

Honesty

Integrity

Hard Work

Professionalism



## *Real Estate Auction*

***LOCATION! LOCATION! LOCATION! COZY CAPE COD IN  
QUIET RESIDENTIAL AREA CLOSE TO WILSON COLLEGE***

TUESDAY, MAY 24, 2022 @ 3:00 PM

1521 WILSON AVE  
CHAMBERSBURG, PA 17201

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



May 2, 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 Sale  
How to Buy Real Estate at Auction  
Methods of Payment  
Financing Available

If you have any questions after reviewing this report, please don't hesitate to call me at any time. We are looking forward to seeing you at the Auction on Tuesday, May 24, 2022 @ 3:00 pm.

Sincerely,

A handwritten signature in cursive script that reads "Matt Hurley".

Matthew S. Hurley  
Auctioneer and Appraiser

**DISCLAIMER & ABSENCE OF WARRANTIES**

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



# General Information

**Terms:** \$5,000 in certified funds day of auction. Balance due in 45 days 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: 1:00 PM – 2:00 PM

**General Information:** **LOCATION! LOCATION!** Cozy cape cod in quiet residential neighborhood close to Wilson College & Norland shopping & businesses! Partially brick home features 4 Bedroom, 1.5 baths, Living Room w/fireplace, kitchen, family room w/dining area & basement. Situated on 0.25+- acre lot w/detached 20x20 garage & landscaped yard; Affordable borough utilities!

**This home has the following features:**

- Primary Bedroom (wood floor): 11.5x12, main level
- Bedroom 2 or Den (wood floor): 11.5x9, main level
- Bedroom 3 (wood floor): 15.5x12.5, 2<sup>nd</sup> level; walk-in closet
- Bedroom 4 (wood floor): 8x18, 2<sup>nd</sup> level
- 1 1/2 Bath:
  - Full – 6x8, 2<sup>nd</sup> level; tub shower
  - Half – 8.5x3.5, main level
- Living Room (wood floor): 13.5x19; ceiling fan; wood burning fireplace (never used by current owner)
  - Dining Room combined w/Living Room: 13x12
- Family Room (wood floor): 10.5x24.5; combined w/breakfast area (14.5x9) ceiling fan; skylights
- Kitchen (vinyl): 14.5x9; breakfast nook & family room directly off kitchen; stove, refrigerator, dishwasher convey
- Mud Room: 7.5x7.5, off kitchen
- Attic Storage Room: 11x14; pitched ceiling
- Full Partially Finished Basement:
  - Open space w/pool table and bar area (pool table conveys)
  - Closet Storage
  - Washer/Dryer hookups
  - Furnace Room
  - Oil Tank Room
  - Sump Pump
- Detached Garage: 20x20
- Covered Front Porch: 6x4
- Outdoor Fireplace & landscaped yard

**Year House Built:** Approximately 1943

**Lot Size:** Approximately 0.25+- acres      **House:** approximately 2,254 square feet

**Location:** Chambersburg Borough, Franklin County, PA

**Zoning:** Call Chambersburg Borough: 717-261-3232

**Taxes:** Approximately \$4,035.00      **Tax ID:** 02-1C12.-010.-000000



# General Information

**Utilities:**

**Water:** Public    **Sewer:** Public    **Heat:** Radiator, steam; fuel oil (natural gas available)

**Cooling:** Ceiling Fans; Wall unit in family room addition

**School District:** Chambersburg Area School District

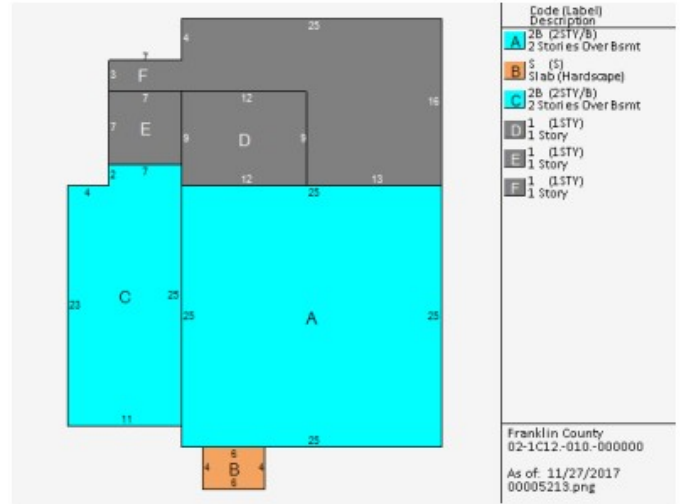
**Local Hospital:** WellSpan, Chambersburg; Waynesboro Hospital, Waynesboro; Meritus, Hagerstown

# Aerial View





# Aerial View



## IMPROVEMENT INFORMATION

<b>DWELLING:</b> DETACH	<b>HEAT DISTRIBUTION:</b> Hot Water
<b>STYLE:</b> Colonial	<b>HEAT SOURCE:</b> Oil
<b>BUILT:</b> 1943	<b>COOLING:</b>
<b>EFF AGE:</b> 79 YEAR(S)	<b>WATER:</b> PUBLIC
<b>GRADE:</b> B	<b>SEWER:</b> PUBLIC
<b>LVNG AREA:</b> 2,254 sqFt	<b>GAS:</b>
<b>STORIES:</b> 2	<b>BSMT %:</b> 100
<b>EXTERIOR:</b> BRICK	<b>BSMT FIN:</b> 449 SQ FT
<b>ROAD TYPE:</b> Paved	<b>TTL RM #:</b> 7
<b>SIDEWALK:</b> NO	<b>FULL BATH:</b> 1
<b>CLSD PRCH:</b> NO AREA: 0 SQ FT	<b>HALF BATH:</b> 1
<b>ATTCH GAR:</b> NO AREA: 0 SQ FT	<b>FIREPLACE:</b> 1
<b>BSMT GAR:</b> NO AREA: 0 SQ FT	<b>BEDS:</b> 0

