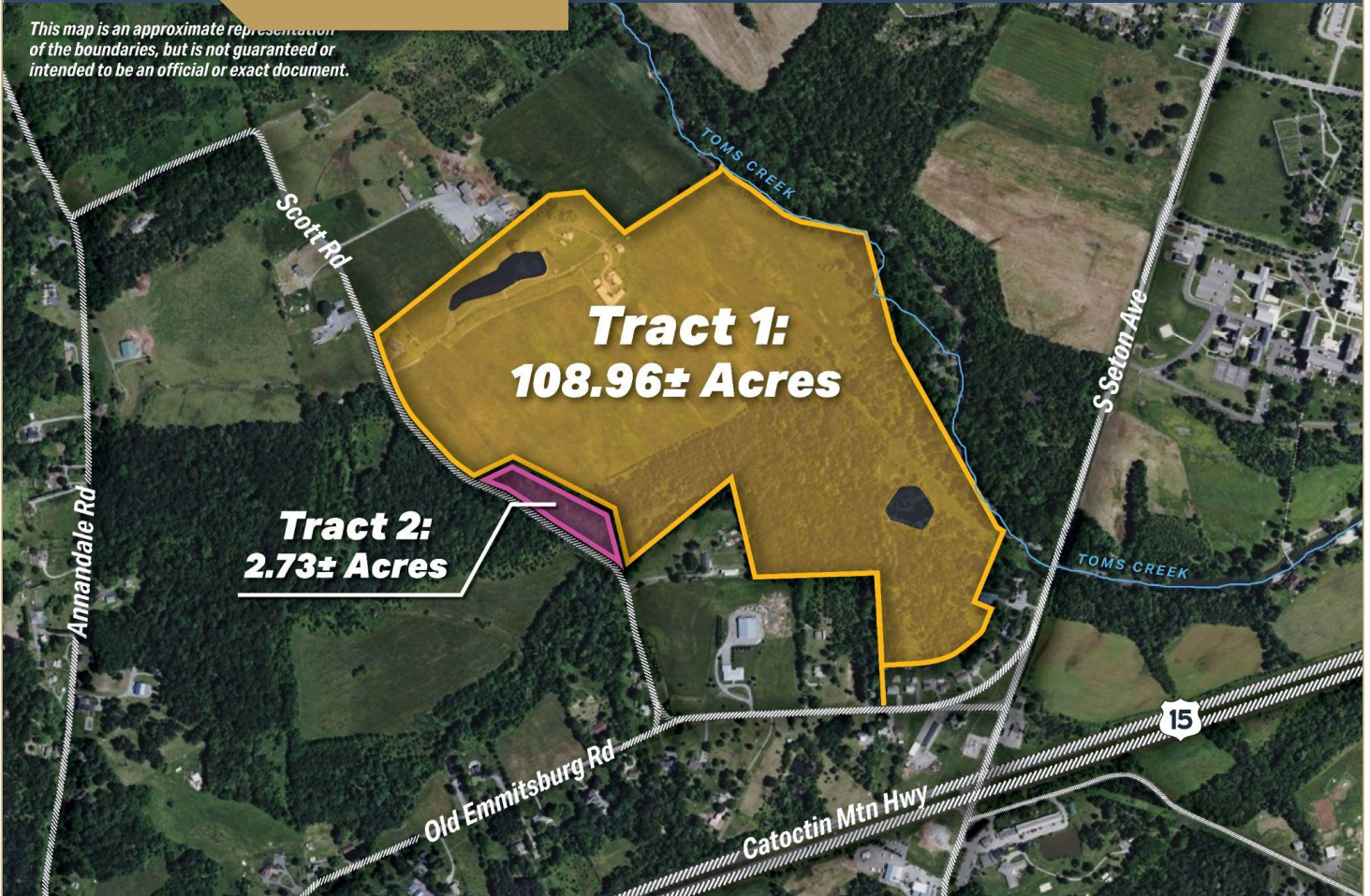


HURLEY

REAL ESTATE & AUCTIONS

2800 BUCHANAN TRL E | GREENCASTLE | PA 17225

This map is an approximate representation of the boundaries, but is not guaranteed or intended to be an official or exact document.



