STYLE:	Colonial	HEAT SOURCE:	Unknown
BUILT:	1927	COOLING:	
EFF AGE:	92 YEAR(S)	WATER:	
GRADE:	D	SEWER:	
LVNG AREA:	1,466 SQ FT	GAS:	
STORIES:	2	BSMT %:	100
EXTERIOR:	OTHER	BSMT FIN:	0 SQ FT
ROAD TYPE:	Paved	TTL RM #:	0
SIDEWALK:	NO	FULL BATH:	1
CLSD PRCH:	NO	AREA:	0 SQ FT
ATTCH GAR:	NO	AREA:	0 SQ FT
BSMT GAR:	NO	AREA:	0 SQ FT
		BEDS:	0

OUTBUILDING

TYPE	DESC	SIZE	STORY	SQ FT	BUILT	GRADE
GARAGE	FRAME	18 x 28	1	504	1901	F
SHED CLS	FRAME	24 x 36	1	864	2009	F
OTHER	FRAME	24 x 36	1	864	0	



LAND BREAKDOWN

PROP TYPE:	RESIDENTIAL
USE CODE:	101
USE DESC.:	RESIDENTIAL 1 FAMILY
TERRAIN:	Rolling
FRONTAGE:	168 FT
DEPTH:	350 FT
SITE SQ FT:	0 FT
BASE ACRE:	1.00 ACRE(S)
TILLABLE:	0.35 ACRE(S)
WOODED:	0.00 ACRE(S)
NON TILL:	0.00 ACRE(S)
DEED AREA:	1.35 ACRE(S)

PROPERTY INFORMATION

DESC:	Tax Parcel
UPI:	23-0005-018-000000
PARENT:	UNKNOWN
CONTROL:	00053615
TAX DIST:	23
MUNCPITY:	Washington Township
SCHL DIST:	Waynesboro Area School District (WASD)
LOT #:	
ADDRESS:	12664 POLK TOWN ROAD



Deed

40084
DEED

Made the 11th day of November, in the year nineteen hundred and eighty-seven (1987).

BETWEEN THOMAS DANIEL McFARLAND and CATANA SUE McFARLAND, husband and wife, of Washington Township, Franklin County, Pennsylvania,.....GRANTORS

And THOMAS D. McFARLAND of 12664 Polktown Road, Waynesboro, Washington Township, Franklin County, Pennsylvania,.....GRANTEE

Witnesseth, that in consideration of other good and valuable considerations 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 to the said grantee

ALL the following described real estate, lying and being situate in Washington Township, Franklin County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on the easterly side of the public road leading from Pennsylvania Highway Route 16 to Salem Church known as Legislative Highway Route 28029 at the corner of lands now or formerly of Elmer M. Hawbaker; thence with the said Legislative Highway Route 28029, north 40 degrees east 18.88 perches to a post at the corner of lands now or formerly of Fred R. Wishard; thence by the same, south 48 degrees 50 minutes east 14.48 perches to a post at lands now or formerly of Fred R. Wishard; thence by the same, south 40½ degrees west 18.48 perches to a post; thence by lands now or formerly of Elmer M. Hawbaker, north 50½ degrees west 14.28 perches to a post, the place of beginning. CONTAINING 1 acre 108 perches according to the survey made by D.C. Weller, C.E., dated July 3, 1928.

BEING the same real estate conveyed by deed of Arthur R. Bitner, Jr. and Doris L. Bitner, husband and wife, to Thomas Daniel McFarland and Catana Sue McFarland, husband and wife, dated May 30, 1972 and recorded June 2, 1972 in Franklin County Deed Book Volume 674, Page 926.

By means of this deed the said Catana Sue McFarland, releases, quitclaims and remises any and all real or inchoate interest she has in said realty on behalf of herself, her heirs, assigns, and successors in interest, it being the said Catana Sue McFarland's intention to waive finally and forever any marital interest or dower interest accruing to her in said real estate by means of statute or common law.

This transaction is exempt from Pennsylvania and local realty transfer tax being a transfer from husband and wife to husband.