## LAND BREAKDOWN

**PROP TYPE:** RESIDENTIAL  
**USE CODE:** 101  
**USE DESC.:** RESIDENTIAL 1 FAMILY  
**TERRAIN:** Level  
**BASE ACRE:** 0 ACRE(S)  
**TILLABLE:** 0 ACRE(S)  
**WOODED:** 0 ACRE(S)  
**NON TILL:** 0 ACRE(S)  
**DEED AREA:** 0.25 ACRE(S)  
**DEED:** 0882-0444

LOT	FRONTAGE	DEPTH
1	65	166
2	0	0
3	0	0

**CALCULATION:** ACTUAL  
**SITE SQ FT:** 10,790

## PROPERTY INFORMATION

**DESC:** Tax Parcel  
**UPI:** 02-1C12-010-000000  
**TIEBACK:** UNKNOWN  
**CONTROL:** 00005213  
**TAX DIST:** 02  
**MUNCPLTY:** Chambersburg 1  
**SCHL DIST:** Chambersburg Area School District (CASD)  
**LOT #:**  
**ADDRESS:** 1521 WILSON AVENUE  
 CHAMBERSBURG PA 17201



# Deed

4 29 1986

575<sup>00</sup>  
575<sup>00</sup>

## THIS DEED

MADE the 23<sup>rd</sup> day of June, in the year Nineteen Hundred Eighty-three (1983).

BETWEEN Ursula R. Farmer, single, of the Borough of Chambersburg, Franklin County, Pennsylvania,

GRANTOR,

AND Sandra M. Kisler, of Greens Township, Franklin County, Pennsylvania,

GRANTEE.

WITNESSETH, that in consideration of the sum of Fifty-seven Thousand Five Hundred (\$57,500.00) Dollars, in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does grant and convey in fee simple to said Grantee,

ALL the following described real estate, together with improvements thereon erected, lying and being situate in the Borough of Chambersburg, Franklin County, Pennsylvania, more fully bounded and described as follows:

TRACT NO. 1: BEGINNING at an iron pin, 294-1/2 feet southward from an iron pin at the southwest corner formed by the intersection of Wilson Avenue and Hudson Avenue at corner of lands of Raymond Parsons; thence by the western side of Wilson Avenue, South 32 degrees 24 minutes West, 50 feet to an iron pin at corner of Tract No. 2 herein; thence by said Tract No. 2, North 58 degrees 4 minutes West, 166 feet to the eastern side of a 16-foot wide alley; thence by said 16-foot wide alley, North 32 degrees 24 minutes East, 50 feet to an iron pin at corner of lands of Raymond Parsons; thence by said lands of Raymond Parsons, South 58 degrees 4 minutes East, 166 feet to an iron pin, the place of beginning.

BEING 25-1/2 feet of Lot 17 and 24-1/2 feet of the adjoining Lot 16 in Section D, on plan of lots laid out November 8, 1905 and recorded in Franklin County Deed Book Volume 139, Page 426.

TRACT NO. 2: BEGINNING at an iron pin on the western side of Wilson Avenue at corner of Tract No. 1 herein; thence by the western side of Wilson Avenue, South 32 degrees 24 minutes West, 15 feet to a point at corner of lands formerly of Elwood Joder, now Harry A. Grove and Erica B. Grove; thence by said Harry A. Grove and Erica B. Grove, North 58 degrees 4 minutes West, 166 feet to a point at the eastern side of a 16-foot wide alley; thence by the eastern side of said 16-foot wide alley, North 32 degrees 24 minutes East, 15 feet to an iron pin at corner of Tract No. 1 herein; thence by said Tract No. 1, South 58 degrees 4 minutes East, 166 feet to a point, the place of beginning.

CONTAINING 2,490 square feet, more or less.

BEING THE SAME REAL ESTATE which H. L. Coder and Jennie L. Coder, his wife, by deed dated April 22, 1977 and recorded in Franklin County Deed Book Volume 742, Page 584, conveyed to Ursula R. Farmer, Grantor herein.

SUBJECT, HOWEVER, to the conditions, restrictions and reservations recited in the above referenced deed.

AND the said Grantor will warrant generally the property hereby conveyed.

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF REVENUE  
READY TO RECEIVE  
TRANSFER TAX  
PAID  
575.00  
1100



# 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** 1521 Wilson Ave Chlog PA 17201  
 2 **SELLER** Sandra Grotberg

### 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  
 0 Seller in complying with disclosure requirements and to assist Buyer in evaluating the property being considered. Sellers who wish to see  
 1 or use the basic disclosure form can find the form on the website of the Pennsylvania State Real Estate Commission. Neither this Statement  
 2 nor the basic disclosure form limits Seller's obligation to disclose a material defect.

3 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**  
 4 **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-**  
 5 **resentation by any listing real estate broker, any selling real estate broker, or their licensees.** Buyer is encouraged to address concerns  
 6 about the condition of the Property that may not be included in this Statement.

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

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

### COMMON LAW DUTY TO DISCLOSE

4 Although the provisions of the Real Estate Seller Disclosure Law exclude some transfers from the requirement of completing a disclo-  
 5 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  
 6 to avoid fraud, misrepresentation or deceit in the transaction. **This duty continues until the date of settlement.**

### EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

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

DATE \_\_\_\_\_

3 **Seller's Initials** SG **Date** 4/28/22 **SPD Page 1 of 11** **Buyer's Initials**      **Date**     







# 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.

## 1. SELLER'S EXPERTISE

- (A) Does Seller possess expertise in contracting, engineering, architecture, environmental assessment or other areas related to the construction and conditions of the Property and its improvements?
- (B) Is Seller the landlord for the Property?
- (C) Is Seller a real estate licensee?