111± Acres Scott Rd, Emmitsburg, MD 21727

OUTSTANDING FARM!

Excellent farm with approx 53 acres tillable, (2) homes, ponds, creek frontage, outbuildings, and more! Offered in individual tracts, and as a whole.

Auction Date: Friday, April 10, 2026 @ 1pm

Open Houses: Saturday, March 28, 2026, 10am-12pm
Wednesday, April 1, 2026, 12pm-2pm

AV002056 | Matthew Hurley AU003413L, Broker: PA RM421467; MD 597462; WV WVB230300885; VA 0225271921 | Kaleb Hurley AU006233, Agent: PA RS360491; MD 5009812 | Jacob Hurley AU006421

HURLEYAUCTIONS.COM | 717-597-9100





Dear Prospective Buyer,

Hurley Real Estate & Auctions is pleased to have been chosen to offer you this property. We encourage all potential buyers to inspect the property and the enclosed information prior to bidding. For your convenience, we've included the following:

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

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 April 10, 2026.

Sincerely,
The Hurley Team

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: \$25,000 in certified funds day of auction, or if sold separately \$20,000 for Tract 1, and \$5,000 for Tract 2. 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:

Tract 1: OUTSTANDING 108± ACRE FARM IN EMMITSBURG, MD! This exceptional property features two homes, including a 3-bedroom, 2-bath ranch-style residence with living room, kitchen, dining room, laundry area, and basement, as well as a brick farmhouse offering 4 bedrooms, 1 bath, living room, kitchen, dining room, basement, and attic. Approximately 53 acres are tillable, with the balance wooded. Outbuildings include a 28x55 bank barn, 24x120 loafing shed, 45x100 equipment building, 30x40 cinder block shop, 30x45 equipment shed, and additional structures—providing excellent support for agricultural or recreational use. Great hunting and outdoor opportunities, with two large ponds and Toms Creek flows through the property. Ample road frontage on Scott Rd and Old Emmitsburg Rd. Ideally located less than ½ mile to Rt. 15, convenient to Rt. 140, and close to Mount St. Mary's University, shopping, recreation, and more. The farmhouse has an active rental lease through March 2027.

This tract offers the potential for tremendous income through an existing Solar Land Lease Option Agreement. The agreement grants a solar company the right to install up to 30 acres of solar facilities. If exercised, a formal land lease will be in place providing compensation of \$5,500 per acre for the leased land, with the per-acre rate increasing annually. The option remains in effect through December 2027, and the full agreement is available for review.

Tract 2: BEAUTIFUL 2.73± ACRE WOODED PARCEL IN EMMITSBURG, MD! This attractive country property offers privacy and natural beauty while remaining convenient to major routes and local amenities. Located less than ½ mile from Rt. 15 and close to Mount St. Mary's University, shopping, and recreation. The property offers excellent potential for a homesite with road frontage on Scott Rd; however, it is not being advertised as an approved building lot. All questions regarding building, zoning, and permitting should be directed to Frederick County.

This property will be offered in a multi-parcel auction, giving buyers the flexibility to purchase Tract 1, Tract 2, or both tracts.

Tract 1: 108.96+/- Acre farm with (2) homes, outbuildings, ponds, and creek frontage.

Tract 2: 2.73+/- Acres vacant land with frontage on Scott Rd.



The ranch-style home has the following features:

- 3 Bedrooms
- Bedroom 1: 13 x 14
- Bedroom 2: 10 x 14
- Bedroom 3: 10 x 14
- Living Room: 14 x 21
- Dining Room: 11 x 11
- Family Room: 13 x 16
- Kitchen: 11 x 12

The farmhouse has the following features:

- 4 Bedrooms (All Upstairs)
 - Bedroom 1: 10 x 14
 - Bedroom 2: 11 x 12
 - Bedroom 3: 11 x 11
 - Bedroom 4: 7 x 8
- Living Room: 16 x 22
- Dining Room: 11 x 11
- Kitchen: 10 x 11
- Laundry: 8 x 11
- Covered Front Porch: 4 x 16

Acreage: Tract 1: 108.96± Acres; Tract 2: 2.73± Acres

County: Frederick

Zoning/Land Use: Please call Frederick County Division of Planning at (301) 600-1138

