

PROPERTY INFORMATION PACKET

THE DETAILS



24645 Irving Rd. | Humboldt, KS 66748

AUCTION: Saturday, October 27th @ 10:00 AM

12041 E. 13th St. N., Wichita, KS, 67206
316.683.0612 • 800.544.4489
www.McCurdyAuction.com



McCurdy
AUCTION LLC
REAL ESTATE SPECIALISTS



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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 # 557537
Status Active
Contingency Reason
Area OUT - Out of Area
Address 24645 Irving Rd
Address 2
City Humboldt
Zip 66748
Asking Price \$0
Original Price \$0
Picture Count 36



KEYWORDS

AG Bedrooms	5	Acreage	10.01 or More
Total Bedrooms	5.00	Approx. AGLA	2539
AG Full Baths	2	AGLA Source	Court House
AG Half Baths	0	Approx. BFA	0.00
Total Baths	2	BFA Source	Court House
Garage Size	4+	Approx. TFLA	2,539
Basement	None	Lot Size/SqFt	1,825,600
Levels	2 Story	Number of Acres	41.91
Approximate Age	81+ Years		

GENERAL

List Agent - Agent Name and Phone	Ty Patton	Kitchen Level	Main
List Office - Office Name and Phone	McCurdy Auction, LLC - OFF: 316-683-0612	Kitchen Dimensions	27'6" x 14'9"
Showing Phone	316-945-7400	Kitchen Flooring	Tile
Year Built	1901	Room 4 Type	Dining Room
Parcel ID	06704-10100000010.000	Room 4 Level	Main
School District	Chanute Public Schools (USD 413)	Room 4 Dimensions	15'0" x 15'1"
Elementary School	Chanute	Room 4 Flooring	Carpet
Middle School	Royster	Room 5 Type	Family Room
High School	Chanute	Room 5 Level	Main
Subdivision	OTHER	Room 5 Dimensions	15'1" x 21'6"
Legal	S01, T27, R018, ACRES 41.91, N2 S2 NE4 & N 94.15' OF E 320' OF S2 S2 NE4 LESS RD Deed Book /Page 0338	Room 5 Flooring	Carpet
Realtor.com Y/N	Yes	Room 6 Type	Bonus Room
Display on Public Websites	Yes	Room 6 Level	Main
Display Address	Yes	Room 6 Dimensions	5' x 12'6"
VOW: Allow AVM	Yes	Room 6 Flooring	Carpet
VOW: Allow 3rd Party Comm	Yes	Room 7 Type	Bedroom
Sub-Agent Comm	0	Room 7 Level	Main
Buyer-Broker Comm	3	Room 7 Dimensions	11'10" x 15'2"
Transact Broker Comm	3	Room 7 Flooring	Carpet
Variable Comm	Non-Variable	Room 8 Type	Bedroom
Virtual Tour Y/N	No	Room 8 Level	Main
Master Bedroom Level	Main	Room 8 Dimensions	12'10" x 9'8"
Master Bedroom Dimensions	11'10" x 15'2"	Room 8 Flooring	Carpet
Master Bedroom Flooring	Carpet	Room 9 Type	Bedroom
Living Room Level	Main	Room 9 Level	Upper
Living Room Dimensions	15'8" x 15'2"	Room 9 Dimensions	12'2" x 10'11"
Living Room Flooring	Carpet	Room 9 Flooring	Wood

DIRECTIONS

Directions 220th Road & Hwy 169 - East to Irving Road and north to property.

