PROPERTY INFORMATION PACKET THE DETAILS



(Parcel 1) 10.4 +/- Acres - Conway Springs, KS 67031



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MLS PIP



MLS# 627883 Class Land Vacant Lot **Property Type** County Sumner Area SCKMLS

Address 10.4 +/- Acres on Victor Dr.

Parcel 1 - Wamsley Homestead Estates Address 2

Citv Conway Springs

State KS 67031 Zip **Status** Active

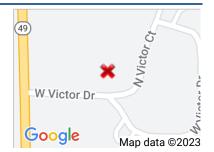
Contingency Reason

Isaac Klingman

Asking Price \$0 For Sale/Auction/For Rent Auction **Associated Document Count 2**

McCurdy Real Estate & Auction,

LLC - OFF: 316-867-3600





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

888-874-0581

Zoning Usage Rural

Parcel ID 09605-5-22-0-20-03-004.00-0

Number of Acres 10.40 Price Per Acre 0.00 Lot Size/SqFt 453024

Conway Springs School District **School District**

(USD 356)

Elementary School Conway Springs **Middle School** Conway Springs **High School** Conway Springs

WAMSLEY HOMESTEAD Subdivision

ESTATES

Realtor.com Y/N Yes **Display on Public Websites** Yes Display Address Yes VOW: Allow 3rd Party Comm Yes

Variable Comm Non-Variable

Virtual Tour Y/N

Legal

DIRECTIONS

Directions (Conway Springs) Parallel St. & 5th St. (Conway Springs Rd.) - North on N. Conway Springs Rd., East on Thaddeus Dr.

FEATURES

SHAPE / LOCATION **IMPROVEMENTS** Irregular None **TOPOGRAPHIC OUTBUILDINGS** None Level **MISCELLANEOUS FEATURES** Pond/Lake PRESENT USAGE Airstrip

Other/See Remarks None/Vacant

DOCUMENTS ON FILE ROAD FRONTAGE Dirt **Aerial Photos**

UTILITIES AVAILABLE Documents Online Electricity **Photographs**

Restrictions/Covenants

FLOOD INSURANCE

Unknown **SALE OPTIONS**

None

PROPOSED FINANCING Other/See Remarks

POSSESSION At Closing

SHOWING INSTRUCTIONS

Call Showing #

LOCKBOX None **AGENT TYPE** Sellers Agent **OWNERSHIP**

Individual **TYPE OF LISTING**

Excl Right w/o Reserve **BUILDER OPTIONS** Open Builder

FINANCIAL

Assumable Y/N No **General Taxes** \$26.46 2023 **General Tax Year** \$0.00 **Yearly Specials Total Specials** \$0.00 HOA Y/N No

Yearly HOA Dues HOA Initiation Fee

Earnest \$ Deposited With Land Title of Wichita

PUBLIC REMARKS

Public Remarks Property offered at ONLINE ONLY auction. BIDDING OPENS: Tuesday, August 8th, 2023 at 2 PM (cst) | BIDDING CLOSING: Thursday, August 17, 2023, at 2:20 PM. The bidding will remain open until 1 minute has passed without receiving a bid. Property available to preview by appointment. CLEAR TITLE AT CLOSING, NO BACK TAXES. ONLINE ONLY!!! Open Builder! Have you been looking for country living and love aviation? If so, this lot is for you! This 10.4+/- acre lot is located 2.5 miles north of Conway Springs in the desirable Wamsley Homestead Estates! Tucked in the heart of the neighborhood, this parcel has a pond and access to two streets. This is a chance to build your dream home, and with less than a 10-minute drive to Conway Springs, you can enjoy country estate living with the terrific convenience of city amenities! Fantastic Homesites 3 ± Acre Pond No Specials No HOA Open Builder Private Airstrip Access 2.5 miles North of Conway Springs Conway Springs Schools Multiple Lots to Choose From This parcel is granted the perpetual and non-exclusive use of the Airstrip through the recorded and documented Airstrip easement in the Downloads section. However, there is no direct access to the airstrip itself except coming off on W 120th Ave N. Only the adjacent lots on the airstrip have direct access to the airstrip. If there are any questions on this, please contact the auction manager. *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. Full auction terms and conditions provided in the Property Information Packet. Total purchase price will include a 10% buyer's premium (\$1,500.00 minimum) added to the final bid. Property available to preview by appointment. 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.