Tax ID/Taxes: Tract 1 Tax ID's: 1105173167, 1105173175, Approximately \$6,918, Tract 2 Tax ID: 1105181445, Approximately \$16

School District: Frederick County Public Schools

Local Hospital: Frederick Health

Utilities for Rancher:

- Water: Public (Unmetered), Well
- Sewer: Septic
- Heating: Hot Water Baseboard- Oil
- Cooling: Central A/C

Utilities for Farmhouse:

- Water: Well
- Sewer: Septic
- Heating: Hot Water Baseboard- Oil (First Floor), Electric Baseboard (Second Floor)
- Cooling: None



BOOK: 17600 PAGE: 63

Parcel ID: 05-181445
Parcel ID: 05-173167
Parcel ID: 05-173175

THIS DEED

Made this 30th day of September, 2025, by and between PETER EDWARD FUDALI, party of the first part, and PETER EDWARD FUDALI, TRUSTEE of the PETER EDWARD FUDALI REVOCABLE TRUST, party of the second part:

WITNESSETH, that in consideration of the sum of NONE Dollars and other good and valuable consideration, the said party of the first part does grant and convey unto the party of the second part, in fee simple, all that property situate in Frederick County, Maryland, described as:

Being known as 16675 Scott Road, 16751A Scott Road and Scott Road

SUBJECT to easements, covenants and restrictions of records.

TITLE HAS NOT BEEN EXAMINED.

Recorded at Liber 14911 Folio 00262

TOGETHER with the building and improvements thereupon erected, made or being; all and every rights, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining.

AND the said party of the first party covenants that he will warrant specially the property hereby conveyed; and that he will execute such further assurances of said land as may be requisite.

FURTHER, the party of the first part certifies under the penalties of perjury that the following is true to the best of his knowledge, information and belief, in accordance with Section 10-912(b)(2) of the Tax General Article of the Annotated Code of Maryland (the "Withholding Law"):

NO TAX PAYMENT REQUIRED
Treasurer of Frederick County, Maryland
Per: *jm* Date: 10/25/2025



BOOK: 17600 PAGE: 64

(1) that he is the transferor of that real property described in the accompanying deed; and
(2) that the amount of total payment for the purpose of the Withholding Law is \$0.00.

WITNESS my hand and seal.

Joanne Clark

Peter Edward Fudali
PETER EDWARD FUDALI

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 30th day of SEPT., 2025, before me, the undersigned officer, personally appeared PETER EDWARD FUDALI, known to me to be the person whose name is subscribed to the within instrument and acknowledged that he has executed the same for the purposes and in the capacities therein contained.