FEATURES

ARCHITECTURE	FLOOD INSURANCE	KITCHEN FEATURES	POSSESSION
Traditional	Unknown	Eating Bar	At Closing
EXTERIOR CONSTRUCTION	UTILITIES	Island	PROPOSED FINANCING
Vinyl/Metal Siding	Septic	Pantry	Other/See Remarks
ROOF	Rural Water	Gas Hookup	WARRANTY
Metal	BASEMENT / FOUNDATION	APPLIANCES	No Warranty Provided
LOT DESCRIPTION	None	Dishwasher	OWNERSHIP

FEATURES

Pond/Lake	BASEMENT FINISH	Disposal	Individual
Standard	None	Refrigerator	PROPERTY CONDITION REPORT
FRONTAGE	COOLING	Range/Oven	No
Unpaved Frontage	Central	MASTER BEDROOM	DOCUMENTS ON FILE
EXTERIOR AMENITIES	Electric	Master Bdrm on Main Level	Additional Photos
Fence-Wrought Iron/Alum	HEATING	Master Bedroom Bath	Lead Paint
Fence-Other/See Remarks	Forced Air	Shower/Master Bedroom	SHOWING INSTRUCTIONS
Guttering	Electric	AG OTHER ROOMS	Appt Req-Call Showing #
RV Parking	DINING AREA	Family Room-Main Level	LOCKBOX
Satellite Dish	Eating Bar	Sun Room	Combination
Security Light	Eating Space in Kitchen	LAUNDRY	TYPE OF LISTING
Storm Door(s)	Formal	Main Floor	Excl Right w/o Reserve
Storm Windows/Ins Glass	FIREPLACE	INTERIOR AMENITIES	AGENT TYPE
Other/See Remarks	Family Room	Ceiling Fan(s)	Sellers Agent
GARAGE	Wood Stove	Hardwood Floors	
Attached		Vaulted Ceiling	
Detached		Window Coverings-Part	
Carport		Wired for Surround Sound	
Opener			
Oversized			

FINANCIAL

Assumable Y/N	No	HOA Y/N	No
Currently Rented Y/N	No	Yearly HOA Dues	\$0.00
General Property Taxes	\$2,514.78	HOA Initiation Fee	\$0.00
General Tax Year	2017	Home Warranty Purchased	No
Yearly Specials	\$0.00	Earnest \$ Deposited With	Security 1st Title
Total Specials	\$0.00		

PUBLIC REMARKS

Public Remarks ONSITE REAL ESTATE AUCTION ON SATURDAY, OCTOBER 27TH AT 10:00 AM. CLEAR TITLE AT CLOSING, NO BACK TAXES, PREVIEW AVAILABLE. Offering a nearly 42 acre secluded country paradise with a newly updated, 2,539 square foot home! Hidden back away from the highway sits this quiet, peaceful oasis with all the fixings of a country lifestyle. This expansive property features outbuildings, two ponds with great fishing opportunities, rolling hills, pasture, and opportunities for hunting. You won't have to search far to find abundant wildlife roaming throughout the property, including deer, quail and turkey. As you enter the property your eyes gaze upon the large five bedroom, two bathroom farmhouse with an oversized two-car garage, large metal shop, three barns, and an outbuilding that could double as a another two-car garage. The barn nearest the pasture includes concrete flooring and permanent metal horse stalls. Fencing for cattle surrounds a field adjacent to the home. The farmhouse has been recently remodeled to meet all your needs. The interior features hardwood floors, vaulted ceilings, ceiling fans and central heat/air. Enjoy preparing meals with your family in the impressive, 27'6" x 14'9" kitchen with an eating bar, island, and pantry. Appliances include a dishwasher, refrigerator, and an oven. This kitchen opens up to the adjacent formal dining room. Enjoy the enclosed porch with built-in shelving and the main-floor family room with a wood stove, projector, projector screen, and surround sound wiring. The master suite boasts lots of natural light, built-in storage, and an en suite bathroom. The main floor features one more bedroom, a second full bathroom, and laundry facilities in a separate room located in the garage. The upper level offers three bedrooms. Don't miss your opportunity to own this secluded country paradise!

*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 \$10,000.

