Real Estate Auction
WELL-MAINTAINED BRICK RANCHER W/BEAUTIFUL COUNTRY VIEWS!

THURSDAY, JUNE 23, 2022 @ 3:00 PM
1273 BRECHBILL RD
CHAMBERSBURG, PA 17202

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

Dear Prospective Buyer,

Hurley Auctions is pleased to have been chosen to offer you this property. Please take this opportunity to inspect the property today. For your convenience, I’ve enclosed the following information:

- General Information
- Aerial View
- Tax Card Snip
- Deed
- Seller's Property Disclosure
- Conditions of Public Sale
- How to Buy Real Estate at Auction
- Methods of Payment
- Financing Available

If you have any questions after reviewing this report, please don't hesitate to call me at any time. We are looking forward to seeing you at the Auction on Thursday, June 23, 2022 @ 3:00 pm.

Sincerely,

Matthew S. Hurley
Auctioneer and Appraiser

DISCLAIMER & ABSENCE OF WARRANTIES
All information contained in this brochure & all related materials are subject to the terms & conditions outlined in the purchase agreement. Information contained in advertisements, information packet, estimated acreages, and marked boundaries are based upon the best information available to Hurley Auctions at the time of preparation & may not depict exact information on the property. Each potential buyer is responsible for conducting his/her own independent inspection, investigations, and inquiries concerning the real estate. The information contained in this brochure is subject to verification by all parties relying on it. No liability for its accuracy, errors or omissions is assumed by seller or the Auction Company.
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: 1:00 PM – 2:00 PM

General Information: WELL-MAINTAINED, SPACIOUS BRICK RANCHER W/AMAZING COUNTRY VIEWS!! 3 Bedrooms, 1.5 Baths, Living Room, Kitchen w/dining area, breezeway, & spacious family room/sunroom perfect for large family gatherings! Partially finished basement & 1-car attached garage; Situated on 0.65+-acre lot w/mature shade trees & peaceful country views, just minutes from local businesses & shopping!

This home has the following features:

- Primary Bedroom (carpet): 11.5x12.5
  - Primary Half Bath (carpet): 4.5x4
- Bedroom 2 (carpet): 12x11
- Bedroom 3 (carpet): 12.5x12.5
- Full Bath: 11.5x7
- Living Room (carpet): 15.5x20
- Dining Room (carpet): 11x10
- Kitchen (vinyl): 9x10; combined w/Dining Room; stove, refrigerator convey
- Breezeway (vinyl): 12x23.5; washer/dryer hookups; sink; ceiling fan
- Enclosed Porch/Sunroom (carpet): 12x27; propane heater; ceiling fan
- Full Partially finished Basement: walkout level; some paneling and drop ceiling; washer/dryer hookups
- 1 Car Attached Garage

Year House Built: Approximately 1970

Lot Size: Approximately 0.65+- acres

Location: Hamilton Township, Franklin County, PA

Zoning: None

Taxes: Approximately $3,007.00

Tax ID: 11-0E12.-046B-000000

Utilities:
- Water: Public
- Sewer: Public
- Heat: Baseboard-hot water; fuel oil
- Cooling: Central A/C, Heat Pump

School District: Chambersburg Area School District

Local Hospital: WellSpan, Chambersburg; Waynesboro Hospital, Waynesboro; Meritus, Hagerstown
THIS DEED

MADE the 23rd day of February, 2021,

BETWEEN

MARTHA J. HAWBAKER, of Chambersburg, Franklin County, Pennsylvania, hereinafter called GRANTOR

AND

MARTHA J. HAWBAKER, of Chambersburg, Franklin County, Pennsylvania, hereinafter called GRANTEE

WITNESSETH, that in consideration of ONE ($1.00) DOLLAR in hand paid, the receipt whereof is hereby acknowledged, the said Grantor hereby grants and conveys in fee simple, to said Grantee,

ALL the described real estate lying and being situate in Hamilton Township, Franklin County, Pennsylvania, known and numbered as 1273 Brechbill Road, bounded and limited as follows:

BEGINNING at an existing spike in public road known as Township Route 532, at land formerly Robert Stouffer now or formerly of Gene W. Heindel, et. ux.; thence along the same, North 32 degrees 35 minutes West, 161.1 feet to an existing iron pin; thence by land formerly of John S. Brechbill and Laura E. Brechbill, his wife, now or formerly of Glenn R. Shoemaker, et. Ux., North 57 degrees 37 minutes East, 175.0 feet to an iron pin; thence by the same being lands formerly of John S. Brechbill now or formerly of David G. Fisch, et. Ux., South 32 degrees 35 minutes East, 161.1 feet to a spike in the center of said Public Road; thence through the center of said Public Road, South 57 degrees 37 minutes West, 175.0 feet to an existing spike, the place of beginning. CONTAINING 28,192 square feet, and as shown on a survey for John S. Brechbill by John Howard McClellan, R.S., dated September 30, 1969, which with the necessary municipal approvals is recorded in Franklin County, Pennsylvania, Deed Book Volume 645, Page 44.

BEING the same real estate which Joe E. Shatz, widower, by deed dated June 14, 2001, recorded June 18, 2001, in Franklin County, Pa., Record Book Volume 1874, Page 496, conveyed to Martha J. Hawbaker and Miriam A. Hawbaker, as joint tenants with right of survivorship, and not as tenants in common. Miriam A. Hawbaker died September 26, 2018, thus vesting full title and interest into Martha A. Hawbaker, Grantor herein.

SUBJECT, HOWEVER, to the restrictions which may be enforced contained in the last above recited Deed which are made a part hereof as fully as if written out herein at length.

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

IN WITNESS WHEREOF, said Grantor has, hereunto set her hand and seal the day and year first above written.

WITNESS:

[Signature]

Martha J. Hawbaker (Seal)
Seller's Property Disclosure

SELLER'S PROPERTY DISCLOSURE STATEMENT

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

PROPERTY
 exploded site

INFORMATION REGARDING THE REAL ESTATE SELLER DISCLOSURE LAW

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 real estate transfer must disclose all known material defects about the property being sold that are not readily observable. 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 its normal useful life is not by itself a material defect.

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

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 inspections or warranties that Buyer may wish to obtain. This Statement is not a warranty of any kind by Seller or a warranty or representation by any listing real estate broker, any selling real estate broker, or their licensees. Buyer is encouraged to address concerns about the condition of the Property that may not be included in this Statement.

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

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

COMMON LAW DUTY TO DISCLOSE

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

EXECUTOR, ADMINISTRATOR, TRUSTEE SIGNATURE BLOCK

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

DATE

Seller’s Initials: ___________________________ Date: MAY 2022  SPD Page 1 of 11  Buyer’s Initials: ___________________________ Date: ___________________________
## Seller’s Property Disclosure

### 1. SELLER’S EXPERTISE

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<tr>
<th>Yes</th>
<th>No</th>
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</table>

Explain any "yes" answers in Section 1: ____________________________________________________________________________________________

### 2. OWNERSHIP/OCCUPANCY

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<tr>
<th>Yes</th>
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(A) Occupancy

1. When was the Property most recently occupied? **MAY 31, 2022**
2. By how many people? **ONE**
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? **2001**

(D) List any animals that have lived in the residence(s) or other structures during your ownership: **2 DOGS AT DIFFERENT TIMES**

Explain Section 2 (if needed):

### 3. CONDOMINIUMS/PLANNED COMMUNITIES/HOMEOWNERS ASSOCIATIONS

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<tr>
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<td>B4</td>
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</table>

(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

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<thead>
<tr>
<th>Yes</th>
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<tr>
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</table>

(A) Installation

1. When was or were the roof or roofs installed? **2012**
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 so or if 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?

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Producer's Initials: **2/4**

Date: **5/10/22**

SPD Page 2 of 11

Buyer's Initials: **/**

Date: **_______**

Produced with Lone Wolf Transactions (281 Form Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201  www.lwft.com
Seller's Property Disclosure

5. BASEMENTS AND CRAWL SPACES
   (A) Sump Pump
   1. Does the Property have a sump pit? If "yes," how many?          Yes No Unk N/A
   2. Does the Property have a sump pump? If "yes," how many?          Yes No Unk N/A
   3. If it has a sump pump, has it ever run?                          Yes No Unk N/A
   4. If it has a sump pump, is the sump pump in working order?       Yes No Unk N/A
   (B) Water Infiltration
   1. Are you aware of any past or present water leakage, accumulation, or dampness within the
      basement or crawl space?                                       Yes No Unk N/A
   2. Do you know of any repairs or other attempts to control any water or dampness problem in
      the basement or crawl space?                                    Yes No Unk N/A
   3. Are the downspouts or gutters connected to a public sewer system? Yes No Unk N/A

