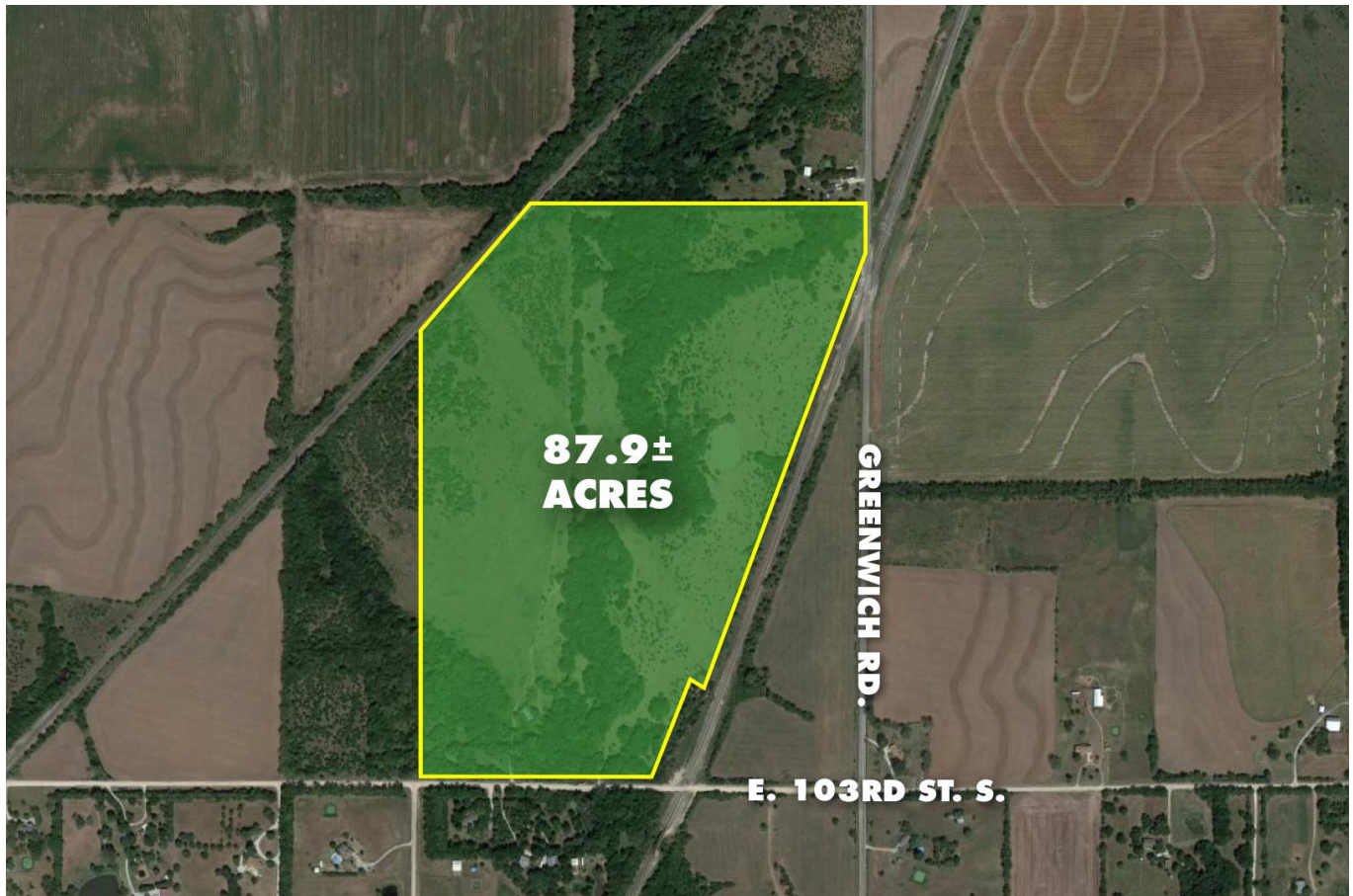


# PROPERTY INFORMATION PACKET | THE DETAILS



**87.90 +/- Acres on E. 103<sup>rd</sup> St S | Mulvane, KS 67110**

12041 E. 13th St. N. · Wichita, KS 67206  
316.867.3600 · 800.544.4489 · [McCurdy.com](http://McCurdy.com)



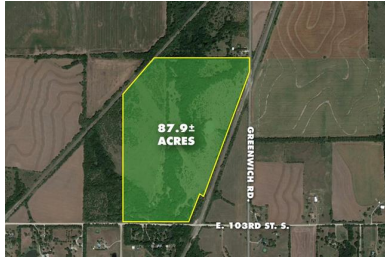
**McCurdy**  
REAL ESTATE & AUCTION



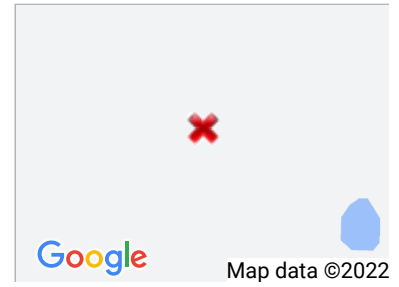
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FLOOD ZONE MAP  
AERIAL MAP  
ACRE VALUE MAP  
WATER FEATURE MAP  
GUIDE TO CLOSING COSTS

## PT PIP



**MLS #** 617324  
**Class** Land  
**Property Type** Undeveloped Acreage  
**County** Sedgwick  
**Area** 901 - SE Suburban SG  
**Address** 87.90 ± Acres on E. 103rd St S  
**Address 2**  
**City** Mulvane  
**State** KS  
**Zip** 67110  
**Status** Active  
**Contingency Reason**  
**Asking Price** \$703,000  
**For Sale/Auction/For Rent** For Sale  
**Associated Document Count** 0