MARKETING REMARKS

Marketing Remarks

AUCTION

Type of Auction Sale Reserve **Method of Auction** Online Only **Auction Location** mccurdy.com **Auction Offering** Real Estate Only

Auction Date 8/8/2023 **Auction Start Time** 2pm **Broker Registration Req** Yes 08/16/2023 **Broker Reg Deadline Buyer Premium Y/N** Yes **Premium Amount** 0.10

Earnest Money Y/N Yes Earnest Amount %/\$ 5,000.00 1 - Open for Preview

1 - Open/Preview Date

1 - Open Start Time

1 - Open End Time

2 - Open for Preview 2 - Open/Preview Date

2 - Open Start Time

2 - Open End Time

3 - Open for Preview

3 - Open/Preview Date

3 - Open Start Time

3 - Open End Time

TERMS OF SALE

Terms of Sale See Associated Documents

PERSONAL PROPERTY

Personal Property

SOLD

How Sold Sale Price **Net Sold Price Pending Date Closing Date** Short Sale Y/N Seller Paid Loan Asst. Previously Listed Y/N Includes Lot Y/N Sold at Auction Y/N

Selling Agent - Agent Name and Phone Co-Selling Agent - Agent Name and Phone Selling Office - Office Name and Phone Co-Selling Office - Office Name and Phone **Appraiser Name** Non-Mbr Appr Name

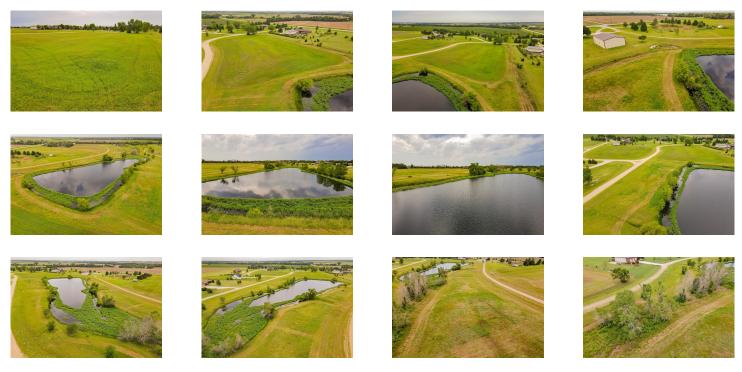
ADDITIONAL PICTURES













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 2023 South Central Kansas MLS, Inc. All rights reserved. Please be aware, property may have audio/video recording devices in use.

Tax History Inquiry for MTA PROP,LLC

<u>View Parcel Information</u> --- <u>Tax Search Page</u>

Property Address

Tax	(ID	Sec- Twn- Rng	Sub	Blk	Lot	De	escriptio	Parcel Id/Cama	Parcel Classes		
RealEstate - 22-30-03W HC			WAMSLEY HOMESTEAD ESTATES			T30,; R03W, ACRES 8.4, N PT OF			055-22-0- 20-03- 001.00-0	Other Real Estate Agricultural Real Estate	
Tax Unit	USD	Cty/Twn	Assessed Valuation	Mill Levy	Ad Valorem	Special Assessments	Total Tax	Total Paid	Dlq	Book- Page	Date of Transfer
063	356	CONWAY	\$54	129.635	\$7	\$0	Amount \$7	Amount \$7	No	0598R - 0660	07/16/02

Click here for Additional Years

<u>View Parcel Information</u> --- <u>Tax Search Page</u>

Tax Search powered by Aumentum

Michael J. Andra 06/30/2023

Print Page

These Links May Require Adobe Acrobat Reader, Click here to Download it.

<u>View Tax Information --- View Sketch --- View Property Image --- View GIS Map --- Back to Search Page --- Home</u>

The Parcel Number for this Property is 096-055-22-0-20-03-001.00-0 Quick Ref ID: 3484

Owner Information

Owner Name	MTA PROP,LLC
Address	110 S FORESTVIEW CT WICHITA, KS 67235

Property Situs Address

	N
Address	00000 N VICTOR DR, Conway Springs, KS 67031

Land Based Classification System

Function	Recreational / cultural / entertainment highest and best use					
Activity	ive leisure sports and related activities					
Ownership	vate-fee simple					
Site	eveloped site - with buildings					

General Property Information

Prop Class	Vacant Lots - V
Living Units	
Zoning	
Neighborhood	605
Tax Unit Group	063

