

TERMS & CONDITIONS OF AUCTION OF REAL ESTATE

1. The time of the auction of said real estate is Saturday, May 13, 2006 at 12:00 Noon
2. The premises to be sold consist of a parcel of land approximately 85 x 210 x 125.75 x 216.44 having thereon erected a bi-level style residence known and numbered as 101 Oak Avenue, Camp Hill, York County, PA.
3. This auction is subject to immediate confirmation of purchase price by the owners of the estate property.
4. The successful bidder shall immediately upon knockdown of said real estate pay Twenty Thousand Dollars in the form of a bank cashier's check made payable to Robert A. Ensminger as a deposit on said real estate. Said deposit will be held as deposit and part payment of the purchase price and the successful bidder will sign an agreement for payment of the remainder of the purchase price.
5. If any dispute arises between two or more bidders, the property shall be put up again at the last undisputed bid. The auctioneer shall have the right to fix from time to time the amounts he will accept as bids.
6. Possession of said premises shall be delivered at time of settlement.
7. The purchaser shall pay all transfer taxes.
8. Real estate taxes and utilities shall be prorated as of June 12, 2006, or the date of settlement, whichever occurs first.
9. Any survey or certifications required by the purchaser shall be at the purchaser's expense.
10. Seller will convey the premises "as is" and, therefore, the seller makes no representations or warranties as to the condition of the property or any of the facilities contained therein. Further, the purchaser acknowledges that said premises were purchased as a result of the purchaser's inspection and there is no reliance whatsoever on any representation made by the seller, oral or written, through advertisement or any other means.
11. Settlement shall be held in the Recorder of Deeds Office in the York County Courthouse on Monday, June 12 , 2006 at 2:00 P.M. or at any other time or place mutually agreed upon in writing by both parties but not to exceed 60 days from the date of this auction.
12. At the time of settlement, the seller, upon receipt of the full purchase price in cash or certified funds and upon compliance with the terms and conditions of sale by the purchaser, will convey good and marketable title to the property, insurable at standard rates by a Pennsylvania licensed title insurance company, by Special Warranty Deed free and clear of all encumbrances except all applicable restrictions, rights-of-way or other conditions which appear of record or are visible upon the ground, and all zoning ordinances applicable to the premises.
13. The seller shall not be liable for any damages for failure to convey a valid title and, in any such event, the purchaser shall be entitled to receive a refund of the down payment but shall have no other rights of action against the seller or his agent and the parties shall be discharged.
14. Upon payment of the entire purchase price and compliance with the conditions of sale, the purchaser shall have the right of possession to the premises.

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15. Upon failure to comply with the above conditions, the money paid as a down payment shall become forfeited to the seller who then, at their option, shall have the full liberty, with or without notice, to resell the premises at either public or private sale, and if, on any such resale, there shall be any deficiency, the purchaser shall make good the deficiency but the purchaser shall have no advantage from any increased price obtained at any such resale.
16. The seller shall maintain full fire and extended coverage upon the real estate up to the time of transfer of legal title; any loss by fire or other casualty shall entitle the purchaser to receive a refund of the down payment.
17. The agreement of sale shall be binding upon the heirs, executors, assigns and successors of the parties hereto.
18. The agreement of sale for the real estate may not be assigned by either party except with the written consent of the other.
19. Real Estate Taxes: Estimated annual real estate taxes are based upon the current assessed value of \$166,480 and are calculated upon current published tax rates to be \$2,793.03. These taxes are estimates and may vary from actual taxes paid based on discount and penalty tax periods, Homestead Tax Act exemptions, senior citizens property tax rebates, other services included in the tax rates and are subject to change by the county, municipality or school district.
20. DISCLOSURE STATEMENT: The seller of the property has not occupied the property and has no knowledge of any defects of the property or the facilities contained therein, therefore the property is being sold in as is condition in accordance with paragraph 9 above. LEAD BASE PAINT NOTICE: The property was constructed prior to 1978 and most likely contains lead base paint and lead in the plumbing pipes and fixtures. The property has been made available for inspection and testing for any and all adverse conditions by prospective purchasers. Test results reported after the time of the auction shall be no reason to invalidate or void this agreement. The booklet, *"Protect Your Family from Lead in the Home"* is available from the auctioneer or online at <http://www.epa.gov/lead/leadpdf.pdf>. You may also contact the National Lead Information Center (NLIC) at 800-424-LEAD (5323) or <http://www.epa.gov/lead/leadpbed.htm> to receive copies of this or other documents relating to lead in the home and environment, or to speak with an information specialist. Bilingual (English/Spanish) staff members are available Monday through Friday, 8:30am to 6pm, Eastern Time. Single copies of all documents are available free-of-charge. NLIC also offers a Fax-On-Demand service. Please call 800-424-LEAD for more information.