## GENERAL

<b>List Agent - Agent Name and Phone</b>	<a href="#">BRADEN MCCURDY - OFF: 316-683-0612</a>	<b>List Date</b>	8/16/2022
<b>List Office - Office Name and Phone</b>	<a href="#">McCurdy Real Estate &amp; Auction, LLC - OFF: 316-867-3600</a>	<b>Expiration Date</b>	11/22/2022
<b>Co-List Agent - Agent Name and Phone</b>	<a href="#">Isaac Klingman</a>	<b>Realtor.com Y/N</b>	Yes
<b>Co-List Office - Office Name and Phone</b>	<a href="#">McCurdy Real Estate &amp; Auction, LLC - OFF: 316-867-3600</a>	<b>Display on Public Websites</b>	Yes
<b>Showing Phone</b>	800-301-2055	<b>Display Address</b>	Yes
<b>Zoning Usage</b>	Rural	<b>VOW: Allow AVM</b>	Yes
<b>Parcel ID</b>	08723-5-21-0-41-00-001.00	<b>VOW: Allow 3rd Party Comm</b>	Yes
<b>Number of Acres</b>	87.90	<b>Variable Comm</b>	Non-Variable
<b>Price Per Acre</b>	7,997.72	<b>Virtual Tour Y/N</b>	
<b>Lot Size/SqFt</b>	3828924	<b>Days On Market</b>	45
<b>School District</b>	Mulvane School District (USD 263)	<b>Cumulative DOM</b>	45
<b>Elementary School</b>	Mulvane/Munson	<b>Cumulative DOMLS</b>	
<b>Middle School</b>	Mulvane	<b>Input Date</b>	9/30/2022 11:31 AM
<b>High School</b>	Mulvane	<b>Update Date</b>	9/30/2022
<b>Subdivision</b>	NONE	<b>Off Market Date</b>	
<b>Legal</b>	Recent lot split	<b>Status Date</b>	9/30/2022
		<b>HotSheet Date</b>	9/30/2022
		<b>Price Date</b>	9/30/2022

## DIRECTIONS

**Directions** NW Corner of E. 103rd St S & Greenwich Rd

## FEATURES

<b>SHAPE / LOCATION</b> Irregular	<b>IMPROVEMENTS</b> None	<b>SALE OPTIONS</b> Other/See Remarks	<b>AGENT TYPE</b> Sellers Agent
<b>TOPOGRAPHIC</b> Rolling Wooded	<b>OUTBUILDINGS</b> None	<b>PROPOSED FINANCING</b> Conventional	<b>OWNERSHIP</b> Corporate
<b>PRESENT USAGE</b> None/Vacant	<b>MISCELLANEOUS FEATURES</b> Water Access	<b>POSSESSION</b> At Closing	<b>TYPE OF LISTING</b> Excl Right w/o Reserve
<b>ROAD FRONTAGE</b> Paved	<b>DOCUMENTS ON FILE</b> Aerial Photos Ground Water Addendum	<b>SHOWING INSTRUCTIONS</b> Call Showing #	<b>BUILDER OPTIONS</b> Open Builder
<b>UTILITIES AVAILABLE</b> Electricity	<b>FLOOD INSURANCE</b> Required	<b>LOCKBOX</b> None	

## FINANCIAL

<b>Assumable Y/N</b>	No
<b>General Taxes</b>	\$0.00
<b>General Tax Year</b>	2021
<b>Yearly Specials</b>	\$0.00
<b>Total Specials</b>	\$0.00
<b>HOA Y/N</b>	No
<b>Yearly HOA Dues</b>	
<b>HOA Initiation Fee</b>	
<b>Earnest \$ Deposited With</b>	Security 1st Title

PUBLIC REMARKS

**Public Remarks** Opportunities like this do not come up often! If you have been looking for acreage to build a home on, here is your chance! Located just south of Derby, you are able to enjoy the county living feel while being only minutes away from town. 87.90 ± Acres Large quonset building with electricity approximately 35x80 Blacktop frontage on Greenwich Large pond Creek running through the property Heavily wooded in areas No specials, no HOA 1.5 miles to Mulvane 3.5 miles to Derby 15 miles south of Wichita Seller to install culvert for driveway access The seller is agreeable to provide an owner carry financing option to the purchaser, with the terms as follows: 15% of total purchase price down at closing, 7% interest and for a term of up to 30 years with a 3 year balloon in place, to be setup at the expense of the Buyer at Security 1st Title. Buyer to pay maintenance fee for owner carry facilitation. A Member of the LLC is a licensed real estate salesperson or broker in the state of Kansas. If tracts are purchased separately, the seller will pay for surveying of land and filing of new legal descriptions. If the land is to be used for residential purposes, buyers will need to comply with Sedgwick County Zoning. Taxes on the individual parcels will be estimated at closing as final amounts will not be available until such time as the lot split is finalized. All mineral rights, water rights, and crops held by the seller will pass with the real estate to the buyer.

MARKETING REMARKS

Marketing Remarks

PRIVATE REMARKS

**Private Remarks** The seller is agreeable to provide an owner carry financing option to the purchaser, with the terms as follows: 15% of total purchase price down at closing, 7% interest and for a term of up to 30 years with a 3 year balloon in place, to be setup at the expense of the Buyer at Security 1st Title. Buyer to pay maintenance fee for owner carry facilitation. A Member of the LLC is a licensed real estate salesperson or broker in the state of Kansas. If tracts are purchased separately, the seller will pay for surveying of land and filing of new legal descriptions. If the land is to be used for residential purposes, buyers will need to comply with Sedgwick County Zoning. Taxes on the individual parcels will be estimated at closing as final amounts will not be available until such time as the lot split is finalized. All mineral rights, water rights, and crops held by the seller will pass with the real estate to the buyer.

AUCTION

Type of Auction Sale	1 - Open for Preview
Method of Auction	1 - Open/Preview Date
Auction Location	1 - Open Start Time
Auction Offering	1 - Open End Time
Auction Date	2 - Open for Preview
Auction Start Time	2 - Open/Preview Date
Broker Registration Req	2 - Open Start Time
Broker Reg Deadline	2 - Open End Time
Buyer Premium Y/N	3 - Open for Preview
Premium Amount	3 - Open/Preview Date
Earnest Money Y/N	3 - Open Start Time
Earnest Amount %/\$	3 - Open End Time

TERMS OF SALE

Terms of Sale

PERSONAL PROPERTY

Personal Property

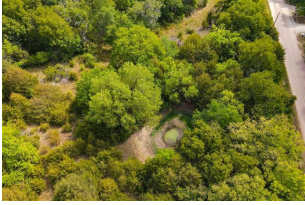
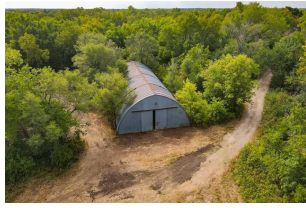
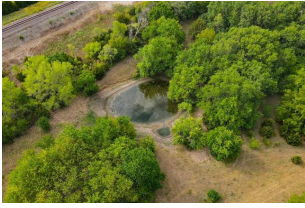
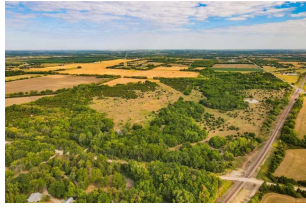
SOLD

How Sold	Selling Agent - Agent Name and Phone
Sale Price	Co-Selling Agent - Agent Name and Phone
Net Sold Price	Selling Office - Office Name and Phone
Pending Date	Co-Selling Office - Office Name and Phone
Closing Date	Appraiser Name
Short Sale Y/N	Non-Mbr Appr Name
Seller Paid Loan Asst.	
Previously Listed Y/N	
Includes Lot Y/N	
Sold at Auction Y/N	

ADDITIONAL PICTURES







**DISCLAIMER**

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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 2022 South Central Kansas MLS, Inc. All rights reserved. Please be aware, property may have audio/video recording devices in use.