Michael J. Andra

06/30/2023 **2023 Appraised Value**

Class	Land	Building	Total
Vacant Lots - V	45,920		45,920
Agricultural Use - A	150	0	150
Total	46,070	0	46,070

Tract Description

WAMSLEY HOMESTEAD ESTATES, S22, T30, R03W, ACRES 8.4, N PT OF RESERVE A Plat Book/Page 176 /A&B Deed Book/Page 0598/0660

Deed Information

Book1	Page1	Book2	Page2	Book3	Page3	Book4	Page4
0875	0020	0598	0660				

Market Land Information

Method	Туре	AC/SF	Eff FF	Depth	D-Fact	Inf1	Fact1	Inf2	Fact2	Ovrd	Class	Value Est
Acre	Primary Site - 1	7.7				1	60					45,920

Agricultural Land

Ag Type	Ag Acres	Soil Unit	Irr Type	Well Depth	Acre Feet	Acre Ft/Ac	Adj Code	Govt Prog	Base Rate	Adj Rate	Ag Value
Dry Land - DR	0.6	5982				0			214	214	130
Dry Land - DR	0.1	6369				0			231	231	20

Ag Land Summary

Dry Land Acres	0.7
Irrigated Acres	0
Native Grass Acres	0
Tame Grass Acres	0
Total Ag Acres	0.7
Total Ag Use Value	150
Total Ag Market Value	1,860

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Michael J. Andra 06/30/2023

Tax History Inquiry for MTA PROP,LLC

<u>View Parcel Information</u> --- <u>Tax Search Page</u>

Property Address	
N VICTOR CT	

Tax	k ID	Sec- Twn- Rng	Sub	Blk	Lot	Do	escriptio	n		Parcel Id/Cama	Parcel Classes
2022 RealEst CONT1	tate -	22-30-03W	WAMSLEY HOMESTEAD ESTATES	В	3	WAMSLEY HOM T30,; R03W, BLO INCL ADJ; AIRST	CK B, LO	Γ3, ACRÉ		055-22-0- 20-03- 004.00-0	Agricultural Real Estate
Tax Unit	USD	Cty/Twn	Assessed Valuation	Mill Levy	Ad Valorem	Special Assessments	Total Tax	Total Paid	Dlq	Book- Page	Date of Transfer
063	356	CONWAY	\$150	129.635	\$19.46	\$0	Amount \$19.46	Amount \$0	No	0598R - 0660	07/16/02

Click here for Additional Years

<u>View Parcel Information</u> --- <u>Tax Search Page</u>

Tax Search powered by Aumentum

Michael J. Andra

06/30/2023

Print Page

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<u>View Tax Information --- View Sketch --- View Property Image --- View GIS Map --- Back to Search Page --- Home</u>

The Parcel Number for this Property is 096-055-22-0-20-03-004.00-0 Ouick Ref ID: 3487

Owner Information

Owner Name	MTA PROP,LLC
Address	110 S FORESTVIEW CT WICHITA, KS 67235

Michael J. Andra 06/30/2023 Property Situs Address

Address 00000 N VICTOR CT, Conway Springs, KS 67031

Land Based Classification System

Function	Farming / ranch land (no improvements)
Activity	Farming, plowing, tilling, harvesting, or related activities
Ownership	Private-fee simple
Site	Dev Site - crops, grazing etc - no structures

General Property Information

Prop Class	Agricultural Use - A
Living Units	
Zoning	
Neighborhood	605
Tax Unit Group	063

2023 Appraised Value

Class	Land	Building	Total
Agricultural Use - A	450	0	450
Total	450	0	450

Tract Description

WAMSLEY HOMESTEAD ESTATES, S22, T30, R03W, BLOCK B, Lot 3, ACRES 2, INCL ADJ AIRSTRIP EASEMENT Plat Book/Page 176 /A&B Lot Width: 254.2 Lot Depth: 255.0 Deed Book/Page 0598/0660

Deed Information

Book1	Page1	Book2	Page2	Book3	Page3	Book4	Page4
1119	0682	0875	0020	0598	0660		

Agricultural Land

Ag Type	Ag Acres	Soil Unit	Irr Type	Well Depth	Acre Feet	Acre Ft/Ac	Adj Code	Govt Prog	Base Rate	Adj Rate	Ag Value
Dry Land - DR	1.6	5908				0			225	225	360
Dry Land - DR	0.4	5982				0			214	214	90

Authentisign'		4 1 1 0
Michael J. Andra	06/30/2023	Ag Land Summary

Dry Land Acres	2
Irrigated Acres	0
Native Grass Acres	0
Tame Grass Acres	0
Total Ag Acres	2
Total Ag Use Value	450
Total Ag Market Value	5,300

These Links May Require Adobe Acrobat Reader, Click here to Download it.

