

Honesty

Integrity

Hard Work

Professionalism



*Real Estate Auction*

***BEAUTIFUL, SPACIOUS 2-STORY BRICK COLONIAL!  
TONS OF CHARACTER & GREAT LOCATION CLOSE TO  
WILSON COLLEGE***

TUESDAY, JUNE 21, 2022 @ 3:00 PM

1850 PHILADELPHIA AVE  
CHAMBERSBURG, PA 17201

Open House(s):  
June 11, 2022 @ 3:00 - 4:00 pm  
June 18, 2022 @ 3:00 - 4:00 pm



May 20, 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 Tuesday, June 21, 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, June 11 & 18, 2022: 3:00 PM – 4:00 PM

**General Information:** **CHARMING & SPACIOUS 2-STORY BRICK COLONIAL IN FANTASTIC LOCATION!** Brick Colonial w/tons of character & plenty of space! Home features 3 bedrooms, including large primary bedroom w/sitting area & balcony access, 2 full baths, great room, formal dining room, family room, kitchen w/dining area & more! Landscaped yard w/garden pond & patio space, storage shed, & great wraparound porch perfect for relaxing after a long day! Located on 0.35+-acre lot along convenient Rt. 11 close to Wilson College & Norland shopping & businesses!

**This home has the following features:**

- Primary Bedroom (carpet): 31.5x16, 2<sup>nd</sup> floor; sitting area; balcony access and outside entrance to 1<sup>st</sup> floor; ceiling fan
- Bedroom 2 (carpet): 12x14.5, 2<sup>nd</sup> floor; ceiling fan
- Bedroom 3 (carpet): 14x13, 2<sup>nd</sup> floor; balcony access; ceiling fan
- Laundry Room: 7.5x6.5, 2<sup>nd</sup> floor at top of stairs
- 2 Full Bathrooms:
  - Main floor – 3.5x10; shower stall
  - 2<sup>nd</sup> floor – 9x9.5; garden tub w/jets
- Living Room (carpet): 14.5x32
- Family Room (wood floor): 22x13
- Dining Room (carpet): 15x15
- Kitchen (wood floor): 13x18; dining area; patio doors to large concrete patio; stove conveys
- Storage Room: 6.5x6.5, main floor off Family Room
- Full Attic: connecting stairs
- Full Partially Finished Basement:
  - 2 Paneled rooms w/carpet
  - Utility Room
  - Additional unfinished room
  - Connecting stairs; outside entrance
- Wrap-Around Covered Front & Side Porch
- Covered Rear Porch: 6.5x12
- Garden Ponds
- Storage Shed

**Year House Built:** Approximately 1900

**Lot Size:** Approximately 0.35+- acres

**Location:** Greene Township, Franklin County, PA

**Taxes:** Approximately \$2,381.00

**Utilities:**

**Water:** Public    **Sewer:** Public    **Heat:** Radiator; fuel oil    **Cooling:** Ceiling Fans

**School District:** Chambersburg Area School District

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

**House:** approximately 3,987 square feet

**Zoning:** Call Greene Township: 717-263-4990

**Tax ID:** 09-0C12P-029.-000000



# Aerial View



# Tax Card Snip

**Franklin County PA**  
Web Parcel Mapper PLUS +

Parcel Number: 09-0C12P-029.-000000 Location:  
Routing Number:  
Property Type: CC  
Land Use: 319  
Neighborhood: 900