# SELLER'S PROPERTY DISCLOSURE ACKNOWLEDGEMENT

Property Address: 130 Acres at 103rd & Greenwich - Mulvane, KS (the "Real Estate")

By signing below, Seller acknowledges that Seller has elected not to complete a Seller's Property Disclosure because they have never occupied the Real Estate or are otherwise not familiar enough with the Real Estate to sufficiently and accurately provide the information required to complete a Seller's Property Disclosure. Notwithstanding the lack of a completed Seller's Property Disclosure, Seller has been advised and understands that the law requires disclosure of any actual known material defect in the Real Estate to prospective buyers and that failure to do so may result in civil liability for damages. Seller accordingly discloses the following actual known material defects (if none, write "none"):

None

## Special Assessments or Fees:

Is the Real Estate located in an improvement district? ☐ Yes ☐ No ☒ Unknown

Is the Real Estate subject to any current or future special tax assessments or fees that you are aware of? ☐ Yes ☒ No ☐ Unknown

Special Assessment/Fee Amount (give a good faith estimate if exact amount is unknown): \_\_\_\_\_

Explanation of Assessment or Fee: \_\_\_\_\_

## Appliances Transferring with the Real Estate:

Do any appliances present at the property transfer with the real estate?

☒ No appliances transfer

☐ All appliances present at the property transfer

☐ Some appliances transfer

\*If you marked some appliances transfer, please give a detailed explanation of which appliances transfer: \_\_\_\_\_

(Remainder of this page intentionally left blank)

By signing below, Seller represents that above information is true and correct to the best of Seller's knowledge.

**SELLER:**

<div>Authentisign</div> <div><i>Kimberly Braungardt, Member</i></div> <div>08/17/2022</div>	<div>Authentisign</div> <div><i>Brandy Neice, Member</i></div> <div>08/17/2022</div>	<div>Authentisign</div> <div><i>Ronda Richardson, Member</i></div> <div>08/17/2022</div>
Signature	Signature	Signature
Date	Date	Date
Kimberly Braungardt	Brandy Neice	Ronda Richardson
Print	Print	Print
_____	_____	_____
Title	Title	Title
Company	Company	Company

By signing below, Buyer acknowledges that no Seller's Property Disclosure is available for the Real Estate and that it was Buyer's responsibility to have any and all desired inspections completed prior to bidding on the Real Estate and that Buyer either performed all desired inspections or accepts the risk of not having done so.

**BUYER:**

Signature	Date	Signature	Date
_____	_____	_____	_____
Print	Print	Print	Print
_____	_____	_____	_____
Title	Title	Title	Title
Company	Company	Company	Company



**McCurdy**  
REAL ESTATE & AUCTION

## WATER WELL AND WASTEWATER SYSTEM INFORMATION

Property Address: 129.96 ± Acres At 103rd St & Greenwich Rd - Mulvane, KS 67110

DOES THE PROPERTY HAVE A WELL? YES            NO            UNKNOWN           

UNKNOWN



If yes, what type? Irrigation \_\_\_\_\_ Drinking \_\_\_\_\_ Other \_\_\_\_\_

Location of Well: \_\_\_\_\_

**DOES THE PROPERTY HAVE A LAGOON OR SEPTIC SYSTEM? YES \_\_\_\_\_ NO**

UNKNOWN

Authenticity: KB RR BN

If yes, what type? Septic \_\_\_\_\_ Lagoon \_\_\_\_\_

Location of Lagoon/Septic Access: \_\_\_\_\_

• AuthentisIGN®

Kimberly Braungardt, Member

08/16/2022

Owner <sup>Aut</sup>

AuthentiSIGN®

Brandy Neice, Member

Date \_\_\_\_\_

08/16/2022

Owner<sup>A</sup>

AuthentiSIGN®

Ronda Richardson, Member

Date \_\_\_\_\_

08/16/2022

Owner

---

Date



## GROUNDWATER / ENVIRONMENTAL ADDENDUM

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

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



5 The parties are proposing the sale and purchase of certain property, commonly known as:

6 129.96 ± Acres At 103rd St & Greenwich Rd - Mulvane, KS 67110



7 The parties are advised to obtain expert advice in regard to any environmental concerns.

### 8 SELLER'S DISCLOSURE (please complete both a and b below)

9 (a) Presence of groundwater contamination or other environmental concerns (initial one):

10  Seller has no knowledge of groundwater contamination or other environmental concerns;  
11  or  
12 \_\_\_\_\_ Known groundwater contamination or other environmental concerns are:  
13  
14

15 (b) Records and reports in possession of Seller (initial one):



16  Seller has no reports or records pertaining to groundwater contamination or other  
17  environmental concerns; or  
18 \_\_\_\_\_ Seller has provided the Buyer with all available records and reports pertaining to  
19 groundwater contamination or other environmental concerns (list document below):  
20  
21

### 22 BUYER'S ACKNOWLEDGMENT (please complete c below)

23 (c) \_\_\_\_\_ Buyer has received copies of all information, if any, listed above. (initial)

### 24 CERTIFICATION

25 Seller certifies, to the best of Seller's knowledge, that the information Seller has provided is true and  
26 accurate, and that Buyer and all licensees involved are relying on Seller's information. Buyer certifies that  
27 Buyer has reviewed Seller's responses and any records and reports furnished by Seller.

28  08/16/2022  08/16/2022

29 Seller \_\_\_\_\_ Date

Buyer \_\_\_\_\_ Date

30  08/16/2022

31 Seller \_\_\_\_\_ Date

Buyer \_\_\_\_\_ Date

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## CALL BEFORE YOU WIRE FUNDS

### PROTECT YOUR MONEY WITH THESE TWO STEPS

1. At the first meeting with your Realtor®, obtain the phone number of your real estate agent and your escrow officer.
2. PRIOR to wiring funds, call the known phone number to speak directly with your escrow officer to confirm wire instructions.