Explain any "yes" answers in Section 1: \_\_\_\_\_

	Yes	No	Unk	N/A
A		<input checked="" type="checkbox"/>		
B		<input checked="" type="checkbox"/>		
C		<input checked="" type="checkbox"/>		

## 2. OWNERSHIP/OCCUPANCY

### (A) Occupancy

- 1. When was the Property most recently occupied? Through April 2022
- 2. By how many people? 1
- 3. Was Seller the most recent occupant?
- 4. If "no," when did Seller most recently occupy the Property? \_\_\_\_\_

### (B) Role of Individual Completing This Disclosure. Is the individual completing this form:

- 1. The owner
- 2. The executor or administrator
- 3. The trustee
- 4. An individual holding power of attorney

(C) When was the Property acquired? June 1983

(D) List any animals that have lived in the residence(s) or other structures during your ownership: \_\_\_\_\_

Explain Section 2 (if needed): \_\_\_\_\_

	Yes	No	Unk	N/A
A1				
A2				
A3	<input checked="" type="checkbox"/>			
A4				
B1	<input checked="" type="checkbox"/>			
B2		<input checked="" type="checkbox"/>		
B3		<input checked="" type="checkbox"/>		
B4		<input checked="" type="checkbox"/>		
C				

## 3. CONDOMINIUMS/PLANNED COMMUNITIES/HOMEOWNERS ASSOCIATIONS

(A) Disclosures for condominiums and cooperatives are limited to Seller's particular unit(s). Disclosures regarding common areas or facilities are not required by the Real Estate Seller Disclosure Law.

### (B) Type. Is the Property part of a(n):

- 1. Condominium
- 2. Homeowners association or planned community
- 3. Cooperative
- 4. Other type of association or community \_\_\_\_\_

(C) If "yes," how much are the fees? \$ \_\_\_\_\_, paid  Monthly  Quarterly  Yearly

(D) If "yes," are there any community services or systems that the association or community is responsible for supporting or maintaining? Explain: \_\_\_\_\_

### (E) If "yes," provide the following information:

- 1. Community Name \_\_\_\_\_
- 2. Contact \_\_\_\_\_
- 3. Mailing Address \_\_\_\_\_
- 4. Telephone Number \_\_\_\_\_

(F) How much is the capital contribution/initiation fee(s)? \$ \_\_\_\_\_

**Notice to Buyer:** A buyer of a resale unit in a condominium, cooperative, or planned community must receive a copy of the declaration (other than the plats and plans), the by-laws, the rules or regulations, and a certificate of resale issued by the association, condominium, cooperative, or planned community. Buyers may be responsible for capital contributions, initiation fees or similar one-time fees in addition to regular maintenance fees. The buyer will have the option of canceling the agreement with the return of all deposit monies until the certificate has been provided to the buyer and for five days thereafter or until conveyance, whichever occurs first.

## 4. ROOFS AND ATTIC

### (A) Installation

- 1. When was or were the roof or roofs installed? Main - 1990, Rubber 2007
- 2. Do you have documentation (invoice, work order, warranty, etc.)?

### (B) Repair

- 1. Was the roof or roofs or any portion of it or them replaced or repaired during your ownership?
- 2. If it or they were replaced or repaired, were any existing roofing materials removed?

### (C) Issues

- 1. Has the roof or roofs ever leaked during your ownership?
- 2. Have there been any other leaks or moisture problems in the attic?
- 3. Are you aware of any past or present problems with the roof(s), attic, gutters, flashing or downspouts?

	Yes	No	Unk	N/A
A1				
A2	<input checked="" type="checkbox"/>			
B1	<input checked="" type="checkbox"/>			
B2	<input checked="" type="checkbox"/>			
C1	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
C2			<input checked="" type="checkbox"/>	
C3	<input checked="" type="checkbox"/>			

Seller's Initials AG / Date 4-28-22 SPD Page 2 of 11 Buyer's Initials / / Date \_\_\_\_\_



# 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.

Explain any "yes" answers in Section 4. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date they were done: Roof repairs & replacement in 1990 & 2004

## 5. BASEMENTS AND CRAWL SPACES

### (A) Sump Pump

- Does the Property have a sump pit? If "yes," how many? 1
- Does the Property have a sump pump? If "yes," how many? 1
- If it has a sump pump, has it ever run?
- If it has a sump pump, is the sump pump in working order?

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### (B) Water Infiltration

- Are you aware of any past or present water leakage, accumulation, or dampness within the basement or crawl space?
- Do you know of any repairs or other attempts to control any water or dampness problem in the basement or crawl space?
- Are the downspouts or gutters connected to a public sewer system?

Explain any "yes" answers in Section 5. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date they were done: pump replaced in 2018. Dampness by furnace after heavy rain.

## 6. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS

### (A) Status

- Are you aware of past or present dryrot, termites/wood-destroying insects or other pests on the Property?
- Are you aware of any damage caused by dryrot, termites/wood-destroying insects or other pests?

	Yes	No	Unk	N/A
A1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### (B) Treatment

- Is the Property currently under contract by a licensed pest control company?
- Are you aware of any termite/pest control reports or treatments for the Property?

Explain any "yes" answers in Section 6. Include the name of any service/treatment provider, if applicable: \_\_\_\_\_

## 7. STRUCTURAL ITEMS

(A) Are you aware of any past or present movement, shifting, deterioration, or other problems with walls, foundations, or other structural components?

(B) Are you aware of any past or present problems with driveways, walkways, patios or retaining walls on the Property?

(C) Are you aware of any past or present water infiltration in the house or other structures, other than the roof(s), basement or crawl space(s)?

### (D) Stucco and Exterior Synthetic Finishing Systems

- Is any part of the Property constructed with stucco or an Exterior Insulating Finishing System (EIFS) such as Dryvit or synthetic stucco, synthetic brick or synthetic stone?
- If "yes," indicate type(s) and location(s) \_\_\_\_\_
- If "yes," provide date(s) installed \_\_\_\_\_

(E) Are you aware of any fire, storm/weather-related, water, hail or ice damage to the Property?

(F) Are you aware of any defects (including stains) in flooring or floor coverings?

