# PROPERTY INFORMATION PACKET

# THE DETAILS





454 S. Howe Rd. | Wichita, KS 67209

AUCTION: Saturday, June 9th @ TBD



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The real estate is offered at public auction in its present, "as is where is" condition and is accepted by the buyer without any expressed or implied warranties or representations from the seller or McCurdy Auction, LLC. It is incumbent upon buyer to exercise buyer's own due diligence, investigation, and evaluation of suitability of use for the real estate prior to bidding. It is buyer's responsibility to have any and all desired inspections completed prior to bidding including, but not limited to, the following: roof; structure; termite; environmental; survey; encroachments; groundwater; flood designation; presence of lead-based paint or lead based paint hazards; presence of radon; presence of asbestos; presence of mold; electrical; appliances; heating; air conditioning; mechanical; plumbing (including water well, septic, or lagoon compliance); sex offender registry information; flight patterns, or any other desired inspection. Any information provided or to be provided by seller or McCurdy was obtained from a variety of sources and seller and McCurdy have not made any independent investigation or verification of such information and make no representation as to the accuracy or completeness of such information. Auction announcements take precedence over anything previously stated or printed. Total purchase price will include a 10% buyer's premium (\$1,500.00 minimum) added to the final bid.

# ALL FIELDS CUSTOMIZABLE



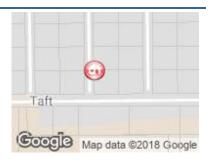
MLS# 551063 Status Active

Contingency Reason

Area 128

454 S HOWE ST Address

City Wichita Zip 67209 Asking Price \$0 **Picture Count** 36





















# **KEYWORDS**

**AG Bedrooms** 3 3.00 **Total Bedrooms** AG Full Baths 2 **AG Half Baths** 3 **Total Baths Garage Size** 

**Basement** Yes - Partially Finished

Levels One Story Approximate Age 51 - 80 Years City Lot Acreage

Approx. AGLA 1850 **AGLA Source** Court House Approx. BFA 492.00 **BFA Source** Court House Approx. TFLA 2,342 Lot Size/SqFt 23656 Number of Acres 0.54

### **GENERAL**

**List Agent - Agent Name and Phone** 

List Office - Office Name and Phone

Co-List Agent - Agent Name and Phone

Co-List Office - Office Name and Phone **Showing Phone** 

Year Built Parcel ID **School District** 

**Elementary School** Middle School **High School** 

**Subdivision** 

Legal

**List Date Display Address Sub-Agent Comm Buyer-Broker Comm Transact Broker Comm** 

Variable Comm **Days On Market** 

**Input Date Update Date Status Date** 

**Price Date** 

RICK W BROCK - HOME: 316

-683-0612

McCurdy Auction, LLC - OFF:

316-683-0612

316-945-7400

1959

20173-138-27-0-21-06-005.00 Wichita School District (USD

259) Benton Wilbur Northwest

WESTERLEA VILLAGE

**ADDITION** 

LOT 5 BLOCK L WESTERLEA

VILLAGE ADD. 5/4/2018 Yes 0 3 3

Non-Variable

5/11/2018 2:08 PM

5/11/2018 5/11/2018 5/11/2018

**Master Bedroom Level** Master Bedroom Dimensions 15'8"x13' Master Bedroom Flooring Living Room Level **Living Room Dimensions Living Room Flooring** Kitchen Level **Kitchen Dimensions** Kitchen Flooring Room 4 Type Room 4 Level **Room 4 Dimensions Room 4 Flooring** Room 5 Type Room 5 Level **Room 5 Dimensions** Room 5 Flooring Room 6 Type

Room 6 Level **Room 6 Dimensions** Room 6 Flooring Room 7 Type Room 7 Level **Room 7 Dimensions** Room 7 Flooring Room 8 Type Room 8 Level **Room 8 Dimensions** Room 8 Flooring Room 9 Type Room 9 Level **Room 9 Dimensions** Room 9 Flooring Room 10 Type Room 10 Level **Room 10 Dimensions** Room 10 Flooring Room 11 Type Room 11 Level **Room 11 Dimensions Room 11 Flooring** 

Main Carpet Main 14'x25'3" Carpet Main 14'10"x11'1" Tile Dining Room Main 11'2"x11'6" Wood Bedroom Main 12'9"x10'2" Wood Bedroom Main 12'3"x10'2" Wood Family Room Main 14'2"x19'5" Wood Laminate Bonus Room **Basement** 12'3"x7'4" Carpet Rec. Room

**Basement** 36'1"x13'1"

Carpet

Room 12 Type Room 12 Level Room 12 Dimensions Room 12 Flooring

# **DIRECTIONS**

Directions W. Maple St. & S. Ridge Rd. - East to S. Howe St., South to Home.