<u>View Tax Information --- View Sketch --- View Property Image --- View GIS Map --- Back to Search Page --- Home</u>



Authentisign ID: 1AC2B0DC-7917-EE11-A9B9-6045BDD47FEA



SELLER'S PROPERTY DISCLOSURE ACKNOWLEDGEMENT

Authorition	Authentions	
TIK	MA	22+/- Acres
(±J/\	[////]	22+/- Acres

Property Address: 10 1/ Acres In Wamsley Homestead Estates, Selling In 6 Parcels (Real Estate")

By signing below, Seller acknowledges that Seller has elected not to complete a Seller's Property Disclosure because they have new coupied the Real Estate or are otherwise not familiar enough with the Real Estate to sufficiently and accurately provide the information equired to complete a Seller's Property Disclosure. Notwithstanding the lack of a completed Seller's Property Disclosure, Seller has been divised and understands that the law requires disclosure of any actual known material defect in the Real Estate to prospective buyers and the failure to do so may result in civil liability for damages. Seller accordingly discloses the following actual known material defects one, write "none"):	on en nd
If none, write none: None	
	-1
	_
	_
pecial Assessments or Fees:	
s the Real Estate located in an improvement district?	
s 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:	
Explanation of Assessment of Fee.	
appliances Transferring with the Real Estate:	
Oo any appliances present at the property transfer with the real estate?	
No appliances transfer X Non-Applicable	
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:

Title

Michael J. Andra Signature	06/30/2023 Date	Signature	Date
Michael J. Andra			
Print		Print	
Managing Member	MTA Properties LLC		
Title	Company	Title	Company
responsibility to have a		npleted prior to bidding on the Rea	for the Real Estate and that it was B Estate and that Buyer either perform
responsibility to have a	any and all desired inspections con	npleted prior to bidding on the Rea	
responsibility to have a desired inspections or a	any and all desired inspections con	npleted prior to bidding on the Rea	
responsibility to have a desired inspections or a	any and all desired inspections con	npleted prior to bidding on the Rea	

Title

Company

Company



WATER WELL INSPECTION REQUIREMENTS



Property Address: 10 T/- Acres In Wamsley Homestead Estates, Selling In 6

Parcels - Conway Springs, KS 67031

Each City and County have different inspection requirements. If you are required to do an inspection our office will email you the information.

For properties within the City of Wichita the requirements are:

- 1. 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.

DOES THE PROPERTY HAVE A WELL? YESNO _	
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 Lagoon	
Location of Lagoon/Septic Access:	
Michael J. Andra 06/30/2023	
Owner/Seller	Date
Owner/Seller	Date
Buyer	Date
Ruver	Date



WIRE FRAUD ALERT

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 1ST 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 trusted source like our website, security1st.com
 - Before sending funds, they need to call the verified office numbers to verify the wire instructions.