	Yes	No	Unk	N/A
A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
D3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
E	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Explain any "yes" answers in Section 7. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done: repair to brick wall in 2003 due to tree root. Hardwood floors have stains from wear.

## 8. ADDITIONS/ALTERATIONS

(A) Have any additions, structural changes or other alterations (including remodeling) been made to the Property during your ownership? Itemize and date all additions/alterations below.

Addition, structural change or alteration (continued on following page)	Approximate date of work	Were permits obtained? (Yes/No/Unk/NA)	Final inspections/ approvals obtained? (Yes/No/Unk/NA)
Rear addition - Kitchen / Dining / Family Room	1990	Yes	Yes
Replacement windows	1986 & 2003	N/A	N/A

Seller's Initials dy Date 4-28-22 SPD Page 3 of 11 Buyer's Initials 1 Date \_\_\_\_\_



# 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.

Addition, structural change or alteration	Approximate date of work	Were permits obtained? (Yes/No/Unk/NA)	Final inspections approvals obtained? (Yes No Unk NA)

A sheet describing other additions and alterations is attached.

(B) Are you aware of any private or public architectural review control of the Property other than zoning codes? If "yes," explain: \_\_\_\_\_

Yes	No	Unk	N/A
	<input checked="" type="checkbox"/>		

**Note to Buyer:** The PA Construction Code Act, 35 P.S. §7210 et seq. (effective 2004), and local codes establish standards for building and altering properties. Buyers should check with the municipality to determine if permits and or approvals were necessary for disclosed work and if so, whether they were obtained. Where required permits were not obtained, the municipality might require the current owner to upgrade or remove changes made by the prior owners. Buyers can have the Property inspected by an expert in codes compliance to determine if issues exist. Expanded title insurance policies may be available for Buyers to cover the risk of work done to the Property by previous owners without a permit or approval.

**Note to Buyer:** According to the PA Stormwater Management Act, each municipality must enact a Storm Water Management Plan for drainage control and flood reduction. The municipality where the Property is located may impose restrictions on impervious or semi-pervious surfaces added to the Property. Buyers should contact the local office charged with overseeing the Stormwater Management Plan to determine if the prior addition of impervious or semi-pervious areas, such as walkways, decks, and swimming pools, might affect your ability to make future changes.

## 9. WATER SUPPLY

(A) Source. Is the source of your drinking water (check all that apply):

1. Public
2. A well on the Property
3. Community water
4. A holding tank
5. A cistern
6. A spring
7. Other \_\_\_\_\_
8. If no water service, explain: \_\_\_\_\_

(B) General

1. When was the water supply last tested? \_\_\_\_\_  
Test results: \_\_\_\_\_
2. Is the water system shared?  
If "yes," is there a written agreement?
4. Do you have a softener, filter or other conditioning system?
5. Is the softener, filter or other treatment system leased? From whom? \_\_\_\_\_
6. If your drinking water source is not public, is the pumping system in working order? If "no," explain: \_\_\_\_\_

(C) Bypass Valve (for properties with multiple sources of water)

1. Does your water source have a bypass valve?
2. If "yes," is the bypass valve working?

(D) Well

1. Has your well ever run dry?
2. Depth of well \_\_\_\_\_
3. Gallons per minute: \_\_\_\_\_, measured on (date) \_\_\_\_\_
4. Is there a well that is used for something other than the primary source of drinking water?  
If "yes," explain \_\_\_\_\_
5. If there is an unused well, is it capped?

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>			
A2		<input checked="" type="checkbox"/>		
A3		<input checked="" type="checkbox"/>		
A4		<input checked="" type="checkbox"/>		
A5		<input checked="" type="checkbox"/>		
A6		<input checked="" type="checkbox"/>		
A7		<input checked="" type="checkbox"/>		
B1				
B2		<input checked="" type="checkbox"/>		
B3		<input checked="" type="checkbox"/>		
B4		<input checked="" type="checkbox"/>		
B5				<input checked="" type="checkbox"/>
B6				<input checked="" type="checkbox"/>
C1			<input checked="" type="checkbox"/>	
C2			<input checked="" type="checkbox"/>	
D1				<input checked="" type="checkbox"/>
D2				<input checked="" type="checkbox"/>
D3				<input checked="" type="checkbox"/>
D4				<input checked="" type="checkbox"/>
D5				<input checked="" type="checkbox"/>

Seller's Initials AG Date 4-25-22 SPD Page 4 of 11 Buyer's Initials / Date \_\_\_\_\_



# Seller's Property Disclosure

217 **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**  
 218 **Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.**

- 219 (E) Issues
- | Yes | No                                  | Unk                      | N/A                      |
|-----|-------------------------------------|--------------------------|--------------------------|
|     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
- 220 1. Are you aware of any leaks or other problems, past or present, relating to the water supply,  
 221 pumping system and related items? E1
- 222 2. Have you ever had a problem with your water supply? E2

223 **Explain any problem(s) with your water supply. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done:** \_\_\_\_\_  
 224  
 225

226 **10. SEWAGE SYSTEM**

- 227 (A) General
- | Yes                                 | No                       | Unk                      | N/A                                 |
|-------------------------------------|--------------------------|--------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
- 228 1. Is the Property served by a sewage system (public, private or community)? A1
- 229 2. If "no," is it due to unavailability or permit limitations? A2
- 230 3. When was the sewage system installed (or date of connection, if public)? A3
- 231 4. Name of current service provider, if any: Chambersburg Borough A4

- 232 (B) Type Is your Property served by:
- |                                     |                                     |                          |                          |
|-------------------------------------|-------------------------------------|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
- 233 1. Public B1
- 234 2. Community (non-public) B2
- 235 3. An individual on-lot sewage disposal system B3
- 236 4. Other, explain: \_\_\_\_\_ B4