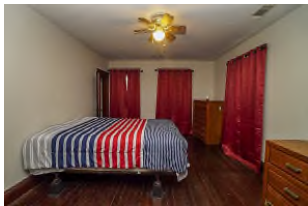
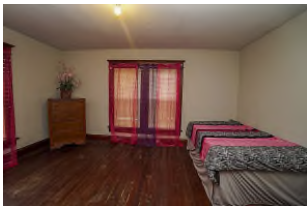
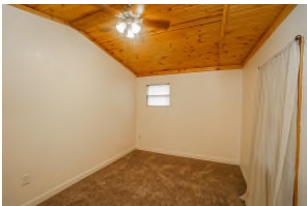
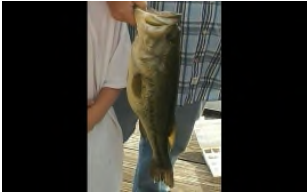
AUCTION

Type of Auction Sale	Reserve	Premium Amount	0.10
Method of Auction	Live Only	Earnest Money Y/N	Yes
Auction Location	Onsite	Earnest Amount %/\$	10,000.00
Auction Offering	Real Estate Only	1 - Open for Preview	Yes
Auction Date	10/27/2018	1 - Open/Preview Date	10/27/2018
Auction Start Time	10:00 AM	1 - Open Start Time	9:00 AM
Broker Registration Req	Yes	1 - Open End Time	10:00 AM
Buyer Premium Y/N	Yes		

TERMS OF SALE

Terms of Sale

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. Please be aware, property may have audio/video recording devices in use.

AUCTION-RESIDENTIAL



MLS # 557538
Class Land
Property Type Farm
County Neosho
Area OUT - Out of Area
Address 24645 Irving Rd.
Address 2
City Humboldt
State KS
Zip 66748
Status Active
Contingency Reason
Asking Price \$0
For Sale/Auction/For Rent Auction
Associated Document Count 3



GENERAL

List Agent - Agent Name and Phone	Ty Patton	Middle School	Royster
List Office - Office Name and Phone	McCurdy Auction, LLC - OFF: 316-683-0612	High School	Chanute
Co-List Agent - Agent Name and Phone		Subdivision	OTHER
Co-List Office - Office Name and Phone		Legal	S01, T27, R018, ACRES 41.91, N2 S2 NE4 & N 94.15' OF E 320' OF S2 S2 NE4 LESS RD Deed Book/Page 0338
Showing Phone	316-945-4500	Realtor.com Y/N	Yes
Zoning Usage	Agriculture	Display on Public Websites	Yes
Parcel ID	06704-10100000010.000	Display Address	Yes
Number of Acres	41.91	VOW: Allow AVM	Yes
Price Per Acre		VOW: Allow 3rd Party Comm	Yes
Lot Size/SqFt	1,825,600	Sub-Agent Comm	0
School District	Chanute Public Schools (USD 413)	Buyer-Broker Comm	3
Elementary School	Chanute	Transact Broker Comm	3
		Variable Comm	Non-Variable
		Virtual Tour Y/N	No

DIRECTIONS

Directions 220th Road & Hwy 169 - East to Irving Road and north to property.

FEATURES

SHAPE / LOCATION Rectangular	IMPROVEMENTS Farm House	FLOOD INSURANCE Unknown	AGENT TYPE Sellers Agent
TOPOGRAPHIC Pond/Lake Rolling	FENCING Fencing	SALE OPTIONS Other/See Remarks	OWNERSHIP Individual
PRESENT USAGE None/Vacant	OUTBUILDINGS Livestock Barn Shop	PROPOSED FINANCING Other/See Remarks	TYPE OF LISTING Excl Right w/o Reserve
ROAD FRONTAGE Dirt	MISCELLANEOUS FEATURES Mineral Rights Included	POSSESSION At Closing	HOUSE FEATURES 31+ Years 5+ Bedrooms Other Constr./See Remarks
UTILITIES AVAILABLE Electricity Public Water Septic Tank Installed	DOCUMENTS ON FILE Aerial Photos Photographs	SHOWING INSTRUCTIONS Call Showing #	BUILDER OPTIONS Open Builder
LOCKBOX Combination			

