

Honesty

Integrity

Hard Work

Professionalism



## *Real Estate Auction*

***WELL-MAINTAINED BRICK CAPE COD IN QUIET  
NEIGHBORHOOD! DON'T MISS THIS ONE!***

WEDNESDAY, JUNE 22, 2022 @ 4:30 PM

12027 MAYFAIR AVE  
HAGERSTOWN, MD 21742

Open House(s):  
June 11, 2022 @ 1:00 - 2:00 pm  
June 18, 2022 @ 1:00 - 2:00 pm



May 27, 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  
Restrictions  
Seller's Property Disclosure  
Conditions of Public Sale  
How to Buy Real Estate at Auction  
Methods of Payment  
Financing Available

If you have any questions after reviewing this report, please don't hesitate to call me at any time. We are looking forward to seeing you at the Auction on Wednesday, June 22, 2022 @ 4:30 pm.

Sincerely,

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

Matthew S. Hurley  
Auctioneer and Appraiser

**DISCLAIMER & ABSENCE OF WARRANTIES**

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



# General Information

**Terms:** \$5,000 in certified funds day of auction. Balance due in 45 days of sale. (See Payment & Financing page for detailed info.) Announcements made on the day of sale take precedence over all printed material. (See Payment & Financing page for detailed info.)

**Closing Location:** As agreed upon by the buyer and seller.

**Buyer possession:** Buyer will have immediate possession upon closing.

**Showing Dates:** Saturday, June 11 & 18, 2022: 1:00pm – 2:00pm

**General Information:** **WELL-MAINTAINED BRICK CAPE COD!** Cozy cape cod in quiet residential neighborhood with easy access to I-70 & commuter routes! Brick home feature 2 main floor Bedrooms, full bath, Living Room w/fireplace, & eat-in kitchen. Finished attic can be a large primary suite w/full bath! Home complete w/partially finished basement, large rear yard & carport. Don't miss this one!

## The Rancher has the following features:

- Primary Bedroom: 21.5x15.5, 2<sup>nd</sup> floor
  - Full Primary Bath: 7x12
- Bedroom 2 (wood floors): 10x15, main floor
- Bedroom 3 (wood floors): 11.5x10, main floor
- Full Bath: 12x5; shower
- Living Room: 15x17; Brick Fireplace-not sure if in working order; has not been used in years
- Eat-In Kitchen (vinyl floors): 12x14; stove, refrigerator convey
- Full Partially Finished Basement:
  - Family Room: 19x26; bar; vinyl tile
  - Storage Room: 11x5
  - Utility Area: 10x30.5
  - New Basement Windows
  - Washer/Dryer Hookups
  - Connecting Stairs
  - Sump Pump
- Attached Carport
- Covered Front Porch
- Storage Shed

**Year House Built:** Approximately 1956    **House Size:** approximately 1,536 square feet

**Lot Size:** Approximately 0.29+- acres

**Location:** Bair's Development, Hagerstown, Washington County, MD

**Zoning:** Call Washington County: 240-313-2430

**Taxes:** Approximately \$1,604.00    **Tax ID:** 2218019884

## Utilities:

**Water:** Public    **Sewer:** On-Site Septic    **Heat:** Baseboard-hot water, forced air; Fuel oil  
**Cooling:** Heat Pump    **Minisplit Upstairs for Heat & Cooling**

**School District:** Washington County Public School District

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



# Aerial View





Account Identifier:

District - 18 Account Number - 019884

### Owner Information

Owner Name:

Use: RESIDENTIAL  
Principal Residence: YES

Mailing Address:

12027 MAYFAIR AVENUE  
HAGERSTOWN MD 21742

Deed Reference: /00910/ 00357

Premises Address:

12027 MAYFAIR AVE  
HAGERSTOWN 21742-0000

Legal Description: LOT 24 63X200 .289AC  
410 MAYFAIR AVE  
BAIRS DEVELOPMENT

Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:
0038	0021	0336	18020213.22	0050		24	2022		Plat Ref:

Town: None

Primary Structure Built	Above Grade Living Area	Finished Basement Area	Property Land Area	County Use
1956	1,536 SF		12,600 SF	

Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements
1 1/2	YES	STANDARD UNIT	1/2 BRICK SIDING/	3	2 full	1 Carport	





# Deed

357

Received for Record April 7, 1989  
at 11:39 o'clock A M.  
Liber 910 folio

THIS DEED, Made this <sup>7<sup>th</sup></sup> day of April, 1989, by ANDREE LEE SPESSARD, now known as ANDREE FULLER, of Washington County, Maryland.