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



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** 12664 Polktown Rd, Waynesboro, PA 17268
2 **SELLER** _____

3 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.

34 COMMON LAW DUTY TO DISCLOSE

35 Although the provisions of the Real Estate Seller Disclosure Law exclude some transfers from the requirement of completing a disclo-
36 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
37 to avoid fraud, misrepresentation or deceit in the transaction. **This duty continues until the date of settlement.**

38 EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

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

AuthentiSign
Jennifer Wiant, executrix

DATE 04/21/22

43 **Seller's Initials** _____ / _____ **Date** _____

SPD Page 1 of 11 **Buyer's Initials** _____ / _____ **Date** _____





Seller's Property Disclosure

568 **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
 569 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

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

573 **(B) Financial**

574 1. Are you aware of any public improvement, condominium or homeowner association assessments
 575 against the Property that remain unpaid or of any violations of zoning, housing, building, safety or
 576 fire ordinances or other use restriction ordinances that remain uncorrected?

577 2. Are you aware of any mortgages, judgments, encumbrances, liens, overdue payments on a support
 578 obligation, or other debts against this Property or Seller that cannot be satisfied by the proceeds of
 579 this sale?

580 3. Are you aware of any insurance claims filed relating to the Property during your ownership?

581 **(C) Legal**

582 1. Are you aware of any violations of federal, state, or local laws or regulations relating to this Prop-
 583 erty?

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

585 **(D) Additional Material Defects**

586 1. Are you aware of any material defects to the Property, dwelling, or fixtures which are not dis-
 587 closed elsewhere on this form?

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

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

595 **Explain any "yes" answers in Section 22:** _____
 596 _____

597 **23. ATTACHMENTS**

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

- 599 Seller's Property Disclosure Statement Addendum (PAR Form SDA)
 600 _____
 601 _____
 602 _____

603 **The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best**
 604 **of Seller's knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the prop-**
 605 **erty and to other real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMA-**
 606 **TION CONTAINED IN THIS STATEMENT. If any information supplied on this form becomes inaccurate following comple-**
 607 **tion of this form, Seller shall notify Buyer in writing.**

608 **SELLER** _____ **DATE** _____
 609 **SELLER** _____ **DATE** _____
 610 **SELLER** _____ **DATE** _____
 611 **SELLER** _____ **DATE** _____
 612 **SELLER** _____ **DATE** _____
 613 **SELLER** _____ **DATE** _____

614 **RECEIPT AND ACKNOWLEDGEMENT BY BUYER**

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

619 **BUYER** _____ **DATE** _____
 620 **BUYER** _____ **DATE** _____
 621 **BUYER** _____ **DATE** _____

	Yes	No	Unk	N/A
A3				
B1				
B2				
B3				
C1				
C2				
D1		✓		



Conditions of Public Sale

CONDITIONS OF PUBLIC SALE OF REAL ESTATE

OWNED BY _____,
LOCATED AT 12664 Polktown Rd, Waynesboro, PA 17268

- 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 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.



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

946 Lincoln Way East | Suite 5
Chambersburg, PA 17201

Union Home Mortgage Corp. NMLS #2229
IO NMLS 145724 | PA 44747 | MD 13862



Local Mortgages Made Easy

with **F&M TRUST**





Rhetta Martin
Mortgage Loan Officer
NMLS #409257
Rhett.Martin@f-mtrust.com
717.261.3567



Brittni 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.com



Real Estate Auction Financing

DREAM IT. OWN IT.

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



Harrison Frantz | Doug Corl | Lyndsey Frey | Chris Jeffcoat | Kurt Beshore

Cumberland Valley
Branch (Chambersburg)

800.554.9055

www.AgChoice.com



 Find us on   NMLS #645693

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 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



946 Lincoln Way East
Chambersburg, PA 17201
717.264.4534



Kristen Parr
Assistant Manager
kristen.parr@madisonsettlements.com

Behind the scenes. Ahead of the curve.



Lesa Davis



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



Real Estate Settlements

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

PLUS

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

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