### WHAT TO EXPECT FROM SECURITY 1<sup>ST</sup> TITLE WHEN YOU WIRE FUNDS.

1. To protect your business and customer's information, we will only provide wire instructions to the customer.
2. We will NOT randomly send wire instructions without a request from the customer.
3. We will NOT provide wire instructions if we do not have a signed **Wire Fraud Alert Form** for the party requesting the wire instructions.
4. We will NOT change the wire instructions in the middle of the transaction.
5. If a Buyer/Seller does receive wire instructions:
  - Wire instructions will be given verbally over the phone or sent securely via secured email.
  - The customer needs to verify our phone number at a trusted source like our website, security1st.com
  - Before sending funds, they need to call the verified office number to verify the wire instructions.

**NEVER WIRE FUNDS WITHOUT FIRST CALLING A KNOWN NUMBER FOR YOUR ESCROW OFFICER  
TO CONFIRM THE WIRE INSTRUCTIONS. DO NOT RELY ON EMAIL COMMUNICATIONS.**

The undersigned, hereby authorizes Security 1<sup>st</sup> Title to communicate regarding my real estate closing transaction via electronic communications (cell phone number, e-mail or text message). I understand that this means Security 1<sup>st</sup> Title will only communicate with me via the authorized cell phone number and email address listed below.

I also acknowledge receipt of this notice and the risks associated with, and the vulnerabilities of electronic transfer of funds. The undersigned further agree that if electronic transfer of funds is utilized in this transaction, they hereby hold Security 1<sup>st</sup> Title harmless from all claims arising out of inaccurate transfer instructions, fraudulent taking of said funds and/or any other damage relating to the conduct of third parties influencing the implementation of transfer instructions.

\_\_\_\_\_  
Buyer/Seller Name

\_\_\_\_\_  
Buyer/Seller Name

\_\_\_\_\_  
Authorized Email Address

\_\_\_\_\_  
Authorized Email Address

\_\_\_\_\_  
Authorized Phone Number

\_\_\_\_\_  
Authorized Phone Number

\_\_\_\_\_  
Property Address

\_\_\_\_\_  
File Number

FOR MORE INFORMATION ON WIRE-FRAUD SCAMS OR TO REPORT AN INCIDENT, PLEASE REFER TO THE FOLLOWING LINKS:

**Federal Bureau of Investigation:** <http://www.fbi.gov>

**Internet Crime Complaint Center:** <http://www.ic3.gov>

---

**From:** Joel Pile  
**Sent:** Tuesday, August 9, 2022 2:43 PM  
**To:**  
**Cc:** Braden McCurdy <[braden@mccurdy.com](mailto:braden@mccurdy.com)>; Isaac Klingman <[iklingman@mccurdy.com](mailto:iklingman@mccurdy.com)>  
**Subject:** RE: Land at 103rd & Greenwich

Your basic summary below is as discussed with the City of Mulvane. The only disclosure I would add to potential buyers is any further division of the parcels will require a plat and Mulvane will not approve plats less than 20 acres unless the proposed development meets all the subdivision standards of the City. Also, the City strictly prohibits flag lots. We have seen a number of instances lately of people buying 10-15 acre tracts and wanting to divide them in to multiple parcels only to find they cannot plat and cannot secure a building permit.

Thanks,

*Joel Pile*

City of Mulvane  
211 N. Second  
Mulvane, KS 67110

**VISITMULVANE.COM**

---

**From:**  
**Sent:** Thursday, July 28, 2022 2:59 PM  
**To:** Joel Pile  
**Cc:** Braden McCurdy <[braden@mccurdy.com](mailto:braden@mccurdy.com)>; [iklingman@mccurdy.com](mailto:iklingman@mccurdy.com)  
**Subject:** Land at 103rd & Greenwich

Joel / Phil-

I've spoken with each of you separately on this project. I'm writing this email primarily to summarize my understanding with regard to required engineering after speaking with Phil a couple of weeks ago. Either of you, please feel free to correct me if what I'm saying is incorrect. I want to make sure the disclosures we make to potential buyers are correct as we are planning to auction this land as soon as possible.

As shown in the attached GIS photo, we've decided to divide this property into 4 tracts rather than 5. This will eliminate the problem of having to cross over flood ground to access any buildable tract which, in turn, will eliminate the requirement for elevation / flood certifications as we can just work with the known flood zone shown.

Once each tract is owned individually, then each owner will have to have engineering work (a drainage plan) done before a building permit will be issued. That is typically initiated by a builder and the cost of such shouldn't exceed \$1,000 on each of these parcels.

If we try to engineer the entire 130 acres which is what we discussed initially, that would be a huge waste of time and resources as we have no idea where people will want to build. For instance, if someone builds close to the road then drainage will be different than if they build toward the back of the tract. So, it makes no sense to spend thousands of dollars trying to chase down a bunch of hypothetical situations.

Our splitting this into fewer tracts will likely result in lower sales prices, but we feel it's the path of least resistance overall considering how the land lays and the expense that would be incurred in trying to "cross" the flood zone.

We have contacted the County about having culverts installed for each tract and are hoping to have those in soon. We've also had some clearing of trees done so that it is more feasible to build on these tracts. Not that those are requirements, but we just want to make the project as attractive as possible.

If you guys can confirm that what I'm saying is correct, I'd really appreciate it. My partners and I, as well as the folks at McCurdy Auction want to be 100% certain that we're passing on accurate information. I've copied Braden & Isaac on here, so "replying all" would be appreciated.

Thanks!





Hexagon?Valuts



Geographic Information Services  
Sedgwick County...  
working for you

## Zoning: Rural Residential

**130 ± Acres at 103rd St & Greenwich - Mulvane, KS 67110 |**

It is understood that the Sedgwick County GIS, Division of Information and Operations, has no indication or reason to believe that there are inaccuracies in information incorporated in the base map.

The GIS personnel make no warranty or representation, either expressed or implied, with respect to the information or the data displayed.

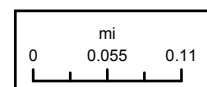
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All rights reserved.