6. TERMITES/WOOD-DESTROYING INSECTS, DRYROT, PESTS
   (A) Status
   1. Are you aware of past or present dryrot, termites/wood-destroying insects or other pests on the
      Property?                                                      Yes No Unk N/A
   2. Are you aware of any damage caused by dryrot, termites/wood-destroying insects or other pests? Yes No Unk N/A
   (B) Treatment
   1. Is the Property currently under contract by a licensed pest control company? Yes No Unk N/A
   2. Are you aware of any termite/pest control reports or treatments for the Property? Yes No Unk N/A

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? Yes No Unk N/A
   (B) Are you aware of any past or present problems with driveways, walkways, patios or retaining walls on the Property? Yes No Unk N/A
   (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)? Yes No Unk N/A
   (D) Stucco and Exterior Synthetic Finishing Systems
   1. 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? Yes No Unk N/A
   2. If "yes," indicate type(s) and location(s)                                                   Yes No Unk N/A
   3. If "yes," provide date(s) installed                                                         Yes No Unk N/A
   (E) Are you aware of any fire, storm/weather-related, water, hail or ice damage to the Property? Yes No Unk N/A
   (F) Are you aware of any defects (including stains) in flooring or floor coverings?           Yes No Unk N/A

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)            Yes No Unk N/A
   Approximate date of work                                                                 Yes No Unk N/A
   Were permits obtained? (Yes/No/Unk/NA)                                               Yes No Unk N/A
   Final inspections/approvals obtained? (Yes/No/Unk/NA)                                 Yes No Unk N/A

Seller's Initials:  

Date: 5/10/17  

Buyer's Initials:  

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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.

### Table: Property Data

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

- 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: ____________________________

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, may 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?  
   From whom? ____________________________

5. Is the softener, filter or other treatment system leased?  
   Explain: ______________________________________________________

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? ____________________________
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.

(E) Issues
1. Are you aware of any leaks or other problems, past or present, relating to the water supply, pumping system and related items? E1
2. Have you ever had a problem with your water supply? E2

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:

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Unk</th>
<th>N/A</th>
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10. SEWAGE SYSTEM
(A) General
1. Is the Property served by a sewage system (public, private or community)?
2. “No” is it due to unavailability or permit limitations?
3. When was the sewage system installed (or date of connection, if public)?
4. Name of current service provider, if any: MTA

(B) Type is your Property served by:
1. Public
2. Community (non-public)
3. An individual on-lot sewage disposal system
4. Other, explain:

(C) Individual On-lot Sewage Disposal System. (check all that apply):
1. Is your sewage system within 100 feet of a well?
2. Is your sewage system subject to a ten-acre permit exemption?
3. Does your sewage system include a holding tank?
4. Does your sewage system include a septic tank?
5. Does your sewage system include a drainfield?
6. Does your sewage system include a sand mound?
7. Does your sewage system include a cesspool?
8. Is your sewage system shared?
9. Is your sewage system any other type? Explain:
10. Is your sewage system supported by a backup or alternate system?

(D) Tanks and Service
1. Are there any metal/steel septic tanks on the Property?
2. Are there any cement/concrete septic tanks on the Property?
3. Are there any fiberglass septic tanks on the Property?
4. Are there any other types of septic tanks on the Property? Explain
5. Where are the septic tanks located?
6. When were the tanks last pumped and by whom?

(E) Abandoned Individual On-lot Sewage Disposal Systems and Septic
1. Are you aware of any abandoned septic systems or cesspools on the Property?
2. If “yes,” have these systems, tanks or cesspools been closed in accordance with the municipality’s ordinance?

(F) Sewage Pumps
1. Are there any sewage pumps located on the Property?
2. “Yes,” where are they located?
3. What type(s) of pump(s)?
4. Are pump(s) in working order?
5. Who is responsible for maintenance of sewage pumps?