### **FEATURES**

**ARCHITECTURE** 

**EXTERIOR CONSTRUCTION** 

Masonry-Brick
Vinyl/Metal Siding

**ROOF** 

Ranch

Composition

**LOT DESCRIPTION** 

Standard
FRONTAGE
Paved Frontage

EXTERIOR AMENITIES
Covered Patio

Deck

Fence-Wood Guttering

Irrigation Pump
Irrigation Well
Security Light
Sprinkler System

Storm Door(s) Storm Windows/Ins Glass

Other/See Remarks

GARAGE Attached

Attached Detached Opener

**FLOOD INSURANCE** 

Unknown
UTILITIES
Sewer
Natural Gas

Private Water

**BASEMENT / FOUNDATION** 

Partial

Std Bsmt Window no-egress

BASEMENT FINISH

Bsmt Rec/Family Room

Bsmt Bonus Room

COOLING
Central
Electric
HEATING
Forced Air
Gas
DINING AREA

Formal FIREPLACE

Two Living Room Family Room Woodburning Insert KITCHEN FEATURES

Pantry
Range Hood
Gas Hookup
APPLIANCES
Dishwasher
Disposal
Microwave

Range/Oven
Trash Compactor

MASTER BEDROOM
Master Rdrm on Main Le

Master Bdrm on Main Level Tub/Shower/Master Bdrm

AG OTHER ROOMS

Family Room-Main Level

LAUNDRY
Basement
Separate Room
220-Electric

**INTERIOR AMENITIES** 

Ceiling Fan(s) Closet-Cedar Closet-Walk-In

Fireplace Doors/Screens Hardwood Floors Owned Water Softener Window Coverings-All **POSSESSION** 

At Closing

PROPOSED FINANCING Other/See Remarks

WARRANTY

No Warranty Provided

OWNERSHIP Individual

PROPERTY CONDITION REPORT

No

**DOCUMENTS ON FILE** 

Additional Photos Ground Water Lead Paint

SHOWING INSTRUCTIONS

Appt Req-Call Showing #

LOCKBOX SCKMLS

**TYPE OF LISTING** 

Excl Right w/o Reserve

AGENT TYPE Sellers Agent

**FINANCIAL** 

Assumable Y/N No Currently Rented Y/N No

**Rental Amount** 

General Property Taxes\$1,377.50General Tax Year2017Yearly Specials\$5.88Total Specials\$5.88