Date: 8/12/2022

**Sedgwick County, Kansas**



1:9,028



Legend

Flood Plain

Base Flood Approximate



Base Flood Elevations



0.2 Pct Annual Chance



0.2 PCT Annual Chance Flood H

A



A

AE



AE,

AE, FLOODWAY



AE, FLOODWAY

AH



AH

AO



AO

X - Area of Special Consideration



X AREA OF SPECIAL CONSIDER

X

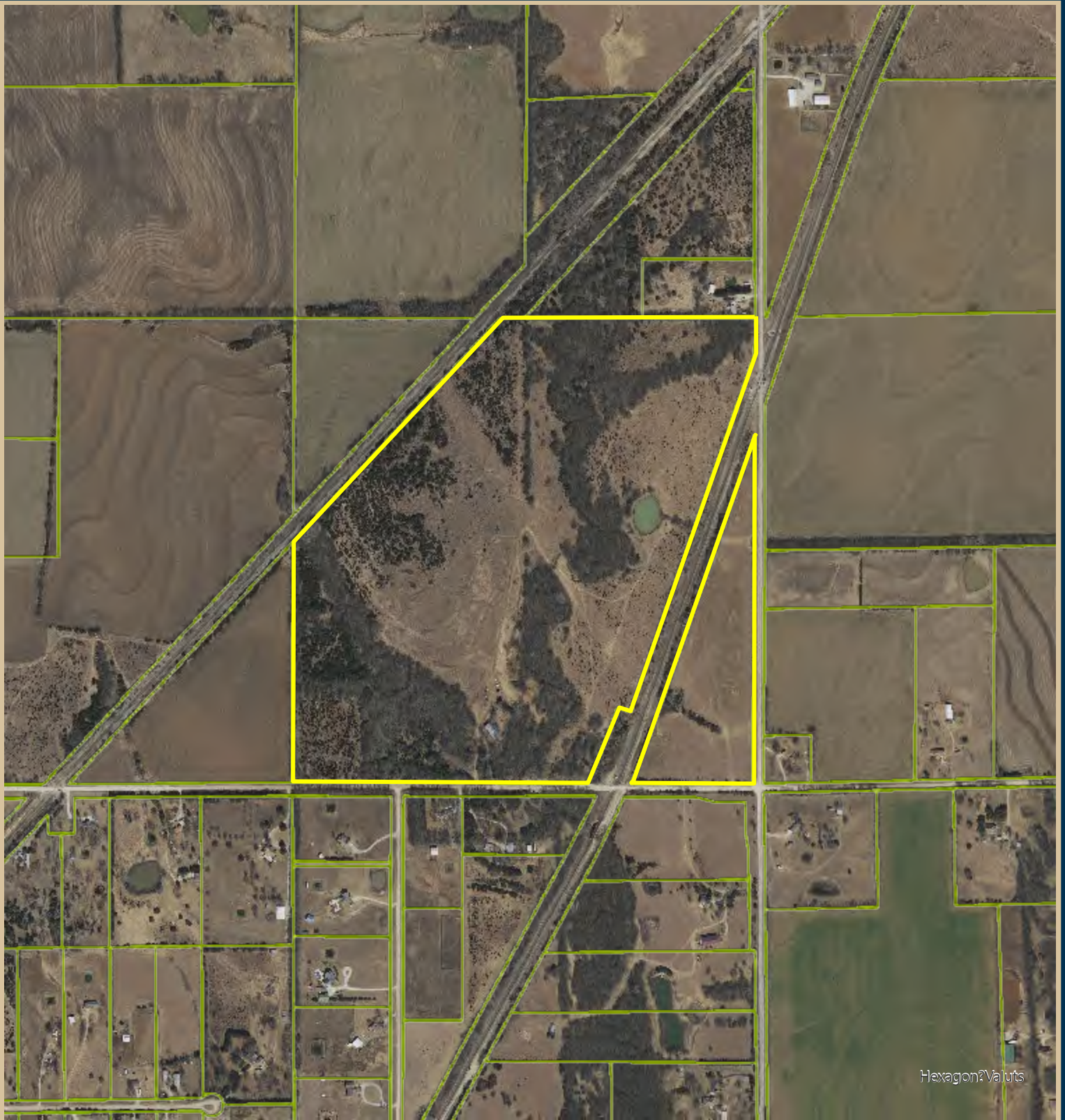


X,

Area Not Included







Hexagon?Valuts



Geographic Information Services  
**Sedgwick County...**  
*working for you*

## 130 ± Acres at 103rd St & Greenwich - Mulvane, KS 67110 | Aerial

It is understood that the Sedgwick County GIS, Division of Information and Operations, has no indication or reason to believe that there are inaccuracies in information incorporated in the base map.

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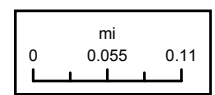
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Date: 8/12/2022