(G) Issues
1. How often is the on-lot sewage disposal system serviced?
2. When was the on-lot sewage disposal system last serviced and by whom?
3. Is any waste water piping not connected to the septic/sewer system?
4. Are you aware of any past or present leaks, backups, or other problems relating to the sewage system and related items?
11. PLUMBING SYSTEM

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

<table>
<thead>
<tr>
<th>Material</th>
<th>Yes</th>
<th>No</th>
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<tbody>
<tr>
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<tr>
<td>Galvanized</td>
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<tr>
<td>Lead</td>
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<tr>
<td>PVC</td>
<td>✓</td>
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<tr>
<td>Polybutylene pipe (PB)</td>
<td></td>
<td>✓</td>
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<tr>
<td>Cross-linked polyethylene (PEX)</td>
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<tr>
<td>Other</td>
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(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):

<table>
<thead>
<tr>
<th>Type</th>
<th>Yes</th>
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<td>Fuel oil</td>
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<td>Propane</td>
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<tr>
<td>If “yes,” is the tank owned by Seller?</td>
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<tr>
<td>Solar</td>
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<tr>
<td>If “yes,” is the system owned by Seller?</td>
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<td></td>
</tr>
<tr>
<td>Geothermal</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(B) System(s)

1. How many water heaters are there? B1
2. When were they installed? B2
3. Is your water heater a summer/winter hook-up (integral system, hot water from the boiler, etc.)? B3

(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):

<table>
<thead>
<tr>
<th>Type</th>
<th>Yes</th>
<th>No</th>
<th>Unk</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electric</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural gas</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fuel oil</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Propane</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If “yes,” is the tank owned by Seller?</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Geothermal</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coal</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wood</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Solar shingles or panels</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If “yes,” is the system owned by Seller?</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Yes</th>
<th>No</th>
<th>Unk</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forced hot air</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hot water</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heat pump</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric baseboard</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Steam</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radiant flooring</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radiant ceiling</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Q No</th>
<th>Yes</th>
<th>No</th>
<th>Unk</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. Pellet stove(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Wood stove(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Coal stove(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Wall-mounted split system(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. If multiple systems, provide locations:</td>
<td>PROPANE WALL HEATER IN ENCLOSED PORCH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C</strong> Status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 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? |     |    |     |     |
| 3. When was each heating system(s) or zone installed? |     |    |     |     |
| 4. When was the heating system(s) last serviced? |     |    |     |     |
| 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? |     |    |     |     |
| **D** Fireplaces and Chimneys |     |    |     |     |
| 1. Are there any fireplaces? How many? |     |    |     |     |
| 2. Are all fireplaces working? |     |    |     |     |
| 3. Fireplaces types (wood, gas, electric, etc.): |     |    |     |     |
| 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? |     |    |     |     |
| 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** |     |    |     |     |
| 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? 2019
   c. When was each system last serviced?  
2. Wall units
   a. How many and the location?  
3. Window units
   a. How many?  
4. Wall-mounted split units
   a. 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:  

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

15. ELECTRICAL SYSTEM

(A) Type(s)
3. Is the electrical system solar powered?
   b. If "yes," is any part of the system subject to a lease, financing or other agreement? If "yes," explain: [A13] Yes [A14] No [A15] Unknown [A16] N/A

(B) What is the system amperage? [B1] 100 AMP


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:

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>A/C window units</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attic fan(s)</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awnings</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carbon monoxide detectors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ceiling fans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deck(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dishwasher</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dryer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric animal fence</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric garage door opener</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garage transmitters</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garbage disposal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-ground lawn sprinklers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intercom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interior fire sprinklers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Keyless entry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Microwave oven</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pool/spa accessories</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pool/spa cover</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(C) Explain any "yes" answers in Section 16: ATTIC FAN DISCONNECTED IN GARAGE

17. POOLS, SPAS AND HOT TUBS

(A) Is there a swimming pool on the Property? If "yes,"
7. Are you aware of any problems with any of the swimming pool equipment (cover, filter, ladder, lighting, pump, etc.)? [A37] Yes [A38] No [A39] Unknown [A40] N/A

(B) Is there a spa or hot tub on the Property?
1. Are you aware of any problems with the spa or hot tub? [A41] Yes [A42] No [A43] Unknown [A44] N/A
2. Are you aware of any problems with any of the spa or hot tub equipment (steps, lighting, jets, cover, etc.)? [A45] Yes [A46] No [A47] Unknown [A48] N/A

(C) Explain any problems in Section 17: ____________________________
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.