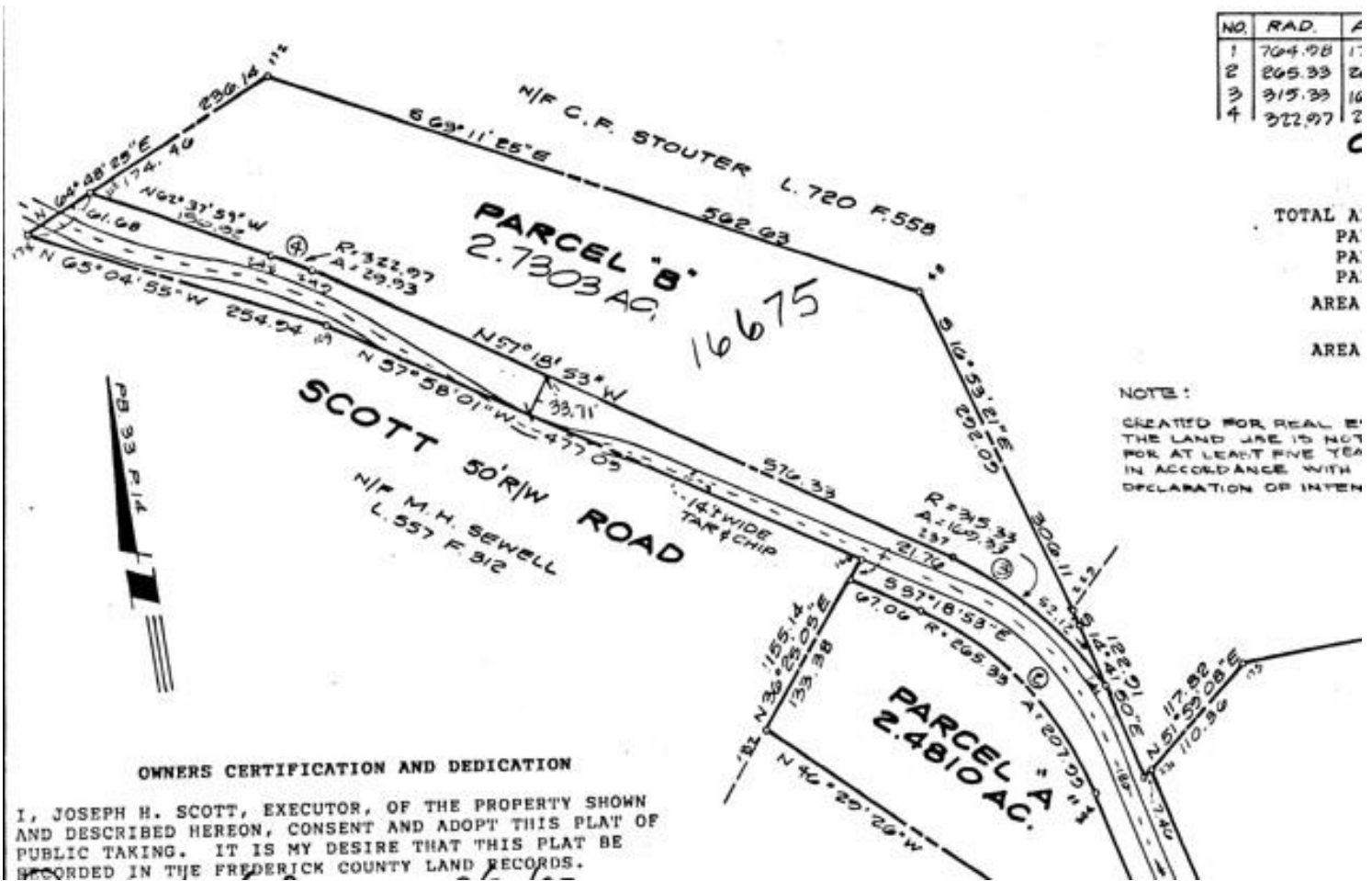
In witness whereof I have hereunto set my hand and seal.