WITNESSETH: That for no monetary consideration, but for other good and valuable considerations, receipt of which is hereby acknowledged, the said ANDREE LEE SPESSARD, now known as ANDREE FULLER, does hereby grant and convey unto ANDREE FULLER and MARK L. SPESSARD, as joint tenants with right of survivorship, and not as tenants in common, all my right, title and interest in and to all that lot or parcel of land, together with the improvements thereon, and all the rights, ways, privileges and appurtenances thereunto belonging or in anywise appertaining, situate North of the Hagerstown-Smithsburg Highway, approximately 1.3 miles East from the corporate boundary of the City of Hagerstown, in District No. 18, in Washington County, Maryland, and more particularly described as follows:

BEGINNING for the same at an iron pipe in the East marginal line of Mayfair Avenue situated 190.00 feet in a Northerly direction from the point of intersection of the East marginal line of said Mayfair Avenue with the North marginal line of Gilbert Avenue, and running thence along the East marginal line of said Mayfair Avenue, North 1° 25' West 63.33 feet to an iron pipe, thence leaving said Mayfair Avenue and running back therefrom at right angles North 88° 35' East 200 feet to an iron pipe, thence parallel with said Mayfair Avenue, South 1° 25' East 63.33 feet to an iron pipe, thence South 88° 35' West 200 feet to the place of beginning, CONTAINING 0.29 acres of land, more or less.

BEING the same property conveyed to the Grantor herein by Leon Victor Spessard by deed dated November 4, 1969, and recorded at Liber 497, folio 617 among the Land Records of Washington County, Maryland.

The aforesaid lot is subject to the conditions and restrictions set forth in the deed from Russell T. Bair and wife to Leon Victor Spessard and wife, dated June 8, 1956, and recorded in Liber 311, folio 453 among the Land Records of Washington County, Maryland, which the Grantees herein for themselves, their heirs, personal representatives and assigns, by the acceptance of this deed, hereby covenant to keep and observe.

The above described property is hereby conveyed subject to all conditions, restrictions, easements and rights of way of record applicable thereto.

And the Grantor herein does hereby covenant that, except as to the aforesaid conditions, restrictions, easements and rights of way, she will warrant generally the property hereby conveyed and that she will execute such other and further assurances of title as may be legally requisite.

# Restrictions

Marked - 6-19-56

453

Recorded in Liber 311

RECEIVED FOR RECORD June 11, 1956, at 1:20 O'clock P.M.

THIS DEED, Made this 8th day of June, A.D., 1956, by Russell T. Bair and Helen T. Bair, his wife, of Washington County, State of Maryland,

WITNESSETH: That for and in consideration of the sum of Ten (\$10.00) Dollars and other good and valuable considerations, the receipt of which is hereby acknowledged, we, the said Russell T. Bair and Helen T. Bair, his wife, do hereby grant and convey unto Leon Victor Spessard and Andree Lee Spessard, his wife, all that lot or parcel of land, together with the improvements thereon, and all the rights, ways, privileges and appurtenances thereunto belonging or in anywise appertaining, situate North of the Hagerstown-Smithsburg Highway, approximately 1.3 miles East from the corporate boundary of the City of Hagerstown, in District No. 18, in Washington County, Maryland, and more particularly described as follows: Beginning for the same at an iron pipe in the East marginal line of Mayfair Avenue situated 190.00 feet in a Northerly direction from the point of intersection of the East marginal line of said Mayfair Avenue with the North marginal line of Gilbert Avenue, and running thence along the East marginal line of said Mayfair Avenue, North 1 degree 25 minutes West 63.33 feet to an iron pipe, thence leaving said Mayfair Avenue and running back therefrom at right angles North 88 degrees 35 minutes East 200 feet to an iron pipe, thence parallel with said Mayfair Avenue, South 1 degree 25 minutes East 63.33 feet to an iron pipe, thence South 88 degrees 35 minutes West 200 feet to the place of beginning, containing 0.29 acres of land, more or less, and being the same property conveyed to the said Russell T. Bair by Lee Foster Blickenstaff and Catherine Louise Blickenstaff, his wife, by Deed dated July 26, 1954, and duly recorded in Liber 284, folio 308, among the Land Records of said Washington County, Maryland, to which said Deed reference is hereby made.

