



REAL ESTATE AUCTION



22 Swimley Rd, Berryville, VA 22611

**Incredible 33.16± acre farm in the countryside of Berryville, VA!
This beautiful farm features a 3 bedroom farm house,
large bank barn, fenced pastures, out buildings, and more!**

**Auction Date: Friday, May 3, 2024 @ 3PM
Open Houses: Tuesday, April 23, 2024, 2-4PM
Saturday, April 27, 2024, 10AM-12PM**



HURLEY
REAL ESTATE & AUCTIONS

INCLUDED INFORMATION

Dear Prospective Buyer,

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

- General Information
- Deed
- Additional Photos
- Aerial
- Conditions of Public Sale
- Disclosures
- How to Buy Real Estate at Auction
- Methods of Payment
- Financing Available
- Settlement Companies

Working in cooperation with Nicholls Auction marketing Group, Scott Cleveland Broker of Re Max Supercenter, John Nicholls Agent

If you have any questions after reviewing this report, please don't hesitate to call any time. We are looking forward to seeing you at the auction on May 3, 2024.

Sincerely,
Matthew S. Hurley, Auctioneer/Broker
Kaleb M. Hurley, Auctioneer/Realtor

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 Real Estate and 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 Hurley Real Estate and Auctions.**



Terms: \$10,000 in certified funds day of auction. (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.) 2% Buyers premium will be added to final bid price.

Closing Location: As agreed upon by the Buyer and Seller.

Buyer possession: Buyer will have immediate possession upon closing.

General Information: This 33.16± acre farm in Berryville, VA, is a stunning property boasting a colonial-style home and a range of amenities. The home itself offers three bedrooms, two full bathrooms, a kitchen, a living room, a laundry room, and a basement, with hardwood floors extending throughout most of the interior. A wrap-around porch provides breathtaking views of the surrounding landscape. Additionally, the farm features a variety of buildings, including a recently renovated 44x73 bank barn with a new tin roof as well as a 15x40 overhang, complete with a spacious loafing area under the barn and a fenced barnyard. Other outbuildings on the property include a 10x17 storage building, a 14x14 chicken house, 22x35 storage building w/ 9x36 overhang, 22x35 storage building, 9x10 storage shed, and more! With fenced pastures and over 10 water hydrants scattered across the farm for easy access to water, it offers excellent opportunities for farming, raising livestock, country living, or your own private oasis. The farm is truly a unique and desirable property for those seeking a property in the beautiful Virginia countryside. A small family cemetery is present on the farm. There is an access easement through this property to access another property. Description of that easement is included in this packet. For specific questions regarding dwelling unit rights please Clarke County planning and zoning (540) 955-5132. This property will be offered at auction on Friday, May 3, 2024 @ 3:00PM.

This property has the following features:

- 3 bedrooms
 - Bedroom 1: 12x19
 - Bedroom 2: 14x15
 - Bedroom 3: 15x15
- Living Room: 15x24
- Kitchen: 13x16
- Laundry 8x9
- Bank Barn: 44x73 w/ 15x40 overhang
- Under Bank Barn: 37x73
- Trailer Shed: 22x35
- Modular storage buildings (2): 22x35
- Other Outbuildings
- Barn yard, (The head chute, and round pen are NOT included in the sale)

Year House Built: 1910

Acreage: 33.16± Acres

County: Clarke

Zoning/Land Use: Please call Clarke County Planning-Zoning (540) 955-5132

Taxes: Approximately \$2,822 | **Tax ID:** 3-10--3

Utilities: Water: Well Sewer: Septic Heating: Forced Air-Oil Cooling: N/A

School District: Clarke County School District

Local Hospital: Winchester Hospital



04-486

BOOK 399 PAGE 231

THIS DEED OF GIFT made and entered into this 6th day of February, 2004 by and between JOHN W. RUTHERFORD, Grantor, party of the first part, and JOHN W. RUTHERFORD and MARY L. RUTHERFORD, husband and wife, Grantees, parties of the second part;

W I T N E S S E T H:

That for and in consideration of the sum of One (\$1.00) Dollars, cash in hand, the receipt of which is hereby acknowledged by the party of the first part, the said party of the first part does hereby give, grant, and convey, with Special Warranty of Title, except as hereinafter set forth, unto the said John W. Rutherford and Mary L. Rutherford, husband and wife, parties of the second part, as tenants by the entireties with right of survivorship as at common law, the following described real estate, to-wit:

SECTION 30.1-1-211 D.