This is to certify that I(we) have read or heard read the foregoing terms and conditions of the auction of the real estate and understand their meaning and that they become an integral part of the agreement of sale for the real estate. I(We) also acknowledge receipt of the EPA booklet *"Protect Your Family from Lead in the Home."*

Witness

Purchaser

Purchaser

AGREEMENT OF SALE FOR REAL ESTATE

We, the undersigned, being the sellers and purchaser(s) of the real estate mentioned in the foregoing TERMS AND CONDITIONS OF AUCTION OF REAL ESTATE hereby declare that

_____ of _____

has/have become the purchaser(s) of the aforementioned premises for the sum of _____ Dollars (\$ _____)

and that the sum of TWENTY THOUSAND Dollars (\$20,000.00) has been paid to Robert A. Ensminger. The receipt of same is hereby accepted and acknowledged by way of deposit and part payment of said purchase price. The balance due at settlement shall be _____ Dollars (\$ _____)

and we further agree that the conditions of sale shall be taken as the terms of this agreement for the sale and purchase respectively of said premises; said conditions being incorporated herein by reference thereto and shall be observed and fulfilled by said sellers and purchaser(s) respectively.

WITNESS:

Mary Louise Hanley

Raymond Paul Hanley

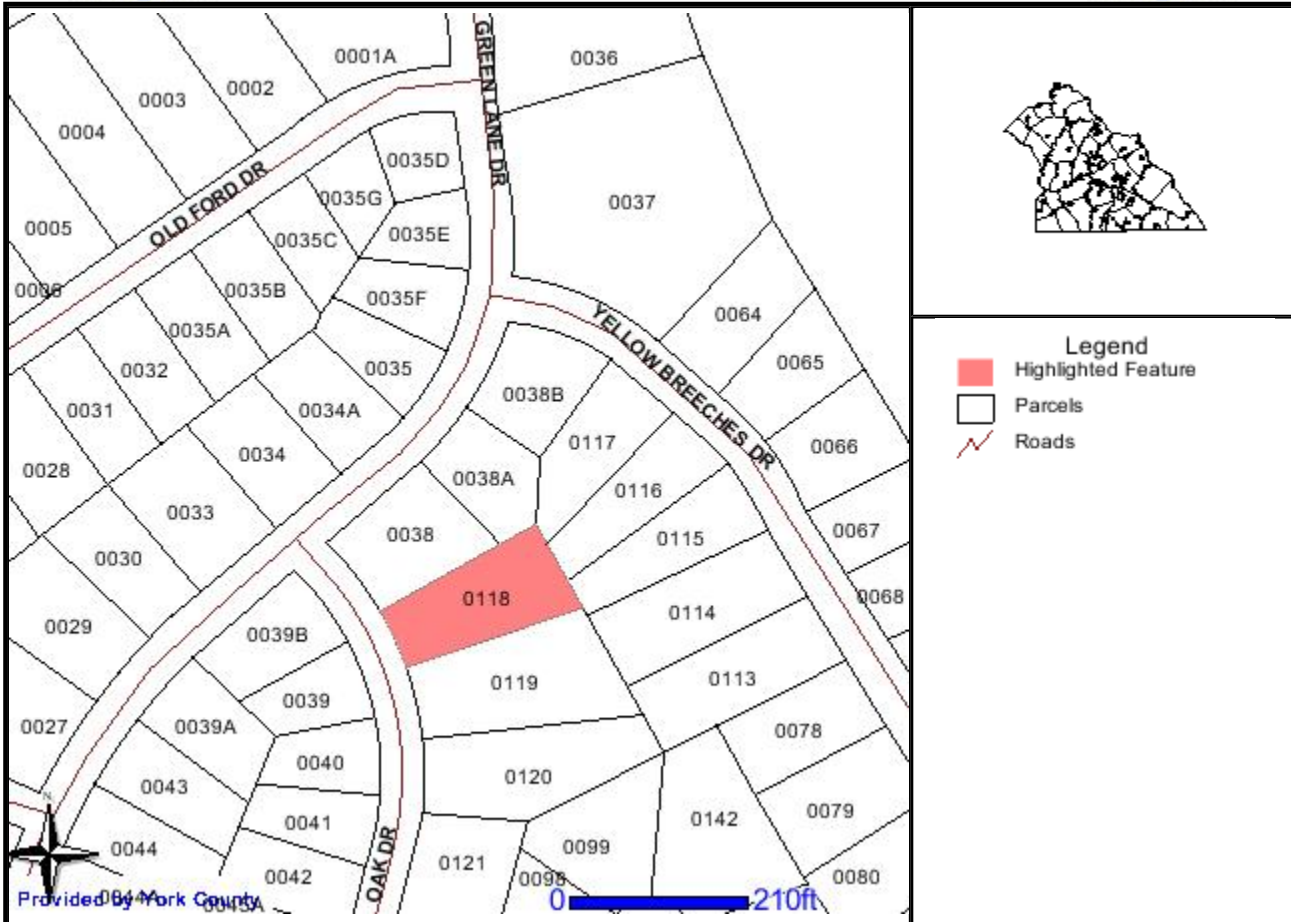
Purchaser

Purchaser

May 13, 2006



York County GIS Mapping



- Legend**
- Highlighted Feature
 - Parcels
 - Roads

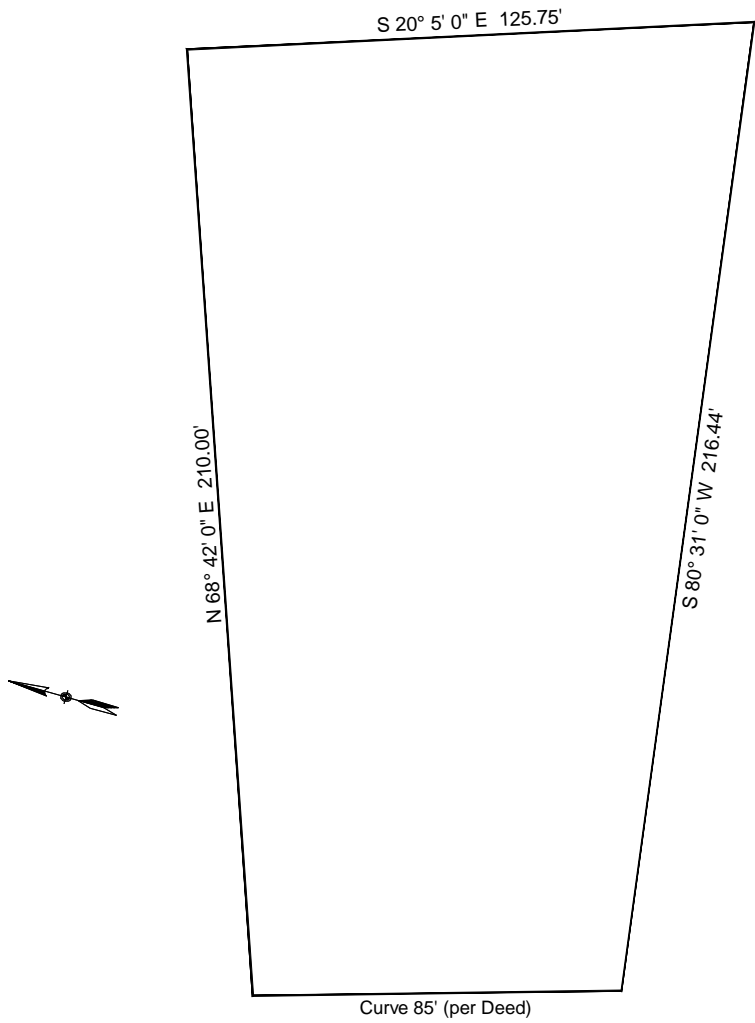
Projection Information: State Plane - Pa North, Datum - NAD83, Feet

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SKETCH/AREA TABLE ADDENDUM

SUBJECT	Property Address	101 OAK DR.						
	City	CAMP HILL	County	yORK	State	PA	Zip	17109
	Borrower							
	Lender/Client							
Appraiser Name		Robert A. Ensminger	Appr Address		3557 Elmerton Ave., Harrisburg, PA 17109			