The aforesaid lot is sold subject to the conditions and restrictions, as hereinafter set forth, which the grantees herein for themselves, their heirs, personal representatives and assigns, by the acceptance of this Deed, hereby covenant to keep and observe:

1. That no dwelling shall be erected on the lot hereby conveyed within twenty feet of the East marginal line of Mayfair Avenue, on which said lot fronts.
2. That no dwelling house shall be erected on said lot to cost less than \$5000.00.

AND we, the said Russell T. Bair and Helen T. Bair, his wife, do hereby covenant that we will warrant generally, with the exception of the aforesaid conditions and restrictions, the property hereby conveyed, and that we will execute such other and further assurances as may be requisite.

WITNESS our hands and seals.

Witness:

*Ethel P. Toms*  
 Ethel P. Toms

*Russell T. Bair* (SEAL)  
 Russell T. Bair  
*Helen T. Bair* (SEAL)  
 Helen T. Bair



STATE OF MARYLAND, WASHINGTON COUNTY, to-wit:

I HEREBY CERTIFY, that on this 8th day of June A.D., 1956, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Russell T. Bair and Helen T. Bair, his wife, known to me to be the persons whose names are subscribed to the within Deed, and did each acknowledge the foregoing Deed to be their joint and respective act and deed.





# Seller's Property Disclosure

## MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

NOTICE TO SELLER(S): Sign this statement only if you elect to sell the property without representations and warranties as to its condition, except as otherwise provided in the contract of sale and in the listing of latent defects set forth below; otherwise, complete and sign the RESIDENTIAL PROPERTY DISCLOSURE STATEMENT.

Except for the latent defects listed below, the undersigned owner(s) of the real property make no representations or warranties as to the condition of the real property or any improvements thereon, and the purchaser will be receiving the real property "as is" with all defects, including latent defects, which may exist, except as otherwise provided in the real estate contract of sale. The seller(s) acknowledge having carefully examined this statement and further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Section 10-702 also requires the seller to disclose information about latent defects in the property that the seller has actual knowledge of. The seller must provide this information even if selling the property "as is." "Latent defects" are defined as: Material defects in real property or an improvement to real property that:

- (1) A purchaser would not reasonably be expected to ascertain or observe by a careful visual inspection of the real property; and
- (2) Would pose a direct threat to the health or safety of:
  - (i) the purchaser; or
  - (ii) an occupant of the real property, including a tenant or invitee of the purchaser.

Does the seller(s) have actual knowledge of any latent defects?  Yes  No If yes, specify:

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Seller *Scott Burley, Exec* Date 25 MAY 22

Seller \_\_\_\_\_ Date \_\_\_\_\_

The purchaser(s) acknowledge receipt of a copy of this disclaimer statement and further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Purchaser \_\_\_\_\_ Date \_\_\_\_\_

Purchaser \_\_\_\_\_ Date \_\_\_\_\_





# Conditions of Public Sale

## CONDITIONS OF PUBLIC SALE OF REAL ESTATE

OWNED BY \_\_\_\_\_,  
LOCATED AT 12027 Mayfair Ave, Hagerstown, MD 21742

- 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 22 - 23** 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 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 Washington 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

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**Rhetta Martin**  
Mortgage Loan Officer  
NMLS #409257  
Rheta.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



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# 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

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"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  
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