All that certain lot or parcel of land, together with the improvements thereon and the appurtenances thereunto belonging, lying and being situate in Longmarsh Magisterial District, Clarke County, Virginia designated as Lot 3A, containing 37.156 acres as shown on plat of survey of Michael M. Artz, C.L.S., dated February 2, 1998 of record in the Clerk's Office of the Circuit Court of Clarke County, Virginia in Deed Book 292 at Pages 691 to 695.

And being the same property conveyed to John W. Rutherford by deed of gift dated October 23, 2002 from E. Scott Smalley, Trustee Of The Hilda M. Rutherford Trust Agreement dated July 31, 1990 of record in the aforesaid Clerk's Office in Deed Book 360 at Page 450.

The aforesaid conveyance is expressly subject to any and all easements, rights of way, and restrictions of record, if any, affecting said property.

WITNESS the following signature and seal this the day and year first above written.

 (SEAL)
JOHN W. RUTHERFORD



BOOK 399 PAGE 232

STATE OF VIRGINIA; AT LARGE
City/county of Clarke, to-wit:

The foregoing instrument was acknowledged before
me, in the aforesaid jurisdiction, this 6th day of
February, 2004 by JOHN W. RUTHERFORD.

My commission expires 12/31/07.

Andrea V. Brant
NOTARY PUBLIC





13-788

BOOK 561 PAGE 986

THIS DEED OF GIFT, made this 10th day of April, 2013, by and between **JOHN W. RUTHERFORD** and **MARY L. RUTHERFORD**, husband and wife, parties of the first part, **Grantors**; and **JOHN W. RUTHERFORD, II** and **MELISSA N. RUTHERFORD**, husband and wife, parties of the second part, **Grantees**.

WITNESSETH:

That for and in consideration of the premises, and not for monetary consideration, the parties of the first part do hereby grant and convey unto the parties of the second part as Tenants by the Entirety with the common law right of survivorship with General Warranty and English Covenants of Title, the following described real estate, to-wit:

All that certain lot or parcel of land located a short distance north of Virginia Route No. 761 (Old Charles Town Road) in Longmarsh Magisterial District, Clarke County, Virginia, known and designated as Lot 3D, containing 3.999 acres, on the plat of Minor Rural Subdivision of Land of John W. and Mary L. Rutherford, prepared by Gary R. Oates, Land Surveyor, dated March 15, 2013, which plat is attached hereto and incorporated herein by this reference.

TOGETHER WITH an exclusive easement or right of way for purposes of ingress, egress and utilities to and from Virginia Route No. 761 and the herein-conveyed property, shown as "PR. 30' Access Esmt" on the aforesaid Oates plat.

AND BEING a portion of the same property conveyed to John W. Rutherford and Mary L. Rutherford, husband and wife, by Deed of Gift from John W. Rutherford dated February 6, 2004 and recorded February 11, 2004 in Deed Book 399 at Page 231 in the aforesaid Clerk's Office.

The 30' private access easement shown on the attached plat has been created for the exclusive use of the parties of the second part, their heirs, successors and assigns, who shall be solely responsible for the construction and maintenance of any roadway within the easement area.

This conveyance is made subject to conditions, valid restrictions and rights of way of record.