HOA Y/N

Yearly HOA Dues HOA Initiation Fee

Wood Laminate

Home Warranty Purchased Unknown

Earnest \$ Deposited With McCurdy Auction LLC Trust

No

### **PUBLIC REMARKS**

### Public Remarks ONSITE REAL ESTATE AUCTION ON SATURDAY JUNE 9TH TBD. CLEAR TITLE AT CLOSING, NO BACK TAXES, PREVIEW

AVAILABLE. 3-Bedroom, 2.5-Bath Home with a 2-Car Garage and Shop on over a half an acre lot! This ranch home features great curb appeal with a well maintained yard. There is a covered entry, an attached two car garage and a fully fenced backyard. The large backyard has a spacious deck with access into the home along with a patio area. This would be a great place to entertain family and friends! The backyard also provides a detached garage/shop with the ability to have a third car garage space. Per the seller the roof is an approximately three year old Class 4 Impact Resistance roof. The interior of the home features a formal dining room that opens up to the kitchen and living room. The living room has a ceiling to floor brick wood burning fireplace and access to the backyard deck. The kitchen has lots of cabinetry, tile flooring and a pantry. It also includes the dishwasher, microwave, oven and trash compactor. There is a family room with another ceiling to floor brick fireplace. There is a half bath off of the family room. The master bedroom has a walk-in cedar closet and a master bathroom with a tub/shower combination. There are two more bedrooms and a full bath that complete the main level of the home. The basement offers a family room, laundry room and a bonus room. Call for a showing today! \*Buyer should verify school assignments as they are subject to change. The real estate is offered at public auction in its present, "as is where is" condition and is accepted by the buyer without any expressed or implied warranties or representations from the seller or seller's agents. It is incumbent upon buyer to exercise buyer's own due diligence, investigation, and evaluation of suitability of use for the real estate prior to bidding. It is buyer's responsibility to have any and all desired inspections completed prior to bidding including, but not limited to, the following: roof; structure; termite; environmental; survey; encroachments; groundwater; flood designation; presence of lead-based paint or lead based paint hazards; presence of radon; presence of asbestos; presence of mold; electrical; appliances; heating; air conditioning; mechanical; plumbing (including water well, septic, or lagoon compliance); sex offender registry information; flight patterns, or any other desired inspection. Any information provided or to be provided by seller or seller's agents was obtained from a variety of sources and neither seller nor seller's agents have made any independent investigation or verification of such information and make no representation as to the accuracy or completeness of such information. Auction announcements take precedence over anything previously stated or printed. Total purchase price will include a 10% buyer's premium (\$1,500.00 minimum) added to the final bid. Earnest money is due from the high bidder at the auction in the form of cash, check, or immediately available, certified funds in the amount \$5,000.

### **AUCTION**

Type of Auction Sale
Auction Location
Auction Date
Broker Registration Req
Premium Amount
Earnest Amount %/\$ 5,000.00
1 - Open/Preview Date
1 - Open End Time

Reserve
ONSITE
O/9/2018

Method of Auction
Auction Offering
Auction Start Time
Buyer Premium Y/N
Earnest Money Y/N
1 - Open for Preview
1 - Open Start Time
Live Only
Real Estate Only
TBD
Yes
Yes
Yes

# **TERMS OF SALE**

**Terms of Sale** 

# PERSONAL PROPERTY

**Personal Property** 

# **ADDITIONAL PICTURES**







































































# DISCLAIMER

This information is not verified for authenticity or accuracy and is not guaranteed. You should independently verify the information before making a decision to purchase. © Copyright 2018 South Central Kansas MLS, Inc. All rights reserved.

# DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Property Address	454 S.	Howe Rd.	- Wichita, F	S 67209	
Lead Warning Statem					
Every purchaser of any	interest in r	esidential real p	property on which	a residential dwelling was b	uilt prior to 1978 is notified
				that may place young childre	

d 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 (please complete both a and b below) (a) Presence of lead-based paint and/or lead-based paint hazards (initial one): Seller has no knowledge of lead-based paint and/or lead based paint hazards in the housing; or Known lead-based paint and/or lead-based paint hazards are present in the housing (explain): (b) Records and Reports available to the Seller (initial one): Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing; or Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based hazards in the housing (list documents below): BUYER'S ACKNOWLEDGMENT (please complete c, d, and e below) (c) Buyer has received copies of all information listed above. (initial) (d) Buyer has received the pamphlet Protect Your Family from Lead Paint in Your Home. (initial) (e) Buyer has (initial one): 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. AGENT'S/LICENSEE'S ACKNOWLEDGMENT (initial below) (f) Agent/Licensee has informed the Seller of the Seller=s obligation 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. Buyer Date

Seller Seller Buyer Date Agent/Licensee Agent/Licensee Date

This contract is for use by Lonny Ray McCurdy. Use by any other party is illegal and voids the contract.





# WATER WELL INSPECTION REQUIREMENTS City of Wichita

Property Address: 454 S. Howe Rd. - Wichita, KS 67209

- 1. Any property within the City of Wichita with any type of water well must have a Title Transfer Inspection performed prior to the transfer of the property. The property owner is required to notify the City of Wichita, Department of Environmental Services at the time the property is listed for sale and is responsible for the \$125.00 inspection fee. If the water well on the property is used for personal use (drinking, cooking, or bathing), the well must also be sampled to ensure that the water is potable. A sample fee of \$25.00 per sample will be charged, in addition to the inspection fee. If the well is for irrigation purposes only, the water sample is optional. The City of Wichita will bill for the inspection and sample.
- 2. All water wells must be located a minimum of 25 feet from a foundation that has been treated for termites (or will require treatment prior to transfer of ownership) with a subsurface pressurized application of a pesticide. Existing wells may remain in a basement so long as they are not within 10 feet of the main sewer line or within 25 feet of foundation if no termite treatment has occurred or is currently needed.