- 237 (C) Individual On-lot Sewage Disposal System. (check all that apply):
- |                          |                          |                          |                                     |
|--------------------------|--------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
- 238 1. Is your sewage system within 100 feet of a well? C1
- 239 2. Is your sewage system subject to a ten-acre permit exemption? C2
- 240 3. Does your sewage system include a holding tank? C3
- 241 4. Does your sewage system include a septic tank? C4
- 242 5. Does your sewage system include a drainfield? C5
- 243 6. Does your sewage system include a sandmound? C6
- 244 7. Does your sewage system include a cesspool? C7
- 245 8. Is your sewage system shared? C8
- 246 9. Is your sewage system any other type? Explain: \_\_\_\_\_ C9
- 247 10. Is your sewage system supported by a backup or alternate system? C10

- 248 (D) Tanks and Service
- |                          |                                     |                          |                                     |
|--------------------------|-------------------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
- 249 1. Are there any metal/steel septic tanks on the Property? D1
- 250 2. Are there any cement/concrete septic tanks on the Property? D2
- 251 3. Are there any fiberglass septic tanks on the Property? D3
- 252 4. Are there any other types of septic tanks on the Property? Explain \_\_\_\_\_ D4
- 253 5. Where are the septic tanks located? \_\_\_\_\_ D5
- 254 6. When were the tanks last pumped and by whom? \_\_\_\_\_ D6

- 255 (E) Abandoned Individual On-lot Sewage Disposal Systems and Septic
- |                          |                                     |                          |                                     |
|--------------------------|-------------------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
- 256 1. Are you aware of any abandoned septic systems or cesspools on the Property? E1
- 257 2. If "yes," have these systems, tanks or cesspools been closed in accordance with the municipality's ordinance? E2

- 258 (F) Sewage Pumps
- |                          |                                     |                          |                                     |
|--------------------------|-------------------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
- 259 1. Are there any sewage pumps located on the Property? F1
- 260 2. If "yes," where are they located? \_\_\_\_\_ F2
- 261 3. What type(s) of pump(s)? \_\_\_\_\_ F3
- 262 4. Are pump(s) in working order? F4
- 263 5. Who is responsible for maintenance of sewage pumps? \_\_\_\_\_ F5

- 264 (G) Issues
- |                                     |                                     |                          |                                     |
|-------------------------------------|-------------------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/>            |
- 265 1. How often is the on-lot sewage disposal system serviced? \_\_\_\_\_ G1
- 266 2. When was the on-lot sewage disposal system last serviced and by whom? \_\_\_\_\_ G2
- 267 3. Is any waste water piping not connected to the septic/sewer system? G3
- 268 4. Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items? G4

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# 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.

Explain any "yes" answers in Section 10. Include the location and extent of any problem(s) and any repair or remediation efforts, the name of the person or company who did the repairs and the date the work was done: Fr 1983 - sewer cap in sewer line due to roots - no issue since then.

## 11. PLUMBING SYSTEM

(A) Material(s). Are the plumbing materials (check all that apply):

1. Copper
2. Galvanized
3. Lead
4. PVC
5. Polybutylene pipe (PB)
6. Cross-linked polyethylene (PEX)
7. Other \_\_\_\_\_

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A4	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A6	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A7	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(B) Are you aware of any past or present problems with any of your plumbing fixtures (e.g., including but not limited to: kitchen, laundry, or bathroom fixtures; wet bars; exterior faucets; etc.)?

If "yes," explain: \_\_\_\_\_

## 12. DOMESTIC WATER HEATING

(A) Type(s). Is your water heating (check all that apply):

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
- If "yes," is the tank owned by Seller?
5. Solar
- If "yes," is the system owned by Seller?
6. Geothermal
7. Other \_\_\_\_\_

	Yes	No	Unk	N/A
A1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
B3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(B) System(s)

1. How many water heaters are there? 1  
Tanks 1 Tankless \_\_\_\_\_
2. When were they installed? \_\_\_\_\_
3. Is your water heater a summer/winter hook-up (integral system, hot water from the boiler, etc.)?

(C) Are you aware of any problems with any water heater or related equipment?

If "yes," explain: \_\_\_\_\_

## 13. HEATING SYSTEM

(A) Fuel Type(s). Is your heating source (check all that apply):

1. Electric
2. Natural gas
3. Fuel oil
4. Propane
- If "yes," is the tank owned by Seller?
5. Geothermal
6. Coal
7. Wood
8. Solar shingles or panels
- If "yes," is the system owned by Seller?
9. Other: \_\_\_\_\_

	Yes	No	Unk	N/A
A1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A8	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A9	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B7	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(B) System Type(s) (check all that apply):

1. Forced hot air
2. Hot water
3. Heat pump
4. Electric baseboard
5. Steam
6. Radiant flooring
7. Radiant ceiling

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Date 4-28-22

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Buyer's Initials \_\_\_\_\_

Date \_\_\_\_\_



# 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.

- 8. Pellet stove(s)  
How many and location? \_\_\_\_\_
- 9. Wood stove(s)  
How many and location? \_\_\_\_\_
- 10. Coal stove(s)  
How many and location? \_\_\_\_\_
- 11. Wall-mounted split system(s)  
How many and location? \_\_\_\_\_
- 12. Other: \_\_\_\_\_
- 13. If multiple systems, provide locations \_\_\_\_\_

	Yes	No	Unk	N/A
B8		✓		
B9		✓		
B10		✓		
B11		✓		
B12				
B13				
C1	✓			
C2				
C3			✓	
C4				
C5		✓		
C6		✓		
D1	✓			
D2			✓	
D3				
D4			✓	
D5	✓			
D6				
D7			✓	
D8	✓			
E1	✓			
E2				
E3				✓
F		✓		
A1		✓		
1a				✓
1b				✓
1c				✓
A2	✓			
A3		✓		
A4		✓		
A5		✓		
A6		✓		
B	✓			
C				