WITNESS the following signatures:

JOHN W. RUTHERFORD

MARY L. RUTHERFORD

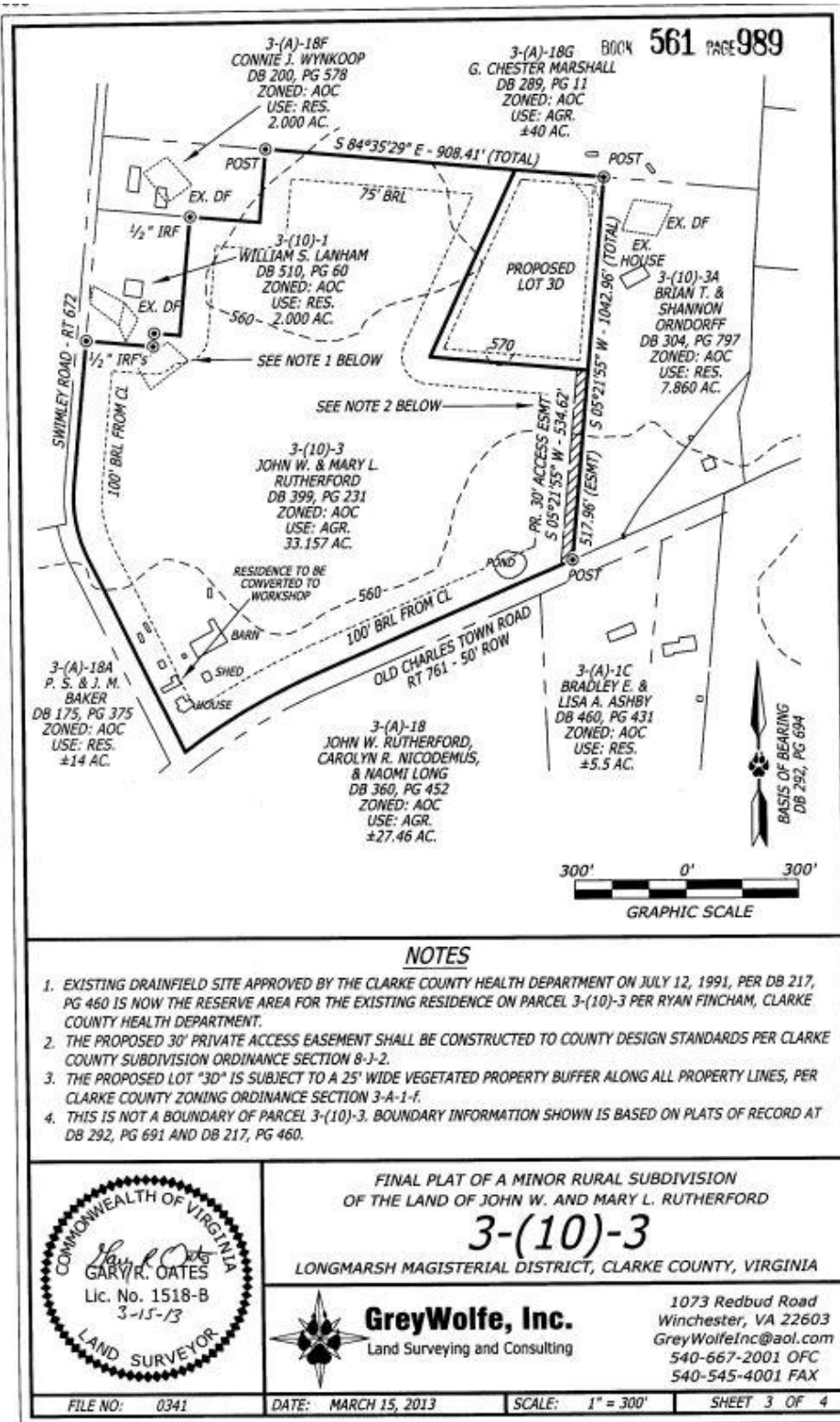
STATE OF VIRGINIA
COUNTY OF CLARKE, to-wit:

The foregoing DEED OF GIFT was acknowledged before me this 10th day of April, 2013, by **JOHN W. RUTHERFORD** and **MARY L. RUTHERFORD**, husband and wife.