**Sedgwick County, Kansas**

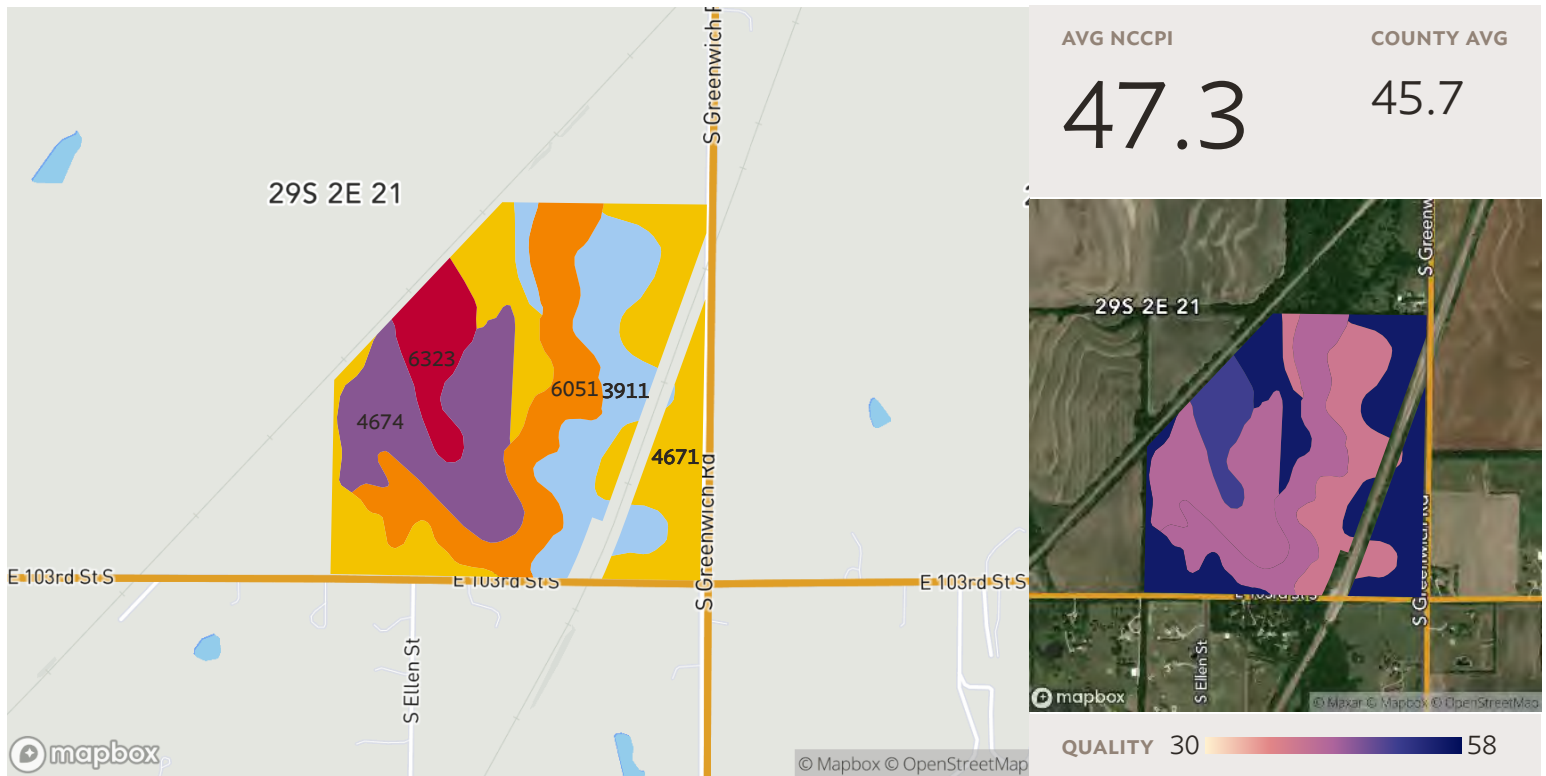


1:9,028



2 fields, 130 acres in Sedgwick County, KS

TOWNSHIP/SECTION 29S 2E – 21



Source: NRCS Soil Survey

## All fields

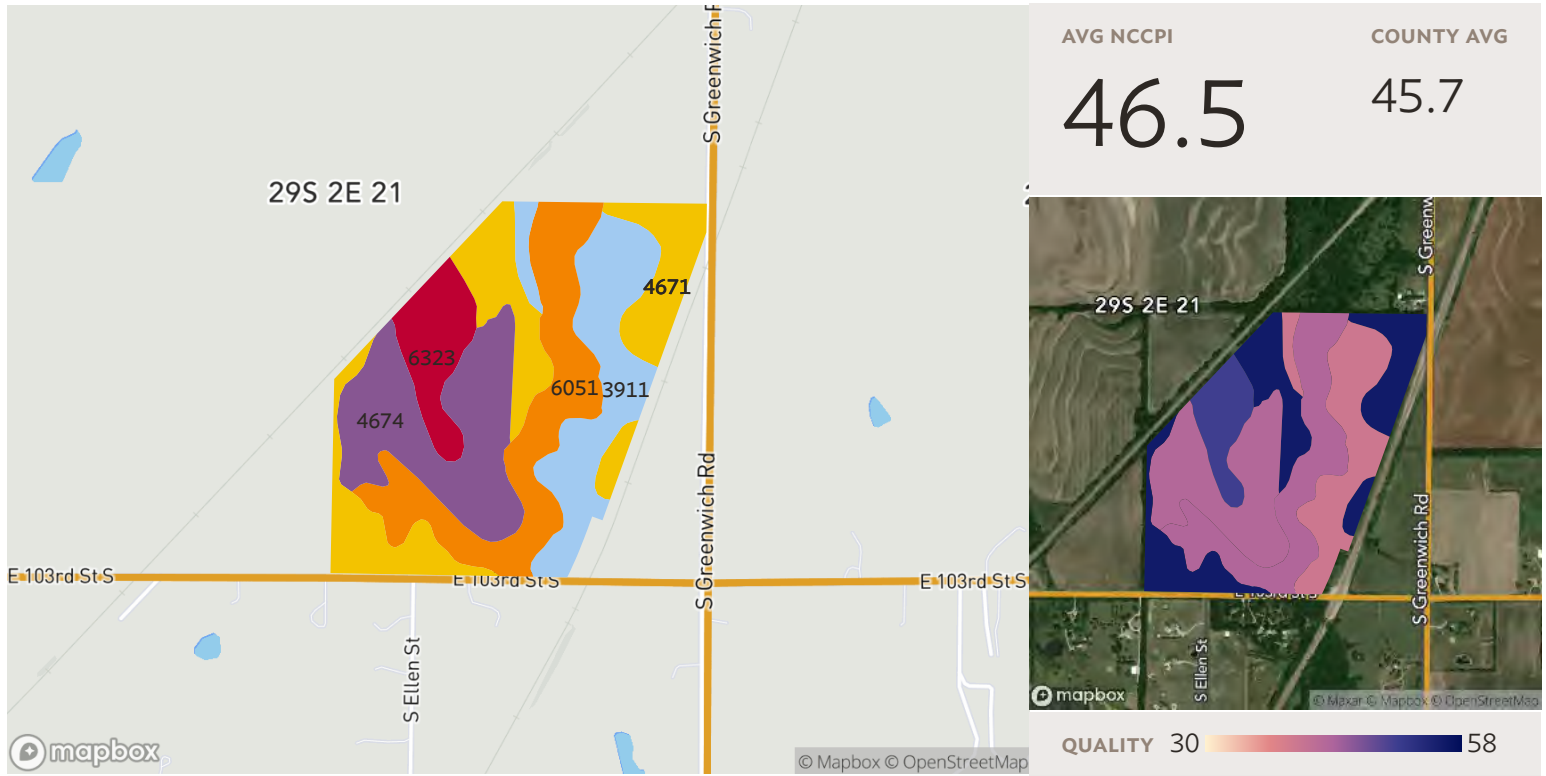
130 ac.

SOIL CODE	SOIL DESCRIPTION	ACRES	PERCENTAGE OF FIELD	SOIL CLASS	NCCPI
4671	Irwin silty clay loam, 1 to 3 percent slopes	42.60	32.8%	3	55.9
4674	Irwin silty clay loam, 3 to 7 percent slopes, eroded	26.20	20.2%	4	43.1
6051	Elandco silt loam, frequently flooded	25.95	20.0%	5	43.4
3911	Rosehill silty clay, 1 to 3 percent slopes	25.08	19.3%	3	39.9
6323	Blanket silt loam, 1 to 3 percent slopes	10.12	7.8%	2	50.8
<b>129.95</b>					<b>47.3</b>