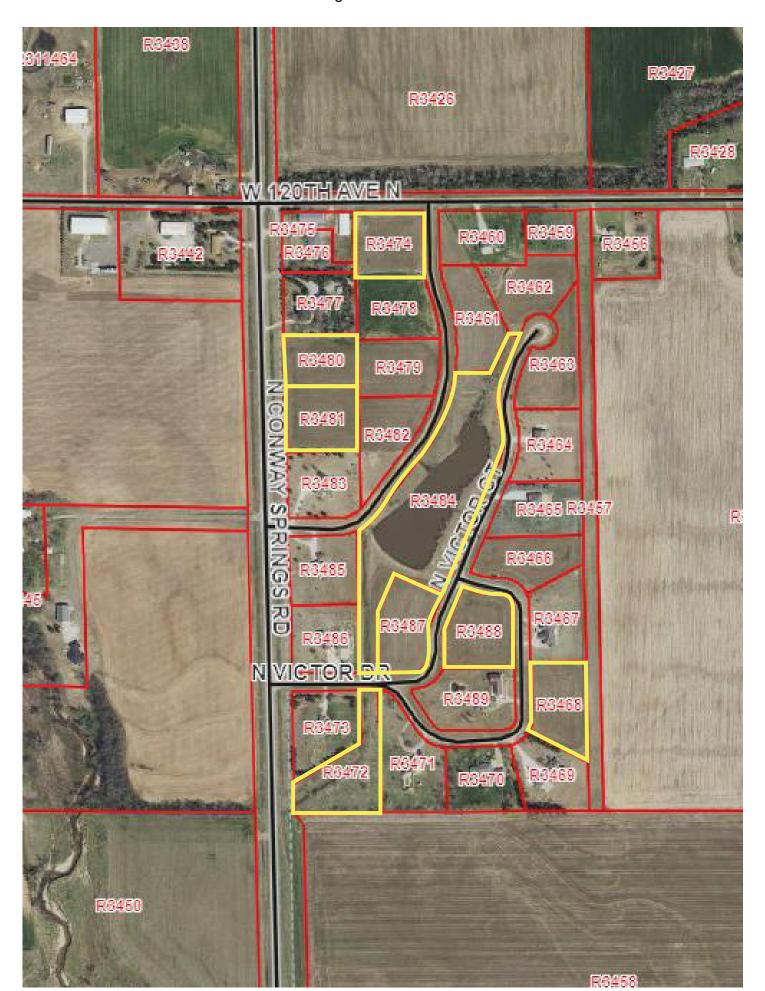
NEVER WIRE FUNDS WITHOUT FIRST CALLING A KNOWN NUMBER FOR YOUR ESCROW OFFICER TO CONFIRM THE WIRE INSTRUCTIONS. DO NOT RELY ON EMAIL COMMUNICATIONS.

The undersigned, hereby authorizes Security 1st 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 Secuirty 1st 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 1st 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	

22+/- Acres Selling in 6 Parcels in Wamsley Homestead Estates, Conway Springs, KS 67031 - Zoning Rural District



Legend





SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT Without Base Flood Elevation (BFE) With BFE or Depth Zone AE, AO, AH, VE, AR SPECIAL FLOOD **HAZARD AREAS** Regulatory Floodway 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X **Future Conditions 1% Annual** Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee. See Notes. Zone X OTHER AREAS OF FLOOD HAZARD Area with Flood Risk due to Levee Zone D NO SCREEN Area of Minimal Flood Hazard Zone X Effective LOMRs OTHER AREAS Area of Undetermined Flood Hazard Zone D - - Channel, Culvert, or Storm Sewer **GENERAL** STRUCTURES | LILLIL Levee, Dike, or Floodwall 20.2 Cross Sections with 1% Annual Chance 17.5 Water Surface Elevation **Coastal Transect** տտ 5/3 տա Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary **Coastal Transect Baseline** OTHER **Profile Baseline FEATURES** Hydrographic Feature Digital Data Available No Digital Data Available MAP PANELS Unmapped

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

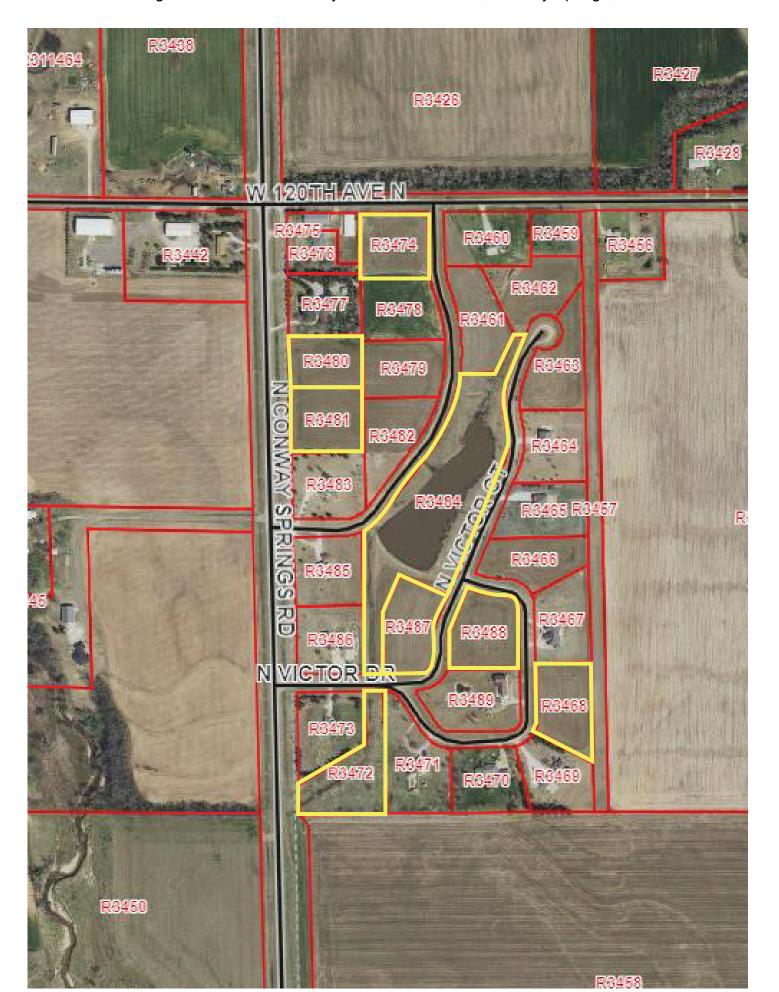
an authoritative property location.