Notary Public

1 BX MAP INC. : FORTION OF #3-10P-2
Exempt from taxation under VA CODE §58.1-811(D)



NOTES

- EXISTING DRAINFIELD SITE APPROVED BY THE CLARKE COUNTY HEALTH DEPARTMENT ON JULY 12, 1991, PER DB 217, PG 460 IS NOW THE RESERVE AREA FOR THE EXISTING RESIDENCE ON PARCEL 3-(10)-3 PER RYAN FINCHAM, CLARKE COUNTY HEALTH DEPARTMENT.
- THE PROPOSED 30' PRIVATE ACCESS EASEMENT SHALL BE CONSTRUCTED TO COUNTY DESIGN STANDARDS PER CLARKE COUNTY SUBDIVISION ORDINANCE SECTION 8-J-2.
- THE PROPOSED LOT "3D" IS SUBJECT TO A 25' WIDE VEGETATED PROPERTY BUFFER ALONG ALL PROPERTY LINES, PER CLARKE COUNTY ZONING ORDINANCE SECTION 3-A-1-f.
- THIS IS NOT A BOUNDARY OF PARCEL 3-(10)-3. BOUNDARY INFORMATION SHOWN IS BASED ON PLATS OF RECORD AT DB 292, PG 691 AND DB 217, PG 460.



FINAL PLAT OF A MINOR RURAL SUBDIVISION
OF THE LAND OF JOHN W. AND MARY L. RUTHERFORD

3-(10)-3

LONGMARSH MAGISTERIAL DISTRICT, CLARKE COUNTY, VIRGINIA



GreyWolfe, Inc.
Land Surveying and Consulting

1073 Redbud Road
Winchester, VA 22603
GreyWolfeInc@aol.com
540-667-2001 OFC
540-545-4001 FAX

FILE NO: 0341

DATE: MARCH 15, 2013

SCALE: 1" = 300'