Description: Beauty Parlor/Apartment



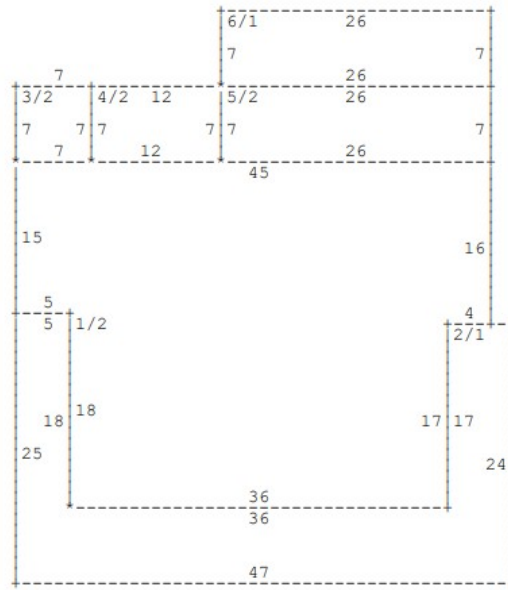
Sketch 01	Section	Sqft	Story	Count	Sketch
	1	3987	1	2.000	
	2	521	1	1.000	
	3	49	2	2.000	
	4	84	2	2.000	
	5	182	2	2.000	
	6	182	1	1.000	
	7				
	8				
	9				
	Total	3987			

**LAND BREAKDOWN**

PROP TYPE: COMMERCIAL - COMBINATION  
USE CODE: 319  
USE DESC.: COMMERCIAL - MIXED USE  
TERRAIN: Rolling  
FRONTAGE: 80 FT TYPE: ACTUAL  
DEPTH: 190 FT TYPE: ACTUAL  
SITE SQ FT: 15200 FT  
BASE ACRE: 0 ACRE(S)  
TILLABLE: 0 ACRE(S)  
WOODED: 0 ACRE(S)  
NON TILL: 0 ACRE(S)  
DEED AREA: 0.35 ACRE(S)

**PROPERTY NOTES**

**PROPERTY INFORMATION**  
DESC: Tax Parcel  
UPI: 09-0C12P-029.-000000  
PARENT: UNKNOWN  
CONTROL: 00015854  
TAX DIST: 09  
MUNCPLTY: Greene Township  
SCHL DIST: Chambersburg Area School District (CASD)  
LOT #: LOT 6 & 7  
ADDRESS: 1850 PHILADELPHIA AVENUE  
DEED: 0645-0618





**This Deed,**

MADE the 8<sup>TH</sup> day of - - December - -  
 in the year nineteen hundred and sixty-nine.

Between Anna C. Keener and Paul E. Keener, her husband, of South-  
 ampton Township, Franklin County, Pennsylvania, parties of the  
 first part, hereinafter called the grantors, AND Ernetta F. Ott  
 of the Borough of Shippensburg, Cumberland County, Pennsylvania,  
 party of the second part, hereinafter called the grantee.

Witnesseth That in consideration of the sum of fifteen thousand - - -  
 - - - - - (\$15,000.00) - - - - -

Dollars, in hand paid, the receipt whereof is hereby acknowledged, the said  
 grantors do grant and convey, in fee simple, to said grantee  
 All the following described real estate lying on the east side  
 of the State Highway known as U. S. Route 11, in the Township  
 of Greene, Franklin County, Pennsylvania, and bounded and limited  
 as follows:

Beginning at a stake at corner of Lot No. 8 on plan  
 of lots hereinafter referred to, being property of  
 Estella L. Faust; thence along Lot No. 8 south 59 $\frac{1}{4}$   
 degrees east 190 feet 2 inches to a stake at the west  
 side of a 14 foot alley; thence along the west side  
 of said 14 foot alley south 30  $\frac{3}{4}$  degrees west 80  
 feet to a stake at corner of Lot No. 5, property of  
 Fred S. and Emma F. Kimpel; thence along Lot No. 5  
 north 59 $\frac{1}{4}$  degrees west 190 feet 2 inches to a stake  
 at the easterly side of U. S. Route 11; thence along  
 U. S. Route 11 north 30  $\frac{3}{4}$  degrees east 80 feet to  
 a stake, the place of beginning, and containing 55.8  
 square perches, neat measure, and being designated as  
 Lots Nos. 6 and 7 on a plan of lots laid out for John  
 L. Frey and recorded in Franklin County, Pa. Deed  
 Book, Vol. 154, page 556.

The above described real estate is the same which  
 was awarded to Anna C. Keener, grantor herein, by the  
 Orphans' Court of Franklin County, Pa. in the estate  
 of Mary E. Horst, deceased, by decree of said Court  
 entered Feb. 23, 1955 confirming the statement of  
 proposed distribution in said estate, which showed  
 the above described real estate as being awarded to  
 the said Anna C. Keener, a certified copy of the  
 award to Anna C. Keener on the said schedule of dis-  
 tribution and of the Court's said decree being re-  
 corded in Franklin County, Pa. Deed Book, Vol. 462,  
 page 5.



