

# **OPESKY REAL ESTATE AUCTION**

**Thursday, August 30, 2018**

**6:00 PM**

**6614 West Alexandria Rd, Middletown, OH 45042**



## **OPEN HOUSE**

**Sunday, August 12<sup>th</sup> 2:00 – 3:00 PM**

**Wednesday, August 22<sup>nd</sup> 5:00 – 6:00 PM**

**Muncy**  
**& ASSOCIATES**

**AUCTIONEERS/REALTORS**

**937-687-1919**

**[www.muncysells.com](http://www.muncysells.com)**

# WELCOME

Dear Prospective Bidder:

It is with much enthusiasm that we approach the upcoming auction of 6614 West Alexandria Rd, Middletown, OH 45042.

Muncy and Associates - Auctioneers-Realtors, along with Nicole Opesky has attempted to provide you with adequate inspection times and information contained in this packet to help you make a more informed purchasing decision.

It is with deep respect that we endeavor to auction this property. We have scheduled Open Houses and are available to meet with you on a private basis at a time of your convenience. Whether you are interested in bidding, or are interested in the auction method of marketing, please come be a part of this auction. The auction will be held on site.

Best Regards,

*A. Chelsey Anglin-DeVotie*





## CONSUMER GUIDE TO AGENCY RELATIONSHIPS

We are pleased you have selected MUNCY & ASSOCIATES to help you with your real estate needs. Whether you are selling, buying or leasing real estate, MUNCY & ASSOCIATES can provide you with expertise and assistance. Because this may be the largest financial transaction you will enter into, it is important to understand the role of the agents and brokers with whom you are working. Below is some information that explains the various services agents can offer and their options for working with you. For more information on agency law in Ohio you can also contact the Ohio Division of Real Estate & Professional Licensing at (614) 466-4100, or on their web-site: [www.com.state.oh.us](http://www.com.state.oh.us).

### Representing Sellers

Most sellers of real estate choose to list their home for sale with a real estate brokerage. When they do so, they sign a listing agreement that authorizes the brokerage and the listing agent to represent their interests. As the seller's agent, the brokerage and listing agent must: follow the seller's lawful instructions, be loyal to the seller, promote the seller's best interests, disclose material facts to the seller, maintain confidential information, act with reasonable skill and care and, account for any money they handle in the transaction. In rare circumstances, a listing broker may offer "sub-agency" to other brokerages which would also represent the seller's interests and owe the seller these same duties.

### Representing Buyers

When purchasing real estate, buyers usually choose to work with a real estate agent as well. Often the buyers want to be represented in the transaction. This is referred to as buyer's agency. A brokerage and agent that agree to represent a buyer's interest in a transaction must: follow the buyer's lawful instructions, be loyal to the buyer, promote the buyer's best interests, disclose material facts to the buyer, maintain confidential information and account for any money they handle in the transaction.

### Dual Agency

Occasionally the same agent and brokerage who represents the seller also represents the buyer. This is referred to as dual agency. When a brokerage and its agents become "dual agents," they must maintain a neutral position in the transaction. They may not advocate the position of one client over the best interests of the other client, or disclose any confidential information to the other party without written consent.

### Representing Both the Buyer & Seller

On occasion, the buyer and seller will each be represented by two different agents from the same brokerage. In this case the agents may each represent the best interest of their respective clients. Or, depending on company policy, the agents may both act as dual agents and remain neutral in the transaction. When either of the above occurs, the brokerage will be considered a dual agent. As a dual agent the brokerage and its managers will maintain a neutral position and cannot advocate for the position of one client over another. The brokerage will also protect the confidential information of both parties.

### Working With MUNCY & ASSOCIATES

MUNCY & ASSOCIATES does offer representation to both buyers and sellers. Therefore the potential exists for one agent to represent a buyer who wishes to purchase property listed with another agent in our company. If this occurs each agent will represent their own client, but MUNCY & ASSOCIATES and its managers will act as a dual agent.

This means the brokerage and its managers will maintain a neutral position and not take any actions that will favor one side over the other. MUNCY & ASSOCIATES will still supervise both agents to assure that their respective clients are being fully represented and will protect the parties' confidential information.

In the event that both the buyer and seller are represented by the same agent, that agent and MUNCY & ASSOCIATES will act as dual agents but only if both parties agree. As dual agents they will treat both parties honestly, prepare and present offers at the direction of the parties, and help the parties fulfill the terms of any contract. They will not, however, disclose any confidential information that would place one party at an advantage over the other or advocate or negotiate to the detriment of either party.