**(C) Status**

- 1. Are there any areas of the house that are not heated?  
If "yes," explain: basement
- 2. How many heating zones are in the Property? 1
- 3. When was each heating system(s) or zone installed? \_\_\_\_\_
- 4. When was the heating system(s) last serviced? 2020
- 5. Is there an additional and/or backup heating system? If "yes," explain: \_\_\_\_\_
- 6. Is any part of the heating system subject to a lease, financing or other agreement?  
If "yes," explain: \_\_\_\_\_

**(D) Fireplaces and Chimneys**

- 1. Are there any fireplaces? How many? 1
- 2. Are all fireplaces working?
- 3. Fireplace types (wood, gas, electric, etc.): wood
- 4. Was the fireplace(s) installed by a professional contractor or manufacturer's representative?
- 5. Are there any chimneys (from a fireplace, water heater or any other heating system)?
- 6. How many chimneys? 1
- 7. When were they last cleaned? \_\_\_\_\_
- 8. Are the chimneys working? If "no," explain: \_\_\_\_\_

**(E) Fuel Tanks**

- 1. Are you aware of any heating fuel tank(s) on the Property?
- 2. Location(s), including underground tank(s): basement (2)
- 3. If you do not own the tank(s), explain: \_\_\_\_\_

**(F) Are you aware of any problems or repairs needed regarding any item in Section 13? If "yes," explain: \_\_\_\_\_**

**14. AIR CONDITIONING SYSTEM**

**(A) Type(s). Is the air conditioning (check all that apply):**

- 1. Central air
  - a. How many air conditioning zones are in the Property? \_\_\_\_\_
  - b. When was each system or zone installed? \_\_\_\_\_
  - c. When was each system last serviced? \_\_\_\_\_
- 2. Wall units  
How many and the location? 1 - Family Room
- 3. Window units  
How many? \_\_\_\_\_
- 4. Wall-mounted split units  
How many and the location? \_\_\_\_\_
- 5. Other \_\_\_\_\_
- 6. None \_\_\_\_\_

**(B) Are there any areas of the house that are not air conditioned?**

If "yes," explain: Everywhere except Addition

**(C) Are you aware of any problems with any item in Section 14? If "yes," explain: \_\_\_\_\_**

Low setting switch doesn't always work

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# 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.

## 15. ELECTRICAL SYSTEM

### (A) Type(s)

1. Does the electrical system have fuses?
2. Does the electrical system have circuit breakers?
3. Is the electrical system solar powered?
  - a. If "yes," is it entirely or partially solar powered? \_\_\_\_\_
  - b. If "yes," is any part of the system subject to a lease, financing or other agreement? If "yes," explain: \_\_\_\_\_

(B) What is the system amperage? \_\_\_\_\_

(C) Are you aware of any knob and tube wiring in the Property? \_\_\_\_\_

(D) Are you aware of any problems or repairs needed in the electrical system? If "yes," explain: \_\_\_\_\_

	Yes	No	Unk	N/A
1		<input checked="" type="checkbox"/>		
2		<input checked="" type="checkbox"/>		
3		<input checked="" type="checkbox"/>		
3a			<input checked="" type="checkbox"/>	
3b			<input checked="" type="checkbox"/>	
B			<input checked="" type="checkbox"/>	
C		<input checked="" type="checkbox"/>		
D		<input checked="" type="checkbox"/>		

## 16. OTHER EQUIPMENT AND APPLIANCES

(A) **THIS SECTION IS INTENDED TO IDENTIFY PROBLEMS OR REPAIRS** and must be completed for each item that will, or may, be included with the Property. The terms of the Agreement of Sale negotiated between Buyer and Seller will determine which items, if any, are included in the purchase of the Property. **THE FACT THAT AN ITEM IS LISTED DOES NOT MEAN IT IS INCLUDED IN THE AGREEMENT OF SALE.**

(B) Are you aware of any problems or repairs needed to any of the following:

Item	Yes	No	N/A	Item	Yes	No	N/A
A/C window units		<input checked="" type="checkbox"/>		Pool spa heater			<input checked="" type="checkbox"/>
Attic fan(s)		<input checked="" type="checkbox"/>		Range oven		<input checked="" type="checkbox"/>	
Awnings		<input checked="" type="checkbox"/>		Refrigerator(s)		<input checked="" type="checkbox"/>	
Carbon monoxide detectors	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Satellite dish			<input checked="" type="checkbox"/>
Ceiling fans	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Security alarm system			<input checked="" type="checkbox"/>
Deck(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Smoke detectors		<input checked="" type="checkbox"/>	
Dishwasher	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Sprinkler automatic timer			<input checked="" type="checkbox"/>
Dryer		<input checked="" type="checkbox"/>		Stand-alone freezer			<input checked="" type="checkbox"/>
Electric animal fence			<input checked="" type="checkbox"/>	Storage shed			<input checked="" type="checkbox"/>
Electric garage door opener		<input checked="" type="checkbox"/>		Trash compactor			<input checked="" type="checkbox"/>
Garage transmitters		<input checked="" type="checkbox"/>		Washer		<input checked="" type="checkbox"/>	
Garbage disposal		<input checked="" type="checkbox"/>		Whirlpool tub			<input checked="" type="checkbox"/>
In-ground lawn sprinklers			<input checked="" type="checkbox"/>	Other:			<input checked="" type="checkbox"/>
Intercom			<input checked="" type="checkbox"/>	1.			
Interior fire sprinklers			<input checked="" type="checkbox"/>	2.			
Keyless entry			<input checked="" type="checkbox"/>	3.			
Microwave oven		<input checked="" type="checkbox"/>		4.			
Pool/spa accessories			<input checked="" type="checkbox"/>	5.			
Pool/spa cover			<input checked="" type="checkbox"/>	6.			