Norman Rosenzweig
NORMAN ROSENZWEIG
NOTARY PUBLIC, STATE OF MARYLAND
NORMAN ROSENZWEIG

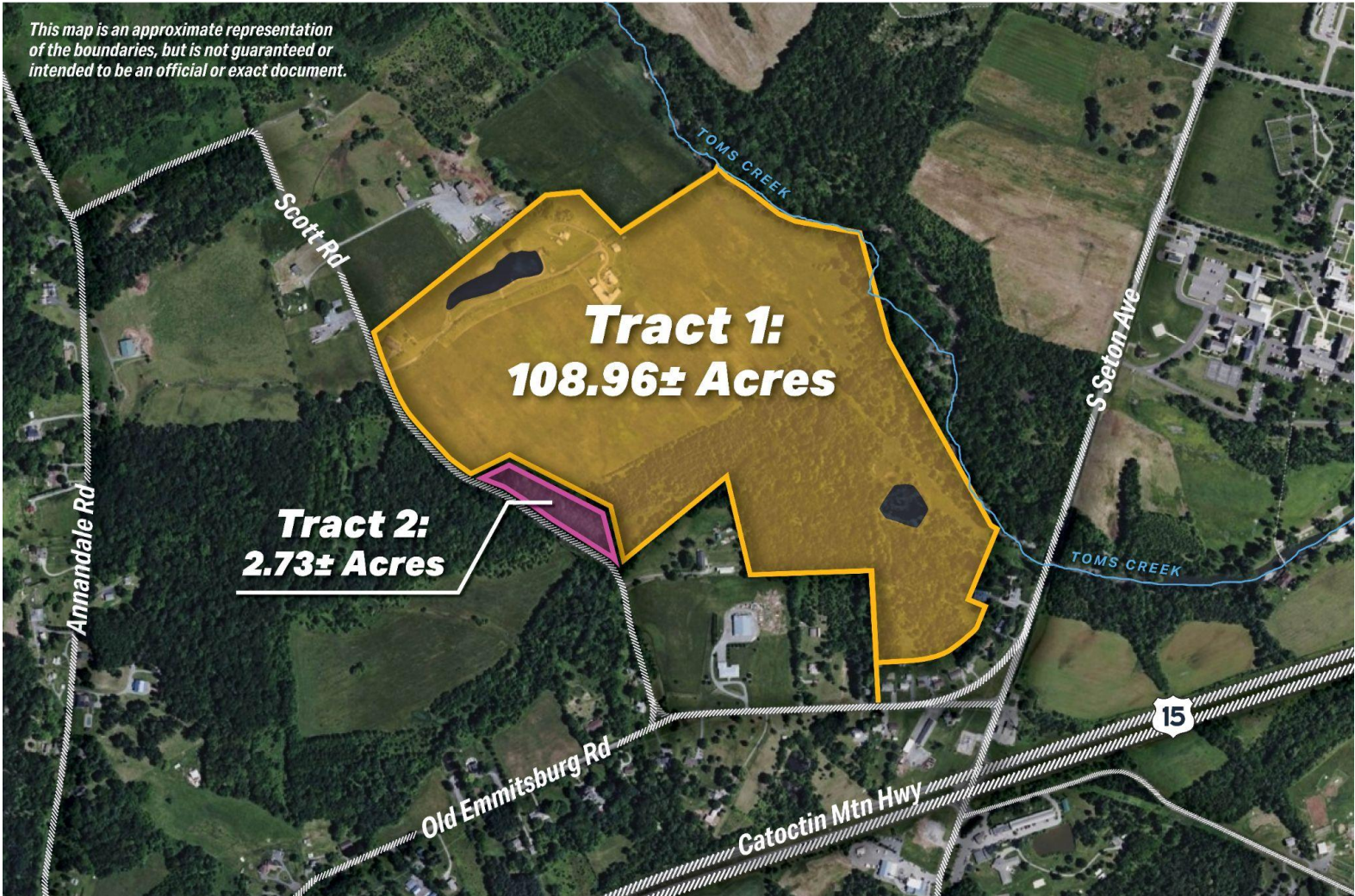
NO AG TAX DUE

RE: 0 Consideration
DATE: 10/10/25
INITIALS: DE.