The pin displayed on the map is an approximate point selected by the user and does not represent

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/29/2023 at 12:36 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

22+/- Acres Selling in 6 Parcels in Wamsley Homestead Estates, Conway Springs, KS 67031 - Aerial





Real Estate Brokerage Relationships

Kansas law requires real estate licensees to provide the following information about brokerage relationships to prospective sellers and buyers at the first practical opportunity. This brochure is provided for informational purposes and does not create an obligation to use the broker's services.

Types of Brokerage Relationships: A real estate licensee may work with a buyer or seller as a seller's agent, buyer's agent or transaction broker. The disclosure of the brokerage relationship between all licensees involved and the seller and buyer must be included in any contract for sale and in any lot reservation agreement.

Seller's Agent: The seller's agent represents the seller only, so the buyer may be either unrepresented or represented by another agent. In order to function as a seller's agent, the broker must enter into a written agreement to represent the seller. Under a seller agency agreement, all licensees at the brokerage are seller's agents unless a designated agent is named in the agreement. If a designated agent is named, only the designated agent has the duties of a seller's agent and the supervising broker of the designated agent functions as a transaction broker.

Buyer's Agent: The buyer's agent represents the buyer only, so the seller may be either unrepresented or represented by another agent. In order to function as a buyer's agent, the broker must enter into a written agreement to represent the buyer. Under a buyer agency agreement, all licensees at the brokerage are buyer's agents unless a designated agent is named in the agreement. If a designated agent is named, only the designated agent has the duties of a buyer's agent and the supervising broker of the designated agent functions as a transaction broker.

A Transaction Broker is not an agent for either party and does not advocate the interests of either party. A transaction brokerage agreement can be written or verbal.

Duties and Obligations: Agents and transaction brokers have duties and obligations under K.S.A. 58-30,106, 58-30,107, and 58-30,113, and amendments thereto. A summary of those duties are:

An Agent, either seller's agent or buyer's agent, is responsible for performing the following duties:

- · promoting the interests of the client with the utmost good faith, loyalty, and fidelity
- protecting the clients confidences, unless disclosure is required
- · presenting all offers in a timely manner
- · advising the client to obtain expert advice
- · accounting for all money and property received
- · disclosing to the client all adverse material facts actually known by the agent
- · disclosing to the other party all adverse material facts actually known by the agent

The transaction broker is responsible for performing the following duties:

- · protecting the confidences of both parties
- · exercising reasonable skill and care
- · presenting all offers in a timely manner
- · advising the parties regarding the transaction
- · suggesting that the parties obtain expert advice
- · accounting for all money and property received
- · keeping the parties fully informed
- · assisting the parties in closing the transaction
- · disclosing to the parties all adverse material facts actually known by the transaction broker

Agents and Transaction Brokers have no duty to:

- · conduct an independent inspection of the property for the benefit of any party
- · conduct an independent investigation of the buyer's financial condition
- independently verify the accuracy or completeness of statements made by the seller, buyer, or any qualified third party.

General Information: Each real estate office has a supervising broker or branch broker who is responsible for the office and the affiliated licensees assigned to the office. Below are the names of the licensee providing this brochure, the supervising/branch broker, and the real estate company.

Licensee	Real estate company name approved by the commission
Supervising/branch broker	Buyer/Seller Acknowledgement (not required)

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
- 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.