FINANCIAL

Assumable Y/N	No	HOA Y/N	No
General Taxes	\$2,514.78	Yearly HOA Dues	\$0.00
General Tax Year	2017	HOA Initiation Fee	0.00
Yearly Specials	\$0.00	Earnest \$ Deposited With	Security 1st Title
Total Specials	\$0.00		

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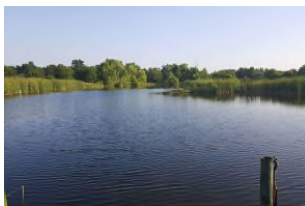
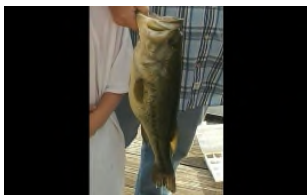
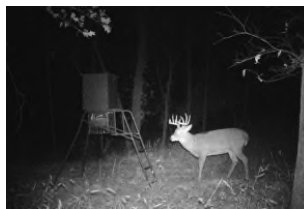
AUCTION

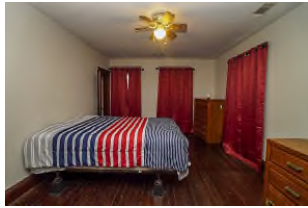
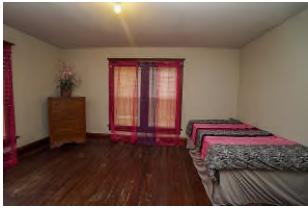
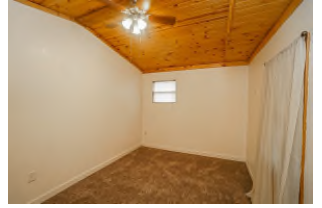
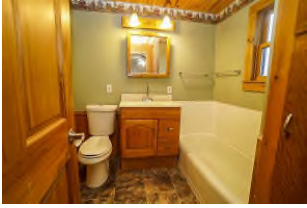
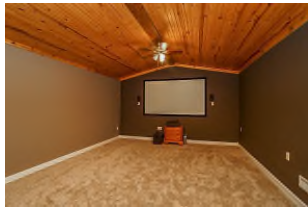
Type of Auction Sale	Reserve
Method of Auction	Live Only
Auction Location	Onsite
Auction Offering	Real Estate Only
Auction Date	10/27/2018
Auction Start Time	10:00 AM
Broker Registration Req	Yes
Broker Reg Deadline	5 pm prior business day
Buyer Premium Y/N	Yes
Premium Amount	0.10
Earnest Money Y/N	Yes
Earnest Amount %/\$	10,000.00

TERMS OF SALE

Terms of Sale

ADDITIONAL PICTURES





DISCLAIMER

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

Property Address 24645 Irving Rd. - Humbolt, KS 66748

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 (please complete both a and b below)

(a) Presence of lead-based paint and/or lead-based paint hazards (*initial one*):

BR 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*):

BR 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)

TAP (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.