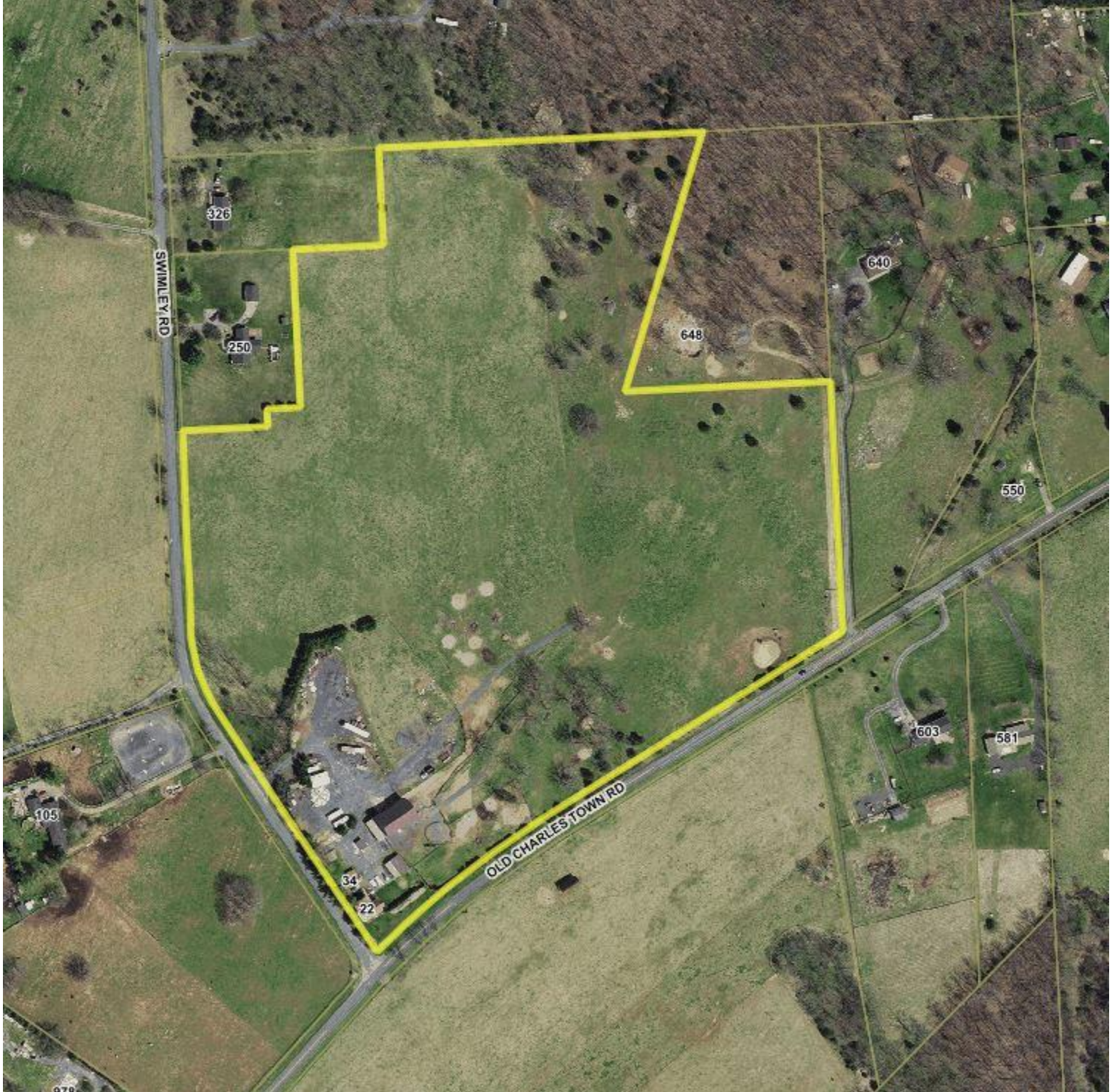
SHEET 3 OF 4



HURLEY
REAL ESTATE & AUCTIONS

ADDITIONAL PHOTOS







OWNED BY: Mary Long Rutherford

LOCATED AT: 22 Swimley Rd, Berryville, VA 22611

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. The Auctioneer has the sole discretion of setting bidding increments. If any disputes arise to any bid, the Auctioneer reserves the right to cause the property to be immediately put up for sale again.
2. **Real Estate Taxes/Utilities** | All real estate taxes and utilities 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.
4. **Terms** | \$10,000 or — % handmoney, either in the form of cash, cashier's check, certified check, or personal check at the discretion of the Auction Company when the property is struck down, and the balance, without interest, on or before July 2, 2024 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. Buyers Premium of 2 % plus the bid price shall establish purchase price.
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 rights-of-way of record in the Clarke 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.
 - A. **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.
 - B. **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.
 - C. **Environmental Contamination** | Seller is not aware of any environmental contamination on the land.
 - D. **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.
 - E. **Fixtures and Personal Property** | Included in the sale and purchase price are all existing items permanently attached to the property, including but not limited to 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 unpotted 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; built-in appliances; and the range/oven unless otherwise stated). No warranty is given to Buyer as to the working/functional condition of fixtures and/or personal property. All personal property will be removed at Seller's discretion, if items are not removed they become the responsibility of the Buyer.
 - F. **Ventilation/Mold** | The Seller makes no representations or warranties with regard to mold or the absence of mold, adequate or inadequate air exchange or ventilation, or any other matters of home construction wherein mold may be present in the real estate.
 - G. **"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(s) will not deliver a disclosure to Buyer inasmuch as they are not required by law.
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 agrees 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.
12. This agreement may be signed and transmitted by email.
13. Buyer and Seller agrees that Hurley Auctions and Hurley Real Estate and Auctions may collaborate on any aspect of this contract. The scope of collaboration shall include but is not limited to the negotiation, advertising, execution, sharing of resources, sharing of fees, and performance of any aspect whatsoever of the contract.



Virginia Real Estate Board
http://www.dpor.virginia.gov/Consumers/Disclosure_Forms/

**RESIDENTIAL PROPERTY DISCLOSURE STATEMENT
ACKNOWLEDGEMENT BY SELLER AND PURCHASER**

The Virginia Residential Property Disclosure Act (§ 55-517 et seq. of the *Code of Virginia*) requires the owner of certain residential real property—whenever the property is to be sold or leased with an option to buy—to provide notification to the purchaser of any disclosures required by the Act and to refer the purchaser to the Real Estate Board website referenced below for additional information.
Certain transfers of residential property are excluded from this requirement (see § 55-518).