REALTY TRANSFER TAX

Shippensburg School District  
 Amount of tax received \$150.<sup>00</sup>  
 Tax on Deeds Resolution 1969  
 Paul W. Martin Collector

# Deed

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

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

Sealed and delivered in the presence of

*Mary M. Shreck*  
*(as to both)*

*Anna C. Keener*



*Paul E. Keener*



Returned on the day of the date of the within or foregoing Deed, of the above named grantee the consideration above named in full:

Witness:

*Mary M. Shreck*  
*(as to both)*

*Anna C. Keener*  
*Paul E. Keener*

State of Pennsylvania,  
 County of Franklin

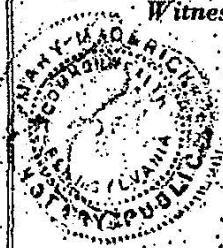
ss.

On this 8th day of DECEMBER A. D. 1969 before me, a Notary Public in and for said State and County, came the above named Anna C. Keener and Paul E. Keener, her husband,

and acknowledged the foregoing deed to be their act and deed, and desired the same to be recorded as such.

Witness my hand and notarial seal, the day and year aforesaid.

*Mary M. Shreck*  
 Notary Public



My commission expires Feb. 1, 1972 and my office is maintained in the Borough of Chambersburg, Franklin County, Pa.





# 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** 1050 Philadelphia Avenue, Chambersburg PA 17201  
 2 **SELLER** Ernetta O'Hara c/o Kelly Carbaugh, POA

### 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  
 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.

#### 4 COMMON LAW DUTY TO DISCLOSE

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

#### 8 EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

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

2 Kelly Carbaugh POA ~ DATE 4/19/22

3 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?

	Yes	No	Unk	N/A
A3				
(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?				
B1				
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?				
B2				
580 3. Are you aware of any insurance claims filed relating to the Property during your ownership?				
B3				
(C) Legal				
582 1. Are you aware of any violations of federal, state, or local laws or regulations relating to this Prop- 583 erty?				
C1				
584 2. Are you aware of any existing or threatened legal action affecting the Property?				
C2				
(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?	✓			
D1				

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: Maybe asbestos in pipes in  
 596 basement

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 \_\_\_\_\_



# Conditions of Public Sale

## CONDITIONS OF PUBLIC SALE OF REAL ESTATE

OWNED BY \_\_\_\_\_,  
LOCATED AT 1850 Philadelphia 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 August 5, 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  
 Rhetta.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 BANK

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](http://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](mailto:robin.mull@madisonsettlements.com)



946 Lincoln Way East  
Chambersburg, PA 17201  
717.264.4534



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

Behind the scenes. Ahead of the curve.



Lesa Davis



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



# 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

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



HEATHER E. MILLER



Keystone Real Estate Settlement Services, Inc.  
 19 Fifth Avenue  
 Chambersburg, PA 17201  
 Phone: 717-446-0739  
 Email: [info@keystonesettlements.net](mailto:info@keystonesettlements.net)  
 Website: [www.keystonesettlements.net](http://www.keystonesettlements.net)



TRACY A. WHITE

*Locally owned and operated for over 10 years*



"An Attorney At Every Settlement"

**Center Square**  
Real Estate Settlement Services, Inc.

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

9 East Main Street  
 Waynesboro, PA 17268

Telephone 717-762-3374  
 Facsimile 717-762-3395  
 Email [sue@kullalaw.com](mailto:sue@kullalaw.com)



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

Nathan C. Bonner  
 Settlement Agent

[www.BuchananSettlements.com](http://www.BuchananSettlements.com)

2021 East Main Street  
 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

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

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

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

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

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

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**

Professional services provided in a friendly atmosphere!

We have offices to serve you in Hagerstown, MD; Chambersburg, PA; and Martinsburg, WV

**Contact us at: 301-799-6767**

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.



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

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