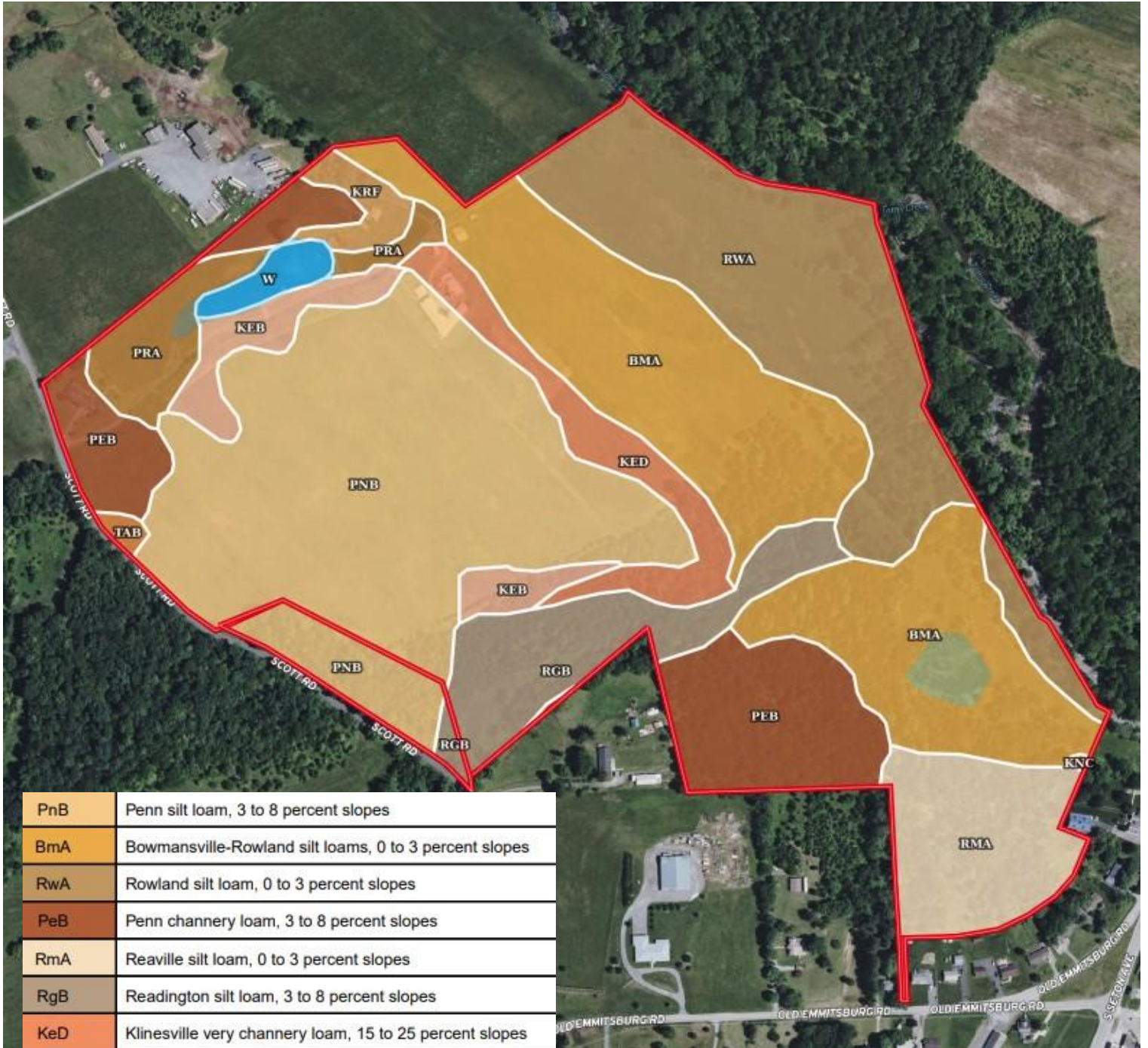


This map is an approximate representation of the boundaries, but is not guaranteed or intended to be an official or exact document.



**Tract 1:
108.96± Acres**

**Tract 2:
2.73± Acres**



PnB	Penn silt loam, 3 to 8 percent slopes
BmA	Bowmansville-Rowland silt loams, 0 to 3 percent slopes
RwA	Rowland silt loam, 0 to 3 percent slopes
PeB	Penn channery loam, 3 to 8 percent slopes
RmA	Reaville silt loam, 0 to 3 percent slopes
RgB	Readington silt loam, 3 to 8 percent slopes
KeD	Klinesville very channery loam, 15 to 25 percent slopes
PrA	Penn-Reaville silt loam, 0 to 3 percent slopes
KeB	Klinesville very channery loam, 3 to 8 percent slopes
KrF	Klinesville-Rock outcrop complex, 25 to 65 percent slopes
W	Water
TaB	Thurmont gravelly loam, 3 to 8 percent slopes
KnC	Klinesville channery silt loam, 8 to 15 percent slopes



OWNED BY:

Peter E Fudali Irrevocable Trust

LOCATED AT:

111± Acres Scott Rd, Emmitsburg, MD 21727

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** | \$25,000 in certified funds day of auction, or if sold separately \$20,000 for Tract 1, and \$5,000 for Tract 2, either in the form of cash, cashier's check, certified check, or personal check at the discretion of the Seller(s) when the property is struck down, and the balance, without interest, on or before June 9, 2026 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. Buyer acknowledges there is a solar land lease option on the property.
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 Frederick 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.
10. **Settlement Considerations** | The Seller will not pay points, settlement costs, or otherwise render financial assistance to the Buyer.
11. **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.
12. This agreement shall survive closing.
13. This agreement may be signed and transmitted by email.
14. 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.



MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

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

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

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

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

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

Seller *Kelly Dow* Date 2/3/2020

Seller _____ Date _____

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

Purchaser _____ Date _____

Purchaser _____ Date _____



DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Property Address: 111± Acres Scott Rd, Emmitsburg, MD 21727

SELLER/LANDLORD REPRESENTS AND WARRANTS, INTENDING THAT SUCH BE RELIED UPON REGARDING THE ABOVE PROPERTY, THAT (SELLER/LANDLORD TO INITIAL APPLICABLE LINE): HD / _____ housing was constructed prior to 1978 OR _____ / _____ date of construction is uncertain.