**PROPERTY ADDRESS/
LEGAL DESCRIPTION:**

22 Swinley rd, Berryville, VA 22611

The purchaser is advised to consult the **RESIDENTIAL PROPERTY DISCLOSURE STATEMENT** webpage (http://www.dpor.virginia.gov/Consumers/Residential_Property_Disclosures) for important information about disclosures required by law that may affect the buyer's decision to purchase the real property described above.

The owner(s) hereby provides notification as required under the Virginia Residential Property Disclosure Act (§ 55-517 et seq. of the *Code of Virginia*) and, if represented by a real estate licensee as provided in § 55-523, further acknowledges having been informed of the rights and obligations under the Act.

Owner

4-3-2024
Date

Owner

Date

The purchaser(s) hereby acknowledges receipt of notification of disclosures as required under the Virginia Residential Property Disclosure Act (§ 55-517 et seq. of the *Code of Virginia*). In addition, if the purchaser is (i) represented by a real estate licensee or (ii) not represented by a real estate licensee but the owner is so represented as provided in § 55-523, the purchaser further acknowledges having been informed of the rights and obligations under the Act.

Purchaser

Date

Purchaser

Date



**SALE: DISCLOSURE AND ACKNOWLEDGMENT OF INFORMATION
ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS**

For the sale of the Property at: 22 Swinley rd, Berryville, VA 22611

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure (Initial)

- / (a) Presence of lead-based paint and/or lead-based paint hazard (check one below):
 Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

 Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
 (b) Records and Reports available to the seller (check one below):
 Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

 Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (Initial)

- / (c) Purchaser has received and had an opportunity to review copies of all information listed above.
 / (d) Purchaser has received the pamphlet *Protect Your Family From Lead in Your Home*.
 / (e) Purchaser has (check one below):
 Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint or lead-based paint hazards; or
 Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Sales Associates' Acknowledgments (Initial)

- / (f) Listing and Selling Sales Associates are aware of their duty to ensure compliance with 42 U.S.C. 4852d. These Associates have informed the Seller of the Seller's obligations under this law as evidenced by Seller and Purchaser having completed this form.

Certification of Accuracy

The undersigned have reviewed the information above and certify that to the best of their knowledge the information they have provided is true and accurate.

SELLER:

4-3-2024 Maugh L. Rutherford
Date Signature

PURCHASER:

Date Signature

Date Signature

Date Signature

Date Signature of Listing Associate

Date Signature of Selling Associate



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Buying Real Estate at 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 within this packet.
- You will need a down payment as described in the general information section.
- The auction will begin promptly at the scheduled time. You should arrive at least 30 minutes early to register with our staff. You will need your driver’s license or another form of photo ID.
- Listen carefully to all announcements made on 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 \$250,000 and he may need to come down to \$225,000 until somebody agrees to bid. At this point the auction 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 let us know.



Acceptable Methods of Payment

1. **Cash** (payments of \$10,000 and above require completion of IRS Form 8300).
2. **Certified or Cashier's Check** payable to Hurley Auctions.
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.
4. **Wire Transfer** | There is a \$30.00 wire fee added to all transactions paid by buyer. Please call our office for additional information.

Example Bank Letter of Guarantee:

Date: (Date of letter)

To: Hurley Real Estate and Auctions
2800 Buchanan Trail East
Greencastle, PA 17225

Re: (Full name of customer requesting Letter of Guarantee)

This letter will serve as your notification that the (Name of Financial Institution) will honor/guarantee payment of any check(s) written by (Customer), up to the amount of \$_____.

Drawn on account # (Customer's account number).

This guarantee will apply only to Hurley Real Estate and Auctions for purchases made on (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 property at auction has never been easier!

In fact, each year real estate auctions become more and more popular. The following financial institution/ 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.



