TERMS AND CONDITIONS:

PROCEDURE: There will be open bidding on the property during the auction as determined by the auctioneer. The property will be sold in the manner resulting in the highest total sale

DOWN PAYMENT: 10% of the accepted bid as down payment on the day of the auction with balance in cash at closing. The down payment may be in the form of cash, cashier's check, personal check or corporate check. YOUR BIDDING IS NOT CONDITIONAL UPON FINANCING, SO BE SURE YOU HAVE ARRANGED FINANCING, IF NEEDED, AND ARE CAPABLE OF PAYING CASH AT CLOSING.

BUYERS PREMIUM: A 3% Buyers Premium will be added to the final bid price and included in the contract purchase price.

APPROVAL OF BID PRICES: All successful bidders will be re-

quired to enter into purchase agreements at the auction site immediately following the close of the auction. All final bid prices are subject to the Sellers acceptance or rejection. Purchase agreements will be signed by the registered bidder only. If you choose to share the purchase with another party, you will be required to do so after the completion of closing as indicated on the signed purchase agreement.

DEED: Seller will provide a Warranty deed.

EVIDENCE OF TITLE: Sellers will provide title insurance in the amount of the purchase price.

CLOSING: Closing shall take place within 30 days of proof of marketable title, or as soon as possible after the survey is completed. Sellers shall not be responsible for any closing costs incurred due to the Buyer(s) securing financing.

POSSESSION: At closing.

REAL ESTATE TAXES: Prorated to Date of closing.

DITCH ASSESSMENTS: The Buyers shall pay any ditch assessments due after closing if any.

SURVEY: Buyer and Seller to share any necessary survey cost

EASEMENTS: The sale of the property is subject to any and all easements of record.

DISCLAIMER AND ABSENCE OF WARRANTIES: All information contained in this brochure and all related materials is subject to the Terms and Conditions outlined in the Purchase Agreement. The property is being sold on an "AS IS, WHERE IS" basis, and no warranty or representation, either express or implied, concerning the property is made by the Seller or the Auction Company. No guarantee as to location of septic and well, or condition of septic and well is made by the Auction Company, it's agents or Sellers. Each potential bidder is responsible for conducting his or her own independent inspections, investigations, inquires, and due diligence concerning the property. The information contained in this brochure is subject to verification by all parties relying on it. No liability for its accuracy, errors, or omissions is assumed by the Seller or the Auction Company. All sketches and dimensions in this brochure are approximate. Except for any express warranties set forth in the sale documents, purchaser(s) assumes all risks thereof and acknowledges that in consideration of the other provisions contained in the sale documents, Seller and the Auction Company make no warranty or representation, express or implied or arising by operation of law, including a warranty of merchantability or fitness for a particular purpose of the property, or any part thereof, and in no event shall Seller or the Auction Company be liable for any consequential damages. Conduct of the auction and increments of bidding are at the direction and discretion of the auctioneer. The Seller and Auction Company reserve the right to preclude any person from bidding if there is any question as to the person's credentials, fitness, etc. All decisions of the auctioneer are final.

ANNOUNCEMENTS MADE BY THE AUCTION COMPANY AT THE AUCTION PODIUM DURING THE TIME OF THE SALE WILL TAKE PRECEDENCE OVER ANY PREVIOUSLY PRINTED MATE-RIAL, OR ANY OTHER ORAL STATEMENTS MADE.

CORPORATE HEADOUARTERS:

950 N. Liberty Dr., Columbia City, IN 46725

Real Estate and Auction Company, Inc.

AUCTION MANAGERS: GARY BAILEY 260-417-4838 **PHIL WOLFE** 260-248-1191

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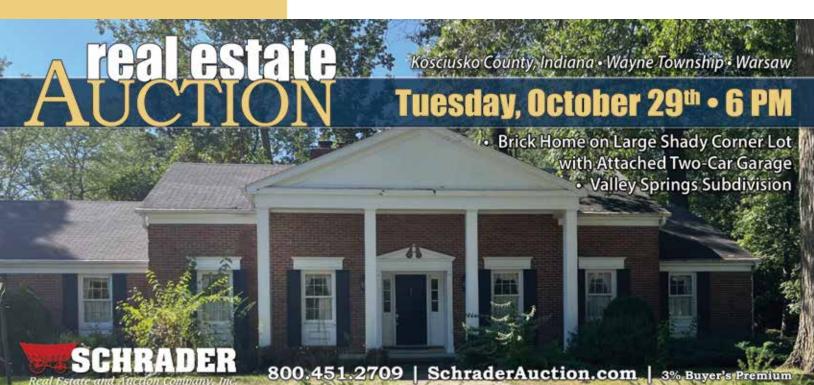


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3% Buyer's Premium

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Tuesday, October 29th • 6 PM

- Brick Home on Large Shady Corner Lot with Attached Two-Car Garage
- Valley Springs Subdivision

AUCTION HELD ON SITE

DIRECTIONS: 4011 N Valley Ln., Warsaw, IN

From US 30 & SR 15 in Warsaw, take SR 15 north 1.7 Miles to Clearwater Dr. (Across from the Warsaw Racquet Club) turn right, follow to Blue Heron Dr. turn right to Valley Ln. on the left.

PROPERTY INFORMATION:

Beautiful brick home, on a large shady lot, 2364± finished sq. ft. of living area, 4 bedrooms, 2.5 baths, family room with fireplace, eat-in kitchen with appliances, formal dining room and a 4 seasons room. Laundry utility room just off the 28'x25' two-car garage. Fenced in rear patio. Central air and heat. Many amenities that must be seen in person.

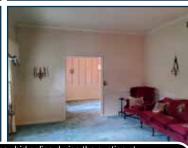
OWNER: Sharon Ellis AUCTION MANAGERS: Gary Bailey 260-417-4838 & Phil Wolfe 260-248-1191











You may bid online during the auction at www.schraderauction.com. You must be registered One Week in Advance of the Auction to bid online. For online bidding information, call Schrader Auction Co. - 800-451-2709.