(C) Explain any "yes" answers in Section 16: \_\_\_\_\_

## 17. POOLS, SPAS AND HOT TUBS

(A) Is there a swimming pool on the Property? If "yes,"

1. Above-ground or in-ground? \_\_\_\_\_
2. Saltwater or chlorine? \_\_\_\_\_
3. If heated, what is the heat source? \_\_\_\_\_
4. Vinyl-lined, fiberglass or concrete-lined? \_\_\_\_\_
5. What is the depth of the swimming pool? \_\_\_\_\_
6. Are you aware of any problems with the swimming pool?
7. Are you aware of any problems with any of the swimming pool equipment (cover, filter, ladder, lighting, pump, etc.)?

(B) Is there a spa or hot tub on the Property?

1. Are you aware of any problems with the spa or hot tub?
2. Are you aware of any problems with any of the spa or hot tub equipment (steps, lighting, jets, cover, etc.)?

(C) Explain any problems in Section 17: \_\_\_\_\_

	Yes	No	Unk	N/A
1		<input checked="" type="checkbox"/>		
2				
3				
4				
5				
6			<input checked="" type="checkbox"/>	
7			<input checked="" type="checkbox"/>	
8		<input checked="" type="checkbox"/>		
9			<input checked="" type="checkbox"/>	
10				<input checked="" type="checkbox"/>



# Seller's Property Disclosure

450 **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  
 451 Property. Check unknown when the question does apply to the Property but you are not sure of the answer. All questions must be answered.

452 **18. WINDOWS**

- 453 (A) Have any windows or skylights been replaced during your ownership of the Property?  
 454 (B) Are you aware of any problems with the windows or skylights?

	Yes	No	Unk	N/A
A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
B	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

455 **Explain any "yes" answers in Section 18. Include the location and extent of any problem(s) and any repair, replacement or**  
 456 **remediation efforts, the name of the person or company who did the repairs and the date the work was done:** \_\_\_\_\_  
 457 windows replaced in 1986 & 2003

458 **19. LAND/SOILS**

459 (A) Property

- 460 1. Are you aware of any fill or expansive soil on the Property?  
 461 2. Are you aware of any sliding, settling, earth movement, upheaval, subsidence, sinkholes or earth  
 462 stability problems that have occurred on or affect the Property?  
 463 3. Are you aware of sewage sludge (other than commercially available fertilizer products) being  
 464 spread on the Property?  
 465 4. Have you received written notice of sewage sludge being spread on an adjacent property?  
 466 5. Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations on  
 467 the Property?

	Yes	No	Unk	N/A
A1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

468 *Note to Buyer: The Property may be subject to mine subsidence damage. Maps of the counties and mines where mine subsidence*  
 469 *damage may occur and further information on mine subsidence insurance are available through Department of Environmental*  
 470 *Protection Mine Subsidence Insurance Fund, (800) 922-1678 or ra-epmsi@pa.gov.*

471 (B) Preferential Assessment and Development Rights

472 Is the Property, or a portion of it, preferentially assessed for tax purposes, or subject to limited devel-  
 473 opment rights under the:

- 474 1. Farmland and Forest Land Assessment Act - 72 P.S. §5490.1, et seq. (Clean and Green Program)  
 475 2. Open Space Act - 16 P.S. §11941, et seq.  
 476 3. Agricultural Area Security Law - 3 P.S. §901, et seq. (Development Rights)  
 477 4. Any other law/program: \_\_\_\_\_

	Yes	No	Unk	N/A
B1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

478 *Note to Buyer: Pennsylvania has enacted the Right to Farm Act (3 P.S. § 951-957) in an effort to limit the circumstances under*  
 479 *which agricultural operations may be subject to nuisance suits or ordinances. Buyers are encouraged to investigate whether any*  
 480 *agricultural operations covered by the Act operate in the vicinity of the Property.*

481 (C) Property Rights

482 Are you aware of the transfer, sale and/or lease of any of the following property rights (by you or a  
 483 previous owner of the Property):

- 484 1. Timber  
 485 2. Coal  
 486 3. Oil  
 487 4. Natural gas  
 488 5. Mineral or other rights (such as farming rights, hunting rights, quarrying rights) Explain:  
 489 \_\_\_\_\_

	Yes	No	Unk	N/A
C1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

490 *Note to Buyer: Before entering into an agreement of sale, Buyer can investigate the status of these rights by, among other means,*  
 491 *engaging legal counsel, obtaining a title examination of unlimited years and searching the official records in the county Office of*  
 492 *the Recorder of Deeds, and elsewhere. Buyer is also advised to investigate the terms of any existing leases, as Buyer may be subject*  
 493 *to terms of those leases.*

494 **Explain any "yes" answers in Section 19:** \_\_\_\_\_  
 495 \_\_\_\_\_

496 **20. FLOODING, DRAINAGE AND BOUNDARIES**

497 (A) Flooding/Drainage

- 498 1. Is any part of this Property located in a wetlands area?  
 499 2. Is the Property, or any part of it, designated a Special Flood Hazard Area (SFHA)?  
 500 3. Do you maintain flood insurance on this Property?  
 501 4. Are you aware of any past or present drainage or flooding problems affecting the Property?  
 502 5. Are you aware of any drainage or flooding mitigation on the Property?  
 503 6. Are you aware of the presence on the Property of any man-made feature that temporarily or per-  
 504 manently conveys or manages storm water, including any basin, pond, ditch, drain, swale, culvert,  
 505 pipe or other feature?  
 506 7. If "yes," are you responsible for maintaining or repairing that feature which conveys or manages  
 507 storm water for the Property?

	Yes	No	Unk	N/A
A1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A5	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A7	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

508 **Seller's Initials** dyj **Date** 4-28-22 **SPD Page 9 of 11** **Buyer's Initials** / **Date** \_\_\_\_\_





# 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.

Explain any "yes" answers in Section 20(A). Include dates, the location and extent of flooding and the condition of any man-made storm water management features:

## (B) Boundaries

1. Are you aware of encroachments, boundary line disputes, or easements affecting the Property?
2. Is the Property accessed directly (without crossing any other property) by or from a public road?
3. Can the Property be accessed from a private road or lane?
  - a. If "yes," is there a written right of way, easement or maintenance agreement?
  - b. If "yes," has the right of way, easement or maintenance agreement been recorded?
4. Are you aware of any shared or common areas (driveways, bridges, docks, walls, etc.) or maintenance agreements?