IMPROVEMENTS SKETCH



OAK DRIVE

Sketch Copyright © 2005 Robert Ensminger

AREA CALCULATIONS

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
SITE	Subject Site	21798.24	21798.24
Net SITE Area		(Rounded)	21798

AREA BREAKDOWN	
Breakdown	Subtotals

270000801180000000

HANLEY MARY LOUISE & RAYMOND PAUL

101 OAK DR

Property Location - 101 OAK DR

Acreage - .516

Land Class - 107

Book/Page - 1722-7756

Clean/Green Status - N

Assessment Date: 7/1/2004

Land: 48370

Building: 118090

Total: 166460

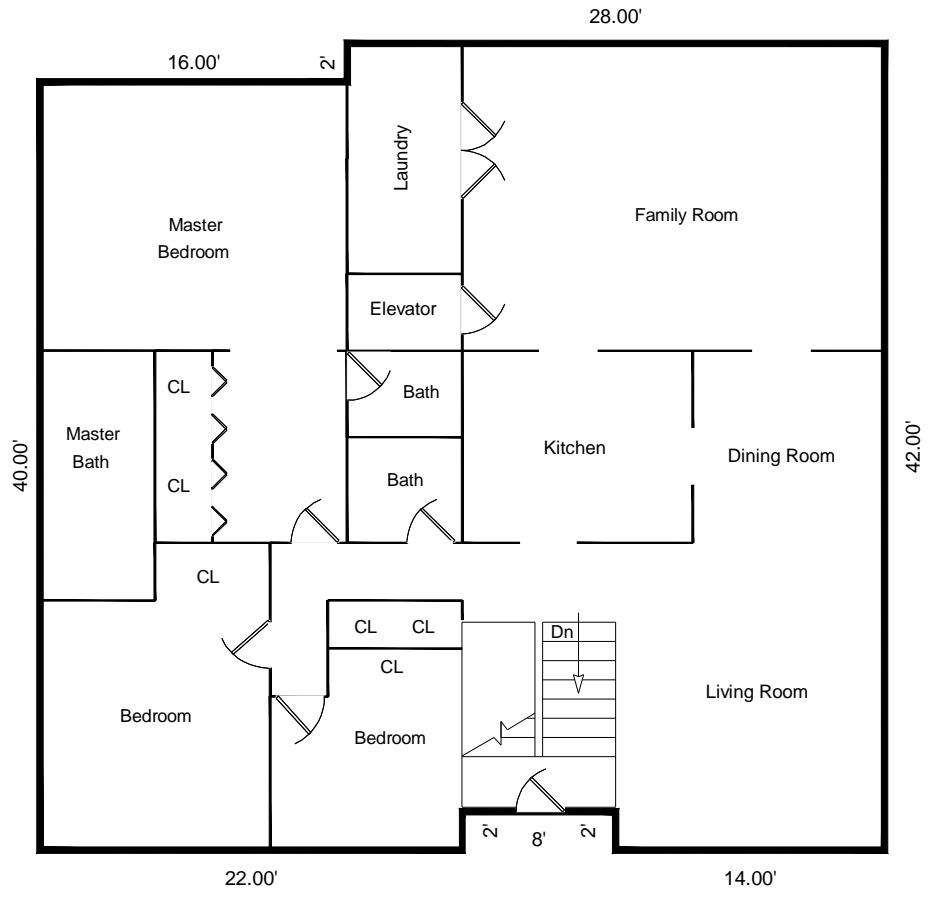
Close Print Window

Print Report

SKETCH/AREA TABLE ADDENDUM

SUBJECT	Property Address 101 Oak Dr.	State PA	Zip 17011
	City Camp Hill		
	Borrower		
	Lender/Client		
Appraiser Name			

Illustrative Purposes Only



Sketch Copyright © 2005 Robert Ensinger

AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN		
Code	Description	Net Size	Net Totals	Breakdown		Subtotals
GLA1	Upper Level	1800.00	1800.00	Upper Level		
				22.00 x	40.00	880.00
				22.00 x	38.00	836.00
				2.00 x	28.00	56.00
				2.00 x	14.00	28.00
	Net LIVABLE Area	(Rounded)	1800	4 Items	(Rounded)	1800

AREA CALCULATIONS