D. Z.						
OOES THE PROPERTY HAVE A WELL? YES NO						
If yes, what type? Irrigation Drinking Other						
Location of Well: 1 Onto to Bacable in Storage Close I anti- 1	(ACD)					
OOES THE PROPERTY HAVE A LAGOON OR SEPTIC SYSTEM? YES NO _N						
If yes, what type? Septic Lagoon						
Location of Lagoon/Septic Access:						
Owner 5-4-18 P.O. A Date						
Owner						

# ADDENDUM \_\_\_\_\_\_ (Groundwater)

THIS ADDENDUM to Contract for Sale and Purchase of Real Estate between and among the undersigned is entered into effective on the last date set forth below.

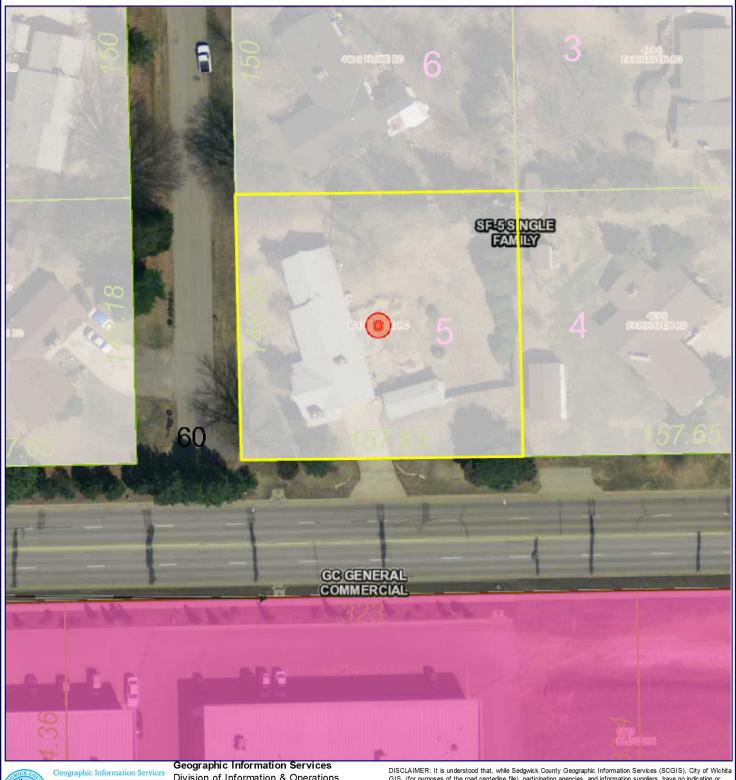
Groundwater contamination has been detected in several areas in and around Sedgwick County. Licensees do not have any expertise in evaluating environmental conditions.

The p	parties are proposing the sa	le and purchase of	f certain property, commonly	known as:
The p	parties are advised to obt	ain expert advice	in regard to any environme	ental concerns.
SELI	LER'S DISCLOSURE (p	lease complete bo	oth a and b below)	
(a)	Presence of groundwater	r contamination or	other environmental concern	s (initial one):
			lwater contamination or other n or other environmental cond	
(b)	Records and reports in p	ossession of Selle	r (initial one):	
-	environmental concerns; Seller has prov	or vided the Buyer		ater contamination or other s and reports pertaining to nent below):
BUYI	ER'S ACKNOWLEDGM	IENT (please con	aplete c below)	
(c)	Buyer has receiv	red copies of all in	formation, if any, listed above	e. (initial)
Seller accura	ate, and that Buyer and all	l licensees involve	ge, that the information Seled are relying on Seller's info cords and reports furnished by	ler has provided is true and ormation. Buyer certifies that Seller.
Seller	Serial S Joly Por	5-4-/8 Date	Buyer	Date
Seller		Date	Buyer	Date

This form is approved by legal counsel for the Wichita Area Association of REALTORS $^{\oplus}$  exclusively for use by members of the Wichita Area Association of REALTORS $^{\oplus}$  and other authorized REALTORS $^{\oplus}$ . No warranty is made or implied as to the legal validity or adequacy of this form, or that its use is appropriate for all situations.