FEDERAL LEAD WARNING STATEMENT: A buyer/tenant of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may contain lead-based paint and that exposure to lead from lead-based paint, paint chips or lead paint dust may place young children at risk of developing lead poisoning if not managed properly. 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/landlord of any interest in residential real property is required to disclose to the buyer/tenant the presence of known lead-based paint hazards and to provide the buyer/tenant with any information on lead-based paint hazards from risk assessments or inspections in the seller's/landlord's possession. A tenant must receive a federally approved pamphlet on lead poisoning prevention. It is recommended that a buyer conduct a risk assessment or inspection for possible lead-based paint hazards prior to purchase.

Seller's/Landlord's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (initial (i) or (ii) below):

(i) _____ / _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) HD / _____ Seller/Landlord has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (initial (i) or (ii) below):

(i) _____ / _____ Seller/Landlord has provided the purchaser/tenant with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) HD / _____ Seller/Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's/Tenant's Acknowledgment (initial)

(c) _____ / _____ Buyer/Tenant has received copies of all information listed in section (b)(i) above, if any.

(d) _____ / _____ Buyer/Tenant has received the pamphlet Protect Your Family from Lead In Your Home.

(e) Buyer has (initial (i) or (ii) below):

(i) _____ / _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ / _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) KMH Agent has informed the Seller/Landlord of the Seller's/Landlord's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

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

Kaleb Hurley / _____
Seller/Landlord / Date

Buyer/Tenant / Date

Seller/Landlord / Date

Buyer/Tenant / Date

Kaleb Hurley

Seller's/Landlord's Agent / Date

Buyer's/Tenant's Agent / Date



10/17



©Copyright 2017 Maryland REALTORS®. For use by REALTOR® members of Maryland REALTORS® only. Except as negotiated by the parties to the Contract, this form may not be altered or modified in any form without the prior expressed written consent of Maryland REALTORS®.



All about Multi-parcel Auctions:

Hurley Real Estate & Auctions has developed a strong reputation for our ability to handle multi-parcel auctions effectively. In a multi-parcel scenario, a tract of land can be offered in smaller individual tracts, combinations of tracts, or as a whole.

How does it work?

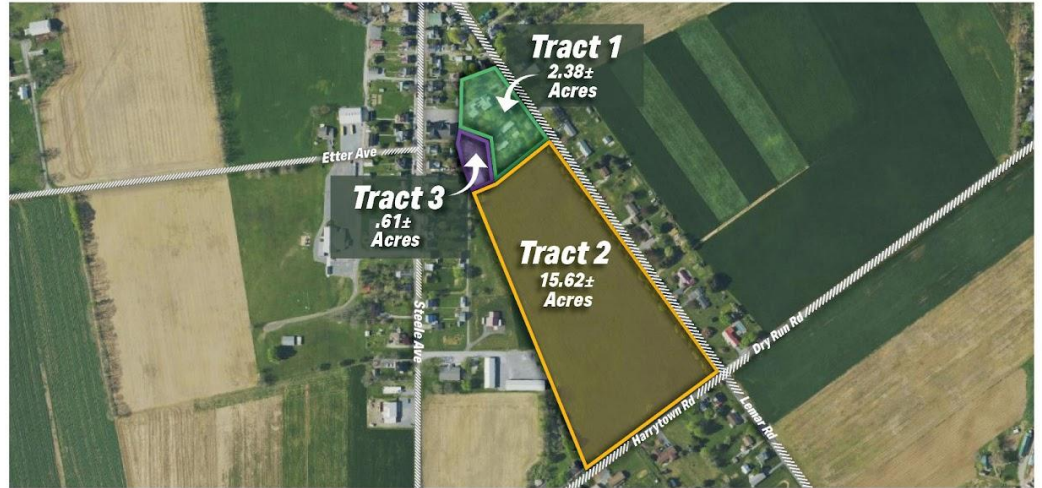
1. The auctioneer will offer the tracts individually first. The bids are recorded visually for the bidders, usually on a white board.
2. Then the auctioneer asks if there is anyone interested in a combination of tracts. Original individual bidders may be out-bid; but with each round original bidders are always able to increase their bids.
3. Then the auctioneer will offer the entire property as a whole. If there is a bid made that surpasses all the individual and/or combination bids, that would be the new high bidder.
4. Bidders will always have the option to increase their bids on any tract, combination of tracts, or on the whole property.