RB _____
Seller Date 9-18-2018

LB _____
Seller Date 9-18-18

[Signature] _____
Agent/Licensee Date 9/18/18

Buyer Date

Buyer Date

Agent/Licensee Date



WATER WELL AND WASTEWATER SYSTEM INFORMATION

Property Address: 24645 Irving Rd. - Humbolt, KS 66748

DOES THE PROPERTY HAVE A WELL? YES _____ NO X

If yes, what type? Irrigation _____ Drinking _____ Other _____

Location of Well: _____

DOES THE PROPERTY HAVE A LAGOON OR SEPTIC SYSTEM? YES _____ NO _____

If yes, what type? Septic X Lagoon _____

Location of Lagoon/Septic Access: South of home

Owner

Owner

Date

Date

9-18-18

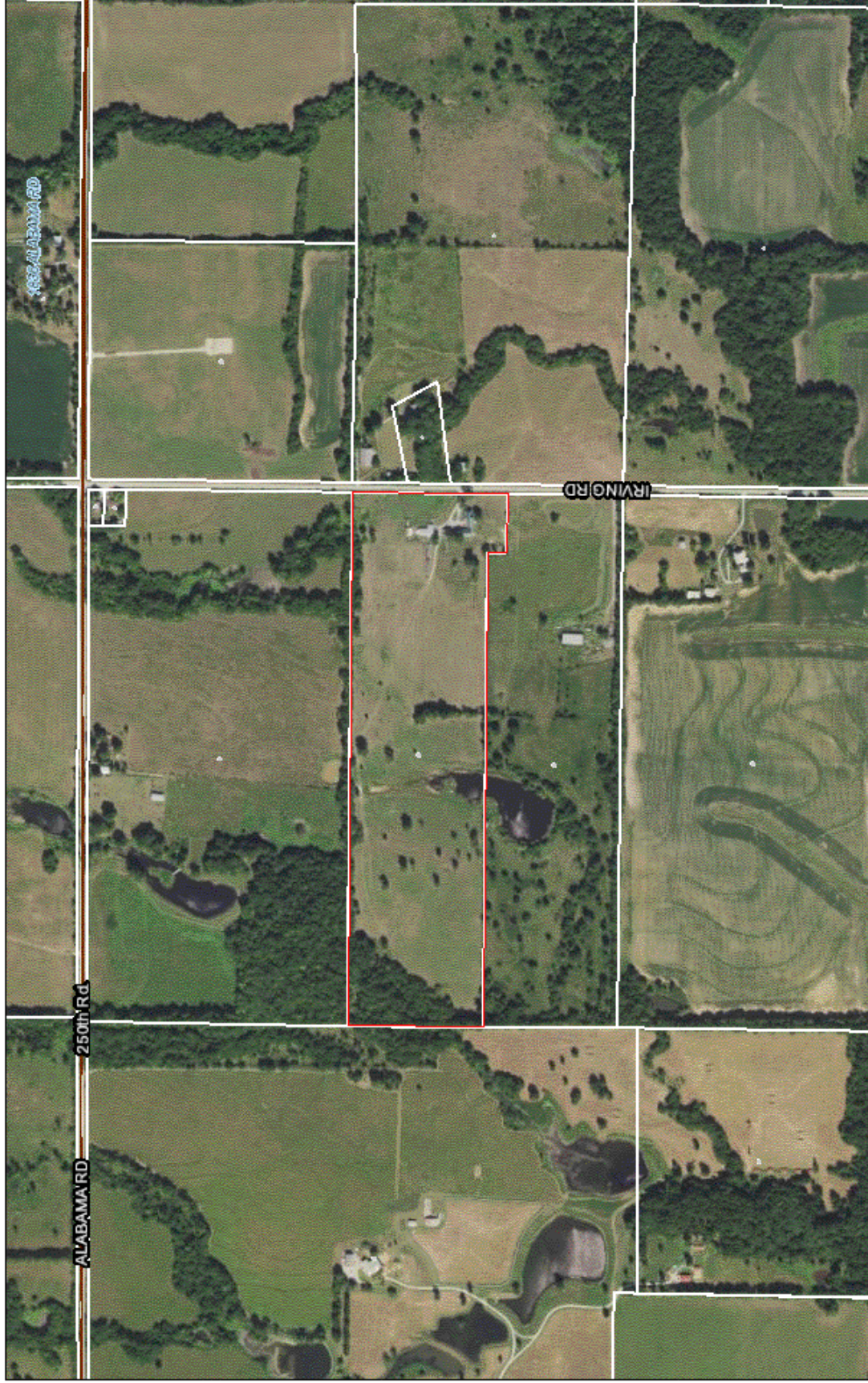
9-18-18

24645 Irving Rd. – Humboldt, KS 66748

Flood Zone – Zone X & Zone A



24645 Irving Rd, Humboldt, KS 66748 - Aerial



August 20, 18

polygonLayer

Override 1

Parcels

Parcels 18057

Red: Band_1

Green: Band_2

Blue: Band_3

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.
2. 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*)