# 454 S. Howe Rd, Wichita, KS 67209 Zoning - SF-5 Single Family



Geographic Information Services

Sedgwick County...

working for you

Geographic Information Services
Division of Information & Operations
www.sedgwickcounty.org/gis
525 N. Main, Suite 212, Wichita, KS 67203
Tel: 316.660.9290 Fax: 316.262.1174

Tue Mar 20 14:53:41 GMT-0500 2018

DISCLAIMER: It is understood that, while Sedgwick County Geographic Information Services (SCGIS), City of Wichita GIS, (for purposes of the road centerline file), participating agencies, and information suppliers, have no indication or reason to believe that there are inaccuracies in information provided, SCGIS, its suppliers make no representations of any kind, including, but not limited to, warranties of merchanability or finess for a particular use, nor are any such warranties to be implied with respect to the information, data or service furnished herein. In no event shall the Data Providers become liable to users of these data, or any other party, for any loss or damages, consequential or otherwise, including but not limited to time, money, or goodwill, arising from the use, operation or modification of the data. In using these data, users further agrees to indemnify, defend, and hold harmless the Data Providers for any and all liability of any nature arising out of or resulting from the lack of accuracy or correctness of the data, or the use of the data. No person shall sell, give or receive for the purpose of selling or offering for sale, any portion of the information provided herein.

# Flood Plain

Base Flood Approximate

Base Flood Elevations

0.2 Pct Annual Chance

0.2 PCT Annual Chance Flood H

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X - Area of Special Consideration

XAREA OF SPECIAL CONSIDER

DISCLAMIER It is undestood that, while Sedgwick Coarty Geographic Information Services, (SCGIS), City of Wichta GIS, (for purpose of the road centerine file), participating agencies, and information profess. It is suppose make no reason to believe that there are executed and information profess. Use State is supposed and interested that in the filed to warranties of the missed to a participating use, nor see any such warranties to be missed with respect to the information after a review furnished herein in no west shall be Data Profess become false to users of these data, are any training of data and the proper data of a service furnished herein in no west shall be Data Profess become false to users of data, user and straining of data and the supposed of a data and the proper of the data in naised the search of the data. On the case, operation or neoficiation of the data, or the use of the data or receive for the purpose of selling or offering for asid, any portion of the information provided herein.

Tue Mar 20 14:53:41 GMT-0500 2018

www.sedgwickcounty.org/gis 525 N. Main, Suite 212, Wichita, KS 67203 Tel: 316.660.9290 Fax: 316.262.1174

working for you

Sedgwick County...

Geographic Information Services Division of Information & Operations

Area Not Included





# 454 S. Howe Rd, Wichita, KS 67209 Aerial



Geographic Information Services

Sedgwick County...

working for you

Geographic Information Services
Division of Information & Operations
www.sedgwickcounty.org/gis
525 N. Main, Suite 212, Wichita, KS 67203
Tel: 316.660.9290 Fax: 316.262.1174

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# 454 S. Howe Rd, Wichita, KS 67209 - Utility Map





# Legend

- Water Hydrants Water Valves
- Water Service Taps **Backflow Devices**

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S HOME RD

Water Nodes

Water Mains

- Sewer Manholes
  - Sewer Mains
- Storm Structures
- Manhole Outfall Inlet
- Other
- Headwalls
- City BMPs
- Private Non-City BMPs
- Private Non-City Snouts

IN TRAFT AIVE

- **Televised Conduit** Storm Conduit
  - Parcels

This information is not an official record, and cannot be used as such. The user should rely only upon official records available from the custodian of records in the appropriate City and/or County department. Some data provided here and used for the preparation of these maps has been obtained from public records not created or maintained by the City of Wichita.