18. WINDOWS

(A) Have any windows or skylights been replaced during your ownership of the Property?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Unk</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(B) Are you aware of any problems with the windows or skylights?

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

Explain any "yes" answers in Section 18. Include the location and extent of any problem(s) and any repair, replacement or remediation efforts, the name of the person or company who did the repairs and the date the work was done:

SOME WINDOWS ARE STIFF. FRONT MAIN WINDOW WAS REPLACED

19. LAND/SOILS

(A) Property

1. Are you aware of any fill or expansive soil on the Property?

2. Are you aware of any settling, earth movement, upheaval, subsidence, sinkholes or earth stability problems that have occurred on or affect the Property?

3. Are you aware of sewage sludge (other than commercially available fertilizer products) being spread on the Property?

4. Have you received written notice of sewage sludge being spread on an adjacent property?

5. Are you aware of any existing, past or proposed mining, strip-mining, or any other excavations on the Property?

(B) Preferential Assessment and Development Rights

Is the Property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights under the:

1. Farmland and Forest Land Assessment Act - 72 P.S. §5490.1, et seq. (Clean and Green Program)

2. Open Space Act - 16 P.S. §11941, et seq.

3. Agricultural Area Security Law - 3 P.S. §901, et seq. (Development Rights)

4. Any other law/program.

(C) Property Rights

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

1. Timber

2. Coal

3. Oil

4. Natural gas

5. Mineral or other rights (such as farming rights, hunting rights, quarrying rights) Explain:

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

(B) Preferential Assessment and Development Rights

Is the Property, or a portion of it, preferentially assessed for tax purposes, or subject to limited development rights under the:

1. Farmland and Forest Land Assessment Act - 72 P.S. §5490.1, et seq. (Clean and Green Program)

2. Open Space Act - 16 P.S. §11941, et seq.

3. Agricultural Area Security Law - 3 P.S. §901, et seq. (Development Rights)

4. Any other law/program.

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

(C) Property Rights

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

1. Timber

2. Coal

3. Oil

4. Natural gas

5. Mineral or other rights (such as farming rights, hunting rights, quarrying rights) Explain:

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

Explain any "yes" answers in Section 19:

20. FLOODING, DRAINAGE AND BOUNDARIES

(A) Flooding/Drainage

1. Is any part of this Property located in a wetlands area?

2. Is the Property, or any part of it, designated a Special Flood Hazard Area (SFHA)?

3. Do you maintain flood insurance on this Property?

4. Are you aware of any past or present drainage or flooding problems affecting the Property?

5. Are you aware of any drainage or flooding mitigation on the Property?

6. Are you aware of the presence on the Property of the any man-made feature that temporarily or permanently conveys or manages storm water, including any basin, pond, ditch, drain, swale, culvert, pipe or other feature?

7. If "yes," are you responsible for maintaining or repairing that feature which conveys or manages storm water for the Property?

Note to Buyer: If "yes," are you responsible for maintaining or repairing that feature which conveys or manages storm water for the Property?

Seller's Initials: / Date: 5/20/22 SPD Page 9 of 11 Buyer's Initials: / Date: 

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

### (B) Boundaries

- Are you aware of encroachments, boundary line disputes, or easements affecting the Property?  
  - Yes \(\checkmark\), No \(\times\), Unknown (unk), N/A
- Is the Property accessed directly (without crossing any other property) by or from a public road?  
  - B1
- Can the Property be accessed from a private road or lane?  
  - B2
- If "yes," is there a written right of way, easement or maintenance agreement?  
  - B3
- If "yes," has the right of way, easement or maintenance agreement been recorded?  
  - B4
- Are you aware of any shared or common areas (driveways, bridges, docks, walls, etc.) or maintenance agreements?  
  - B4

**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)

- Are you aware of any tests for mold, fungi, or indoor air quality in the Property?  
  - Yes \(\checkmark\), No \(\times\), Unknown (unk), N/A
- Other than general household cleaning, have you taken any efforts to control or remediate mold or mold-like substances in the Property?  
  - A1

**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

- Are you aware of any tests for radon gas that have been performed in any buildings on the Property?  
  - Yes \(\checkmark\), No \(\times\), Unknown (unk), N/A
- If "yes," provide test date and results  
  - B1
- Are you aware of any radon removal system on the Property?  
  - B2