2 fields, 130 acres in Sedgwick County, KS

TOWNSHIP/SECTION 29S 2E – 21



Source: NRCS Soil Survey

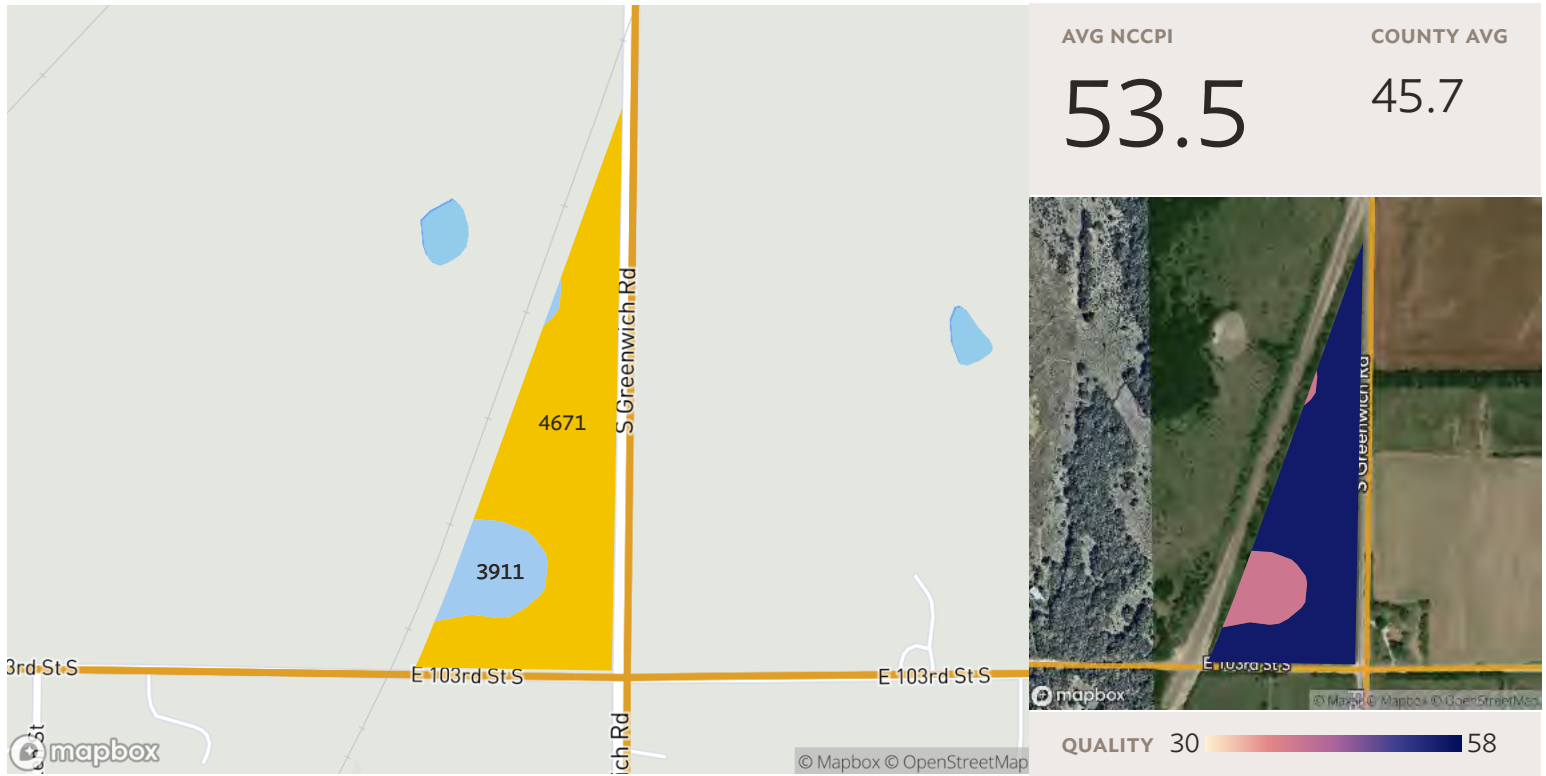
## Field 1

115 ac.

SOIL CODE	SOIL DESCRIPTION	ACRES	PERCENTAGE OF FIELD	SOIL CLASS	NCCPI
4671	Irwin silty clay loam, 1 to 3 percent slopes	29.69	25.9%	3	55.9
4674	Irwin silty clay loam, 3 to 7 percent slopes, eroded	26.20	22.8%	4	43.1
6051	Elandco silt loam, frequently flooded	25.95	22.6%	5	43.4
3911	Rosehill silty clay, 1 to 3 percent slopes	22.82	19.9%	3	39.9
6323	Blanket silt loam, 1 to 3 percent slopes	10.12	8.8%	2	50.8
<b>114.78</b>					<b>46.5</b>

2 fields, 130 acres in Sedgwick County, KS

TOWNSHIP/SECTION 29S 2E – 21



## Field 2

Source: NRCS Soil Survey

15 ac.

SOIL CODE	SOIL DESCRIPTION	ACRES	PERCENTAGE OF FIELD	SOIL CLASS	NCCPI
4671	Irwin silty clay loam, 1 to 3 percent slopes	12.91	85.1%	3	55.9
3911	Rosehill silty clay, 1 to 3 percent slopes	2.26	14.9%	3	39.9
<b>15.17</b>					<b>53.5</b>










2 fields, 130 acres in Sedgwick County, KS

TOWNSHIP/SECTION 29S 2E – 21



## All fields










130 ac.

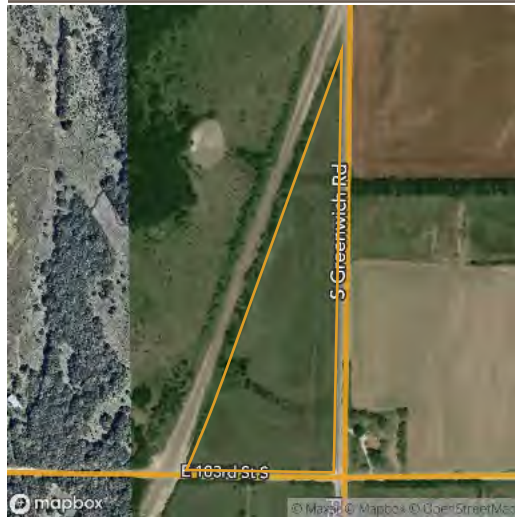
					
	2021	2020	2019	2018	2017
 Grass/Pasture	60.2%	55.9%	58.4%	58.4%	63.4%
 Forest	34.9%	32.8%	35.8%	35.1%	30.6%
 Non-Cropland	2.0%	6.4%	2.1%	1.8%	3.4%
 Other	2.9%	4.9%	3.7%	4.7%	2.6%



## Field 1










115 ac.