1: 900

ited On: 3/20/18 3:11 PM

Map Cre

150.0Feet

#BLDG 200



# **TERMS AND CONDITIONS**

Thank you for participating in today's auction. The auction will be conducted by McCurdy Auction, LLC ("McCurdy") on behalf of the owner of the real estate (the "Seller"). The real estate offered for sale at auction (the "Real Estate") is fully described in the Contract for Purchase and Sale, a copy of which is available for inspection from McCurdy.

- 1. Any person who registers or bids at this Auction (the "Bidder") agrees to be bound by these Terms and Conditions, the auction announcements, and the Contract for Purchase and Sale.
- The Real Estate is not offered contingent upon inspections. The Real Estate is offered at public auction in its present, as is where is" condition and is accepted by Bidder without any expressed or implied warranties or representations" from Seller or McCurdy, including, but not limited to, the following: the condition of the Real Estate; the Real Estate's suitability for any or all activities or uses; the Real Estate's compliance with any laws, rules, ordinances, regulations, or codes of any applicable government authority; the Real Estate's compliance with environmental protection, pollution, or land use laws, rules, regulations, orders, or requirements; the disposal, existence in, on, or under the Real Estate of any hazardous materials or substances; or any other matter concerning the Real Estate. It is incumbent upon Bidder to exercise Bidder's own due diligence, investigation, and evaluation of suitability of use for the Real Estate prior to bidding. It is Bidder's responsibility to have any and all desired inspections completed prior to bidding including, but not limited to, the following: roof; structure; termite; environmental; survey; encroachments; groundwater; flood designation; presence of lead-based paint or lead based paint hazards; presence of radon; presence of asbestos; presence of mold; electrical; appliances; heating; air conditioning; mechanical; plumbing (including water well, septic, or lagoon compliance); sex offender registry information; flight patterns; or any other desired inspection. Bidder acknowledges that Bidder has been provided an opportunity to inspect the Real Estate prior to the auction and that Bidder has either performed all desired inspections or accepts the risk of not having done so. Any information provided by Seller or McCurdy has been obtained from a variety of sources. Seller and McCurdy have not made any independent investigation or verification of the information and make no representation as to its accuracy or completeness. In bidding on the Real Estate, Bidder is relying solely on Bidder's own investigation of the Real Estate and not on any information provided or to be provided by Seller or McCurdy.
- 3. Notwithstanding anything herein to the contrary, to the extent any warranties or representations may be found to exist, the warranties or representations are between Seller and Bidder. McCurdy may not be held responsible for the correctness of any such representations or warranties or for the accuracy of the description of the Real Estate.
- 4. There will be a 10% buyer's premium (\$1,500.00 minimum) added to the final bid. The buyer's premium, together with the final bid amount, will constitute the total purchase price of the Real Estate.
- 5. The Real Estate is not offered contingent upon financing.
- 6. In the event that Bidder is the successful bidder, Bidder must immediately execute the Contract for Purchase and Sale and tender a nonrefundable earnest money deposit in the form of cash, check, or immediately available, certified funds and in the amount set forth by McCurdy. The balance of the purchase price will be due in immediately available, certified funds at closing on the specified closing date. The Real Estate must close within 30 days of the date of the auction, or as otherwise agreed to by Seller and Bidder.
- 7. Auction announcements take precedence over anything previously stated or printed, including these Terms and Conditions.
- 8. A bid placed by Bidder will be deemed conclusive proof that Bidder has read, understands, and agrees to be bound by these Terms and Conditions.
- 9. These Terms and Conditions, especially as they relate to the qualifications of potential bidders, are designed for the protection and benefit of Seller and do not create any additional rights or causes of action for Bidder. On a case-by-case basis, and at the sole discretion of Seller or McCurdy, exceptions to certain Terms and Conditions may be made.