#### (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.  
  - C1
- Are you aware of any lead-based paint or lead-based paint hazards on the Property?  
  - C2
- Are you aware of any records or reports regarding lead-based paint or lead-based paint hazards on the Property?  
  - C3

#### (D) Tanks

- Are you aware of any existing underground tanks?  
  - Yes \(\checkmark\), No \(\times\), Unknown (unk), N/A
- Are you aware of any underground tanks that have been removed or filled?  
  - D1

#### (E) Dumping

- Has any portion of the Property been used for waste or refuse disposal or storage?  
  - Yes \(\checkmark\), No \(\times\), Unknown (unk), N/A
- If "yes," location:  
  - E

#### (F) Other

- 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)?  
  - F1
- Are you aware of any other hazardous substances or environmental concerns that may affect the Property?  
  - F2
- If "yes," have you received written notice regarding such concerns?  
  - F3
- Are you aware of testing on the Property for any other hazardous substances or environmental concerns?  
  - F4

Explain any “yes” answers in Section 21. Include test results and the location of the hazardous substance(s) or environmental issue(s):

### 22. MISCELLANEOUS

#### (A) Deeds, Restrictions and Title

- Are there any deed restrictions or restrictive covenants that apply to the Property?  
  - Yes \(\checkmark\), No \(\times\), Unknown (unk), N/A
- Are you aware of any historic preservation restriction or ordinance or archeological designation associated with the Property?  
  - A1

---

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<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>Unk</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>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?</td>
<td>A3</td>
<td>v</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(B) Financial</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. 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?</td>
<td>B1</td>
<td>v</td>
<td>v</td>
<td></td>
</tr>
<tr>
<td>5. 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?</td>
<td>B2</td>
<td>v</td>
<td>v</td>
<td></td>
</tr>
<tr>
<td>6. Are you aware of any insurance claims filed relating to the Property during your ownership?</td>
<td>B3</td>
<td>v</td>
<td>v</td>
<td></td>
</tr>
<tr>
<td>(C) Legal</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Are you aware of any violations of federal, state, or local laws or regulations relating to this Property?</td>
<td>C1</td>
<td>v</td>
<td>v</td>
<td></td>
</tr>
<tr>
<td>8. Are you aware of any existing or threatened legal action affecting the Property?</td>
<td>C2</td>
<td>v</td>
<td>v</td>
<td></td>
</tr>
<tr>
<td>(D) Additional Material Defects</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Are you aware of any material defects to the Property, dwelling, or fixtures which are not disclosed elsewhere on this form?</td>
<td>D1</td>
<td>v</td>
<td>v</td>
<td></td>
</tr>
</tbody>
</table>

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

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

Explain any “yes” answers in Section 22:

23. ATTACHMENTS

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

- Seller’s Property Disclosure Statement Addendum (PAR Form SDA)
- 
- 
- 
- 

The undersigned Seller represents that the information set forth in this disclosure statement is accurate and complete to the best of Seller’s knowledge. Seller hereby authorizes the Listing Broker to provide this information to prospective buyers of the property and to other real estate licensees. SELLER ALONE IS RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS STATEMENT. If any information supplied on this form becomes inaccurate following completion of this form, Seller shall notify Buyer in writing.

SELLER: ___________________________ DATE: 5-20-22

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 OF REAL ESTATE

OWNED BY

LOCATED AT 1273 Brechbill Rd, Chambersburg, PA 17202

1. **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.

2. **Real Estate Taxes.** All real estate taxes for 2022 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.

3. **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.

4. **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.

5. **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.

6. **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 way-of-record in the Franklin County Courthouse and which may be visible by inspection of the premises.

7. **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.

8. **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.

9. **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.

10. **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.

11. This agreement shall survive closing.
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 #
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.

**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
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

FARM CREDIT
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.

Behind the scenes. Ahead of the curve.

Lesa Davis

Signature Settlements

TRI-STATE

Licensed in MD, PA & WV
1185 Mount Aetna Road
Hagerstown, Maryland 21740
Phone: 301-797-0600  Fax: 301-797-3511
Cell: 301-471-4839
lesadavis@tristatesettlements.com
Real Estate Settlements

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
Frederick County ◆ 5900 Frederick Crossing Ln., Frederick, MD 21704 ◆ 301-695-1880 ◆ Frederick@ottrocks.com

Sterling Settlement Services

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

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.

WWWW.HURLEYAUCTIONS.COM

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