					
	2021	2020	2019	2018	2017
 Grass/Pasture	56.7%	55.1%	54.7%	53.2%	58.8%
 Forest	39.4%	37.2%	40.3%	39.8%	34.6%
 Water	2.3%	2.0%	4.0%	5.1%	2.8%
 Other	1.6%	5.7%	1.0%	1.9%	3.8%



## Field 2

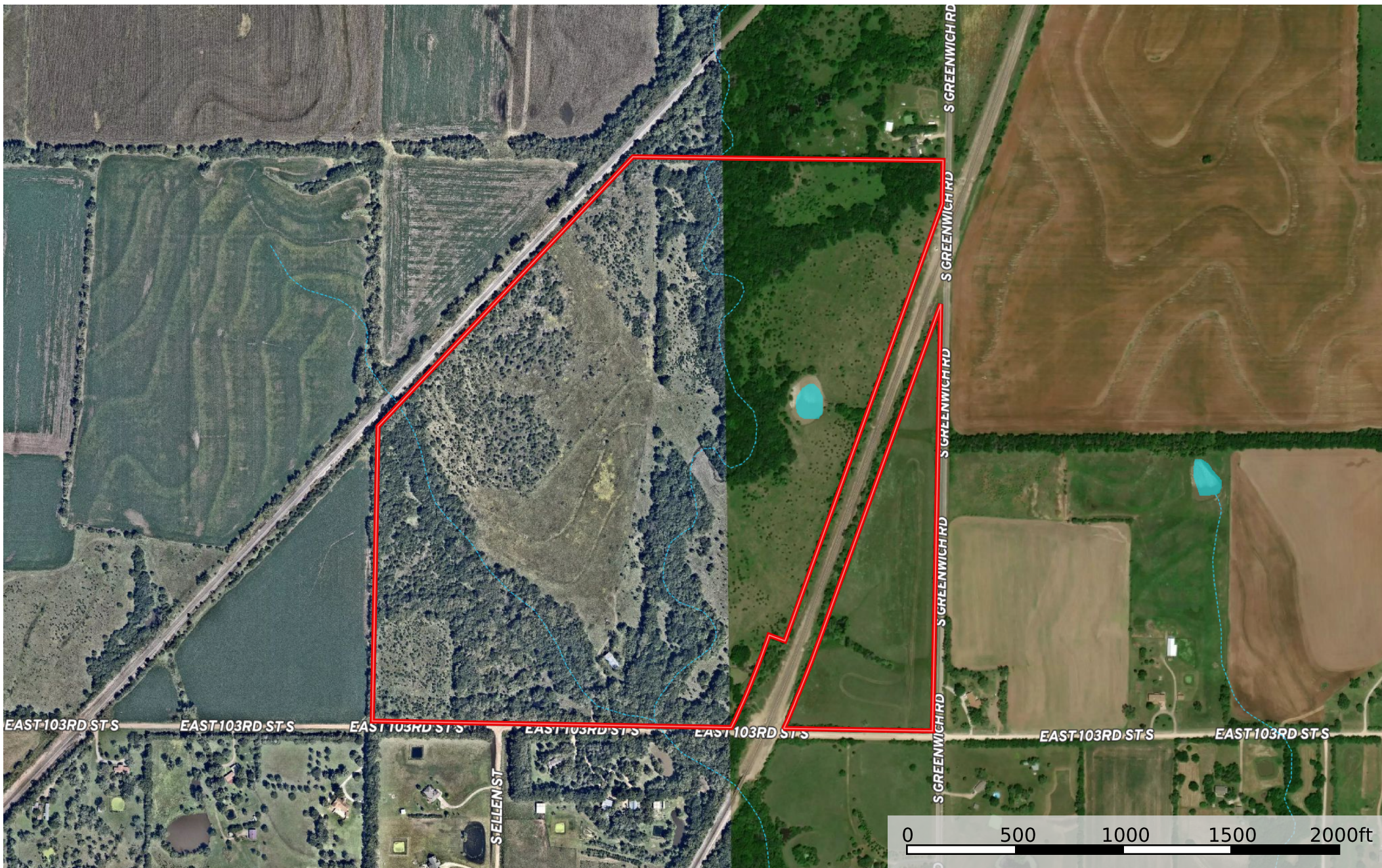
15 ac.

					
	2021	2020	2019	2018	2017
 Grass/Pasture	86.4%	61.8%	86.4%	98.2%	98.2%
 Non-Cropland	8.3%	23.7%	11.0%	1.2%	1.2%
 Developed	3.9%	9.6%	1.2%	0.6%	0.6%
 Other	1.4%	4.9%	1.4%	–	–

Source: NASS Cropland Data Layer



Kansas, AC +/-



- Boundary
- Stream, Intermittent
- River/Creek
- Water Body



# GUIDE TO CLOSING COSTS

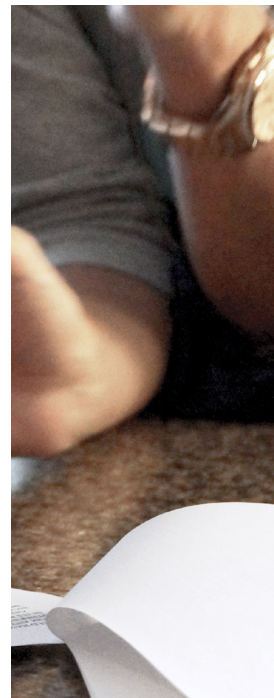
## WHAT TO EXPECT

### THE SELLER CAN EXPECT TO PAY

- Half of the Owner's Title Insurance
- Half of the Title Company's Closing Fee *(Except VA)*
- Real Estate Commission
- Notary Fees *(If Applicable)*
- Any Loan Fees Required by Buyer's Lender *(According to Contract)*
- Payoff of All Loans, Including Accrued Interest, Statement Fees, Reconveyance Fees and Any Prepayment Penalties
- Termite Treatment *(According to Contract)*
- Home Warranty *(According to Contract)*
- 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
- Any Bonds or Assessments *(According to Contract)*
- 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 *(Except VA)*
- Lender's Title Policy Premiums
- Document Preparation *(If Applicable)*
- Notary Fees *(If Applicable)*
- Recording Charges For All Documents in Buyer's Name
- Termite Inspection *(According to Contract)*
- Homeowner's Association Transfer Fee and Deposit *(If Applicable)*
- All New Loan Charges *(Except Those That the Lender Requires the Seller to Pay)*
- Interest on New Loan From Date of Funding to 30 Days Prior to First Payment Date
- Home Warranty *(According to Contract)*
- Homeowner's Insurance Premium for First Year
- All Pre-Paid Deposits for Taxes, Insurance, MIP, Etc.



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