Multi-parcel Auction Example:

Let's imagine the property to the right is being offered at auction in three tracts. At the auction, the bidding may go as follows*:



1
Each tract is offered individually.

2
Combinations of tracts are offered.

3
The whole property is offered.

Tract 1	Tract 2	Tract 3
100,000	150,000	80,000
150,000	160,000	90,000
170,000	175,000	95,000
180,000	200,000	110,000
190,000	240,000	
220,000		

Combinations	Whole
Tract 1&2 (465,000 needed)	(615,000 needed)
465,000	620,000
470,000	625,000
480,000	630,000
500,000	635,000

Combination bids must be greater than the sum of the individual high bids. This bid would become the new high bid for Tracts 1&2.

A high bid for the entire property would need to surpass any other individual and/or combination bid(s) in order to prevail.

(*This is a fictitious example and not realized bids)



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.



AMY GARDENHOUR
VP - RESIDENTIAL MORTGAGE LENDER

(301) 800-5420
agardenhour@mvbbank.com
mvbbank.com/agardenhour

First-Time Homebuyers Welcome!
Loan Programs Available For:

- Purchase
- Refinance
- Construction
- Jumbo
- Lot/Land

NMLS: 514737

Middletown Valley Bank | Mlend

Member FDIC



Tracy A. Thomas
Mortgage Loan Originator, C.M.P.
Serving PA & MD

O 717-339-5176
C 717-830-0332
F 717-263-1766
tathomas@acnb.com

NMLS ID #631864

Member FDIC



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.



FARM CREDIT
888.339.3334 | HorizonFC.com

NMLS# 452721



Your path to homeownership starts here



Kimberly Bickers
Mortgage Originator
717-709-3408
kbickers@orrstown.com
NMLS # 131191

Expertise in:

- Residential properties
- Investment properties
- Hobby farms
- Homes with acreage up to 100 acres
- Fixed and adjustable rates
- Origination, processing, and underwriting are performed by local professionals.



ORRSTOWNBANK

Orrstown.com

Member FDIC 1-888-677-7869



Business LENDING & SERVICES

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



Call us
TO DISCUSS YOUR BANKING NEEDS!

MORE INFO 866-874-5552
www.CommunityState.Bank

Member FDIC
EQUAL HOUSING LENDER



HURLEY
FARM & LAND REAL ESTATE

SETTLEMENTS

The following settlement companies are familiar with the auction process and have representatives available to assist you in all your real estate auction settlement needs.



Nathan C. Bonner — Title Agent

2021 E Main St, Waynesboro, PA 17268
983 Lincoln Way E, Suite 1, Chambersburg, PA 17201
(717) 762-1415 or (717) 263-5001
nathan@buchanansettlements.com
www.buchanansettlements.com

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





HURLEY
FARM & LAND REAL ESTATE

SETTLEMENTS



“An Attorney At Every Settlement”

Real Estate Settlement Services, Inc.

Clinton T. Barkdoll | Attorney/Title Agent

9 East Main Street, Waynesboro, PA 17268

Phone	717-762-3374
Fax	717-762-3395
Email	clint@kullalaw.com



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
FARM & LAND REAL ESTATE

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.

When you sell your land with Hurley Real Estate & Auctions, you're getting more than a service—you're getting a strategic partner with deep roots in the land. With over 3,000 successful sales, we know how to deliver results. Our award-winning marketing team customizes every campaign to attract serious, qualified buyers, and our full-time, passionate staff is dedicated to helping you achieve top dollar—quickly and with integrity.

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.



**Your *land*,
your *legacy*,
sold *right*.**



Matthew Hurley AU003413L • Kaleb Hurley AU006233 • AY002056
Matthew Hurley, Broker: PA RM421467; MD 597462; WV WVB230300885
Kaleb Hurley, Agent: PA RS360491; MD 5009812