- 10. In the event Bidder is the successful bidder at the auction, Bidder's bid constitutes an irrevocable offer to purchase the Real Estate and Bidder will be bound by said offer. In the event that Bidder is the successful bidder but fails or refuses to execute the Contract for Purchase and Sale, Bidder acknowledges that, at the sole discretion of Seller, these signed Terms and Conditions together with the Contract for Purchase and Sale executed by the Seller are to be construed together for the purposes of satisfying the statute of frauds and will collectively constitute an enforceable agreement between Bidder and Seller for the sale and purchase of the Real Estate.
- 11. It is the responsibility of Bidder to make sure that McCurdy is aware of Bidder's attempt to place a bid. McCurdy disclaims any liability for damages resulting from bids not spotted, executed, or acknowledged. McCurdy is not responsible for errors in bidding and Bidder releases and waives any claims against McCurdy for bidding errors. Once a bid has been acknowledged by the auctioneer, the bid cannot be retracted.
- 12. Bidder authorizes McCurdy to film, photograph, or otherwise record the voice or image of Bidder and any guest or minor accompanying Bidder at this auction and to use the films, photographs, recordings, or other information about the auction, including the sales price of the Real Estate, for promotional or other commercial purposes.
- 13. Broker/agent participation is invited. Broker/agents must pre-register with McCurdy no later than 5 p.m. on the business day prior to the auction by completing the Broker Registration Form, available on McCurdy's website.
- 14. McCurdy is acting solely as agent for Seller and not as an agent for Bidder. McCurdy is not a party to any Contract for Purchase and Sale between Seller and Bidder. In no event will McCurdy be liable to Bidder for any damages, including incidental or consequential damages, arising out of or related to this auction, the Contract for Purchase and Sale, or Seller's failure to execute or abide by the Contract for Purchase and Sale.
- 15. Neither Seller nor McCurdy, including its employees and agents, will be liable for any damage or injury to any property or person at or upon the premises. Any person entering on the premises assumes any and all risks whatsoever for their safety and for any minors or guests accompanying them. Seller and McCurdy expressly disclaim any "invitee" relationship and are not responsible for any defects or dangerous conditions on the premises, whether obvious or hidden. Seller and McCurdy are not responsible for any lost, stolen, or damaged property.
- 16. To the extent permitted under applicable law, McCurdy has the right to establish all bidding increments.
- 17. McCurdy may, in its sole discretion, reject, disqualify, or refuse any bid believed to be fraudulent, illegitimate, not in good faith, made by someone who is not competent, or made in violation of these Terms and Conditions or applicable law.
- 18. Bidder represents and warrants that they are bidding on their own behalf and not on behalf of or at the direction of Seller.
- 19. The Real Estate is offered for sale to all persons without regard to race, color, religion, sex, handicap, familial status, or national origin.
- 20. These Terms and Conditions are binding on Bidder and on Bidder's partners, representatives, employees, successors, executors, administrators, and assigns.
- 21. In the event that any provision contained in these Terms and Conditions is determined to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the validity, legality, and enforceability of the remaining provisions of the Terms and Conditions will not be in any way impaired.
- 22. These Terms and Conditions are to be governed by and construed in accordance with the laws of Kansas, but without regard to Kansas's rules governing conflict of laws. Exclusive venue for all disputes lies in either the Sedgwick County, Kansas District Court or the United States District Court in Wichita, Kansas. Bidder submits to and accepts the jurisdiction of such courts.

# GUIDE TO AUCTION COSTS

# WHAT TO EXPECT

# THE SELLER CAN EXPECT TO PAY

- Half of the Owner's Title Insurance
- Half of the Title Company's Closing Fee
- Real Estate Commission (If Applicable)
- Advertising Costs
- Payoff of All Loans, Including Accrued Interest,
   Statement Fees, Reconveyance Fees and Any
   Prepayment Penalties
- Any Judgments, Tax Liens, etc. Against the Seller
- Recording Charges Required to Convey Clear Title
- Any Unpaid Taxes and Tax Proration for the Current Year
- Any Unpaid Homeowner's Association Dues
- Rent Deposits and Prorated Rents (If Applicable)

# THE BUYER CAN GENERALLY EXPECT TO PAY

- Half of the Owner's Title Insurance
- Half of the Title Company's Closing Fee
- 10% Buyer's Premium (*If Applicable*)
- Document Preparation (If Applicable)
- Notary Fees (If Applicable)
- Recording Charges for All Documents in Buyer's Name
- Homeowner's Association Transfer / Setup Fee (If Applicable)
- All New Loan Charges (If Obtaining Financing)
- Lender's Title Policy Premiums (If Obtaining Financing)
- Homeowner's Insurance Premium for First Year
- All Prepaid Deposits for Taxes, Insurance, PMI, etc. (If Applicable)