	Yes	No	Unk	N/A
B1		<input checked="" type="checkbox"/>		
B2	<input checked="" type="checkbox"/>			
B3		<input checked="" type="checkbox"/>		
B4				<input checked="" type="checkbox"/>

*Note to Buyer: Most properties have easements running across them for utility services and other reasons. In many cases, the easements do not restrict the ordinary use of the property, and Seller may not be readily aware of them. Buyers may wish to determine the existence of easements and restrictions by examining the property and ordering an Abstract of Title or searching the records in the Office of the Recorder of Deeds for the county before entering into an agreement of sale.*

Explain any "yes" answers in Section 20(B):

## 21. HAZARDOUS SUBSTANCES AND ENVIRONMENTAL ISSUES

### (A) Mold and Indoor Air Quality (other than radon)

1. Are you aware of any tests for mold, fungi, or indoor air quality in the Property?
2. Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the Property?

	Yes	No	Unk	N/A
A1		<input checked="" type="checkbox"/>		
A2		<input checked="" type="checkbox"/>		

*Note to Buyer: Individuals may be affected differently, or not at all, by mold contamination. If mold contamination or indoor air quality is a concern, buyers are encouraged to engage the services of a qualified professional to do testing. Information on this issue is available from the United States Environmental Protection Agency and may be obtained by contacting IAQ INFO, P.O. Box 37133, Washington, D.C. 20013-7133, 1-800-438-4318.*

### (B) Radon

1. Are you aware of any tests for radon gas that have been performed in any buildings on the Property?
2. If "yes," provide test date and results \_\_\_\_\_
3. Are you aware of any radon removal system on the Property?

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

### (C) Lead Paint

If the Property was constructed, or if construction began, before 1978, you must disclose any knowledge of, and records and reports about, lead-based paint on the Property on a separate disclosure form.

1. Are you aware of any lead-based paint or lead-based paint hazards on the Property?
2. Are you aware of any reports or records regarding lead-based paint or lead-based paint hazards on the Property?

	Yes	No	Unk	N/A
C1		<input checked="" type="checkbox"/>		
C2		<input checked="" type="checkbox"/>		

### (D) Tanks

1. Are you aware of any existing underground tanks?
2. Are you aware of any underground tanks that have been removed or filled?

	Yes	No	Unk	N/A
D1		<input checked="" type="checkbox"/>		
D2		<input checked="" type="checkbox"/>		

### (E) Dumping. Has any portion of the Property been used for waste or refuse disposal or storage?

If "yes," location: \_\_\_\_\_

	Yes	No	Unk	N/A
E		<input checked="" type="checkbox"/>		

### (F) Other

1. Are you aware of any past or present hazardous substances on the Property (structure or soil) such as, but not limited to, asbestos or polychlorinated biphenyls (PCBs)?
2. Are you aware of any other hazardous substances or environmental concerns that may affect the Property?
3. If "yes," have you received written notice regarding such concerns?
4. Are you aware of testing on the Property for any other hazardous substances or environmental concerns?

	Yes	No	Unk	N/A
F1	<input checked="" type="checkbox"/>			
F2			<input checked="" type="checkbox"/>	
F3			<input checked="" type="checkbox"/>	
F4			<input checked="" type="checkbox"/>	

Explain any "yes" answers in Section 21. Include test results and the location of the hazardous substance(s) or environmental issue(s): asbestos covered pipes in basement

## 22. MISCELLANEOUS

### (A) Deeds, Restrictions and Title

1. Are there any deed restrictions or restrictive covenants that apply to the Property?
2. Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the Property?

	Yes	No	Unk	N/A
A1		<input checked="" type="checkbox"/>		
A2		<input checked="" type="checkbox"/>		

Seller's Initials dy1 Date 4-25-22 SPD Page 10 of 11 Buyer's Initials / Date \_\_\_\_\_



# 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?

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

**(B) Financial**

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

**(C) Legal**

- Are you aware of any violations of federal, state, or local laws or regulations relating to this Property?
- Are you aware of any existing or threatened legal action affecting the Property?

**(D) Additional Material Defects**

- 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.*

- 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: claim related to storm/rain damage

**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 Sandra Grothberg DATE 4-28-22  
 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 1521 Wilson Ave, Chambersburg, PA 17201

- 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 8, 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!

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- \* FHA
- \* Conventional
- VA
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\* Rehab options available

Tammy Meyers,  
Loan Officer

o: 717.590.8009 | c: 717.658.6049  
tmeyers@unionhomemortgage.com

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Chambersburg, PA 17201

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# 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.

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



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Chambersburg, PA 17201  
717.264.4534



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

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# Real Estate Settlements

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To Speak to a Title  
Professional Contact:

**Vicki Ott**  
Owner

Vicki.Ott@aplussettlementservices.com  
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HEATHER E. MILLER



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Nathan C. Bonner  
 Settlement Agent

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 Waynesboro, PA 17268

Ph: 717.762.1415 X103  
 Ph: 717.263.5001 X103  
 Fax: 717.765.0172

Email: [nathan@buchanansettlements.com](mailto:nathan@buchanansettlements.com)



## Real Estate Settlements



### Olde Towne Title

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**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.**

Washington County ♦ 1025 Mt. Aetna Rd, Hagerstown, MD 21740 ♦ 301-739-1222 ♦ [Hagerstown@ottrocks.com](mailto:Hagerstown@ottrocks.com)

Frederick County ♦ 5900 Frederick Crossing La., Frederick, MD 21704 ♦ 301-695-1880 ♦ [Frederick@ottrocks.com](mailto:Frederick@ottrocks.com)



**Michelle L. Compton, Owner**

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e-mail: [team@sterlingsettle.com](mailto:team@sterlingsettle.com)

***Sterling... where our name and our reputation are the same!***



*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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