BRITJNI PERESCHUK
LOAN OFFICER
NMLS# 1400678

Revolution
MORTGAGE

C 717.660.0450
E bpereschuk@revolutionmortgage.com
W REVOLUTIONMORTGAGE.COM/BPERESCHUK

73110 Grove Rd, Suite 203
Frederick, MD 21704

NMLS#1686046
T2 Financial, LLC, D.B.A. Revolution Mortgage is an Equal Housing Opportunity Lender.




Amanda Fishel
Mortgage Officer
NMLS# 1028035
afishel@patriotfcu.org
(717) 709-2570
patriotfcu.org

P.O. Box 778, Chambersburg, PA 17201-0778



**FOR THOSE WHO
WORK IN *acres*,
NOT HOURS**

Your time is most valuable in the field. Let us provide you with reliable financial services so you can stay focused on doing what you love.

Give us a call to speak with a member of our team today.

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888.339.3334 | HorizonFC.com

NMLS# 452721



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ORBISONIA OFFICE

COMMUNITY STATE BANK
FINANCES **LAND, FARMS,
HOMES, CAMPS** and
INVESTMENT REAL ESTATE
IN A MULTI-COUNTY AREA

Member FDIC

Call our Lenders for an appointment:

Rick Strait, NMLS# 649863	(814) 617-3013
Jordan Hurrell, NMLS# 2126111	(717) 250-9592
Dawn Snyder, NMLS# 770951	(814) 617-1519
Dan Nead, NMLS# 2127785	(814) 599-4449
Jessica Rosman, NMLS# 897779	(814) 617-3906
Chris Dunbar, NMLS# 1139494	(717) 250-3317



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.



Nathan C. Bonner – Title Agent
2021 East Main Street
Waynesboro, PA 17268
(717) 762-1415 or (717) 263-5001
nathan@buchanansettlements.com
www.buchanansettlements.com



“An Attorney At Every Settlement”

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



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



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REAL ESTATE & AUCTIONS

SETTLEMENTS

PLUS

SETTLEMENT SERVICES, INC.

When details matter, choose a settlement agency you can trust.

✉ closings@partnerwithaplus.com

🌐 www.partnerwithaplus.com

Visit one of our 3 convenient locations:

37 S. Main Street, Suite 101, Chambersburg, PA 17201 • 717.753.3620

201 S. 2nd Street, Suite 101, McConnellsburg, PA 17233 • 717.485.9244

17A W. Baltimore Street, Greencastle, PA 17225 • 717.593.9300



Real Estate Settlement Services, Inc.
19 Fifth Avenue
Chambersburg, PA 17201

717-446-0739
717-446-0791 fax
info@keystonesettlements.net

Visit our website at www.keystonesettlements.net



HURLEY
REAL ESTATE & AUCTIONS

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 Town Title.

Washington County | 1025 Mt. Aetna Rd. Hagerstown, MD 21740 | 301-739-1222 | hagerstown@ottrocks.com
Frederick County | 5900 Frederick Crossing La., Frederick, MD 21704 | 301-695-1880 | frederick@ottrocks.com



Sterling Settlement Services

**Let our team of licensed title agents
assist you with your real estate settlements in
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We provide professional services in a friendly atmosphere!**

Office locations:

1800 Dual Highway, Suite 304, Hagerstown, MD 21740

500 Foxcroft Avenue, Suite B, Martinsburg, WV 25401

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Sterling... Where Our Name and Our Reputation Are The Same!



HURLEY
REAL ESTATE & AUCTIONS

ABOUT US

Thank you for inquiring about our services. We appreciate your interest in our company and the auction method of marketing.

Hurley Real Estate and Auctions is a full-service auction company offering real estate and personal property auctions. We specialize in farm, land, and home real estate auctions. We also handle personal property auctions, farm sales, and estate and/or business liquidations. Having sold over 3,000 properties, Hurley Real Estate and Auctions has vast experience selling real estate and is the first choice for the Mid-Atlantic region.

Hurley Real Estate and Auctions is a family company built on the main mantra: helping hands for all lands. We are proud to extend our personal touch service, regional focus, and diverse experience as we earn the right to be your trusted auction partner.

Our mission is to provide a better way to sell and buy real estate. We lead with integrity, experience, and transparency to deliver excellent results with every auction.



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