If dual agency occurs you will be asked to consent to it in writing. If you do not agree to your agent acting as a dual agent, you can ask that another agent in our company be assigned to represent you or you can seek representation from another brokerage.

As a buyer, you may also choose to represent yourself on properties MUNCY & ASSOCIATES has listed. In that instance MUNCY & ASSOCIATES will represent the seller and you would represent your own best interests. Because the listing agent has a duty of full disclosure to the seller you should not share any information with the listing agent that you would not want the seller to know.

### Working With Other Brokerages

When MUNCY & ASSOCIATES lists property for sale it also cooperates with, and offers compensation to, other brokerages that represent buyers. MUNCY & ASSOCIATES does reserve the right, in some instances, to vary the compensation it offers to other brokerages. As a seller, you should understand that just because MUNCY & ASSOCIATES shares a fee with a brokerage representing the buyer, it does not mean that you will be represented by that brokerage. Instead that company will be looking out for the buyer and MUNCY & ASSOCIATES will be representing your interests. When acting as a buyer's agent, MUNCY & ASSOCIATES also accepts compensation offered by the listing broker. If the property is not listed with any broker, or the listing broker does not offer compensation, we will attempt to negotiate for a seller-paid fee.

### Fair Housing Statement

It is illegal, pursuant to the Ohio Fair Housing Law, division (H) of Section 4112.02 of the Revised Code and the Federal Fair Housing Law, 42 U.S.C.A. 3601, to refuse to sell, transfer, assign, rent, lease, sublease or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in Section 4112.01 of the Revised Code, ancestry, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.

We hope you find this information to be helpful to you as you begin your real estate transaction. When you are ready to enter into a transaction, you will be given an Agency Disclosure Statement that specifically identifies the role of the agents and brokerages. Please ask questions if there is anything you do not understand.

Because it is important that you have this information, Ohio law requires that we ask you to sign below, acknowledging receipt of this Consumer Guide. Your signature will not obligate you to work with our company if you do not choose to do so.

Name (Please Print)

Name (Please Print)

Signature

Date

Signature

Date



# AGENCY DISCLOSURE STATEMENT



The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.)

Property Address: 6614 West Alexandria Rd Middletown OH 45042

Buyer(s): \_\_\_\_\_

Seller(s): Nicole Opesky

## I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES

The buyer will be represented by \_\_\_\_\_, and \_\_\_\_\_.  
AGENT(S) BROKERAGE

The seller will be represented by \_\_\_\_\_, and \_\_\_\_\_.  
AGENT(S) BROKERAGE

## II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE

If two agents in the real estate brokerage \_\_\_\_\_ represent both the buyer and the seller, check the following relationship that will apply:

- ☐ Agent(s) \_\_\_\_\_ work(s) for the buyer and Agent(s) \_\_\_\_\_ work(s) for the seller. Unless personally involved in the transaction, the broker and managers will be "dual agents", which is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information.
- ☐ Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents \_\_\_\_\_ and \_\_\_\_\_ will be working for both the buyer and seller as "dual agents". Dual agency is explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:* \_\_\_\_\_

## III. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT

Agent(s) Amanda Anglin-DeVotie and real estate brokerage Muncy & Associates will

- ☐ be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:* \_\_\_\_\_
- ☒ represent only the (check one) ☒ seller or ☐ buyer in this transaction as a client. The other party is not represented and agrees to represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client.

## CONSENT

I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual agency in this transaction, I (we) acknowledge reading the information regarding dual agency explained on the back of this form.

BUYER/TENANT \_\_\_\_\_ DATE \_\_\_\_\_

SELLER/LANDLORD \_\_\_\_\_ DATE \_\_\_\_\_

BUYER/TENANT \_\_\_\_\_ DATE \_\_\_\_\_

SELLER/LANDLORD \_\_\_\_\_ DATE \_\_\_\_\_

# DUAL AGENCY

Ohio law permits a real estate agent and brokerage to represent both the seller and buyer in a real estate transaction as long as this is disclosed to both parties and they both agree. This is known as dual agency. As a dual agent, a real estate agent and brokerage represent two clients whose interests are, or at times could be, different or adverse. For this reason, the dual agent(s) may not be able to advocate on behalf of the client to the same extent the agent may have if the agent represented only one client.

**As a dual agent, the agent(s) and brokerage shall:**

- Treat both clients honestly;
- Disclose latent (not readily observable) material defects to the purchaser, if known by the agent(s) or brokerage;
- Provide information regarding lenders, inspectors and other professionals, if requested;
- Provide market information available from a property listing service or public records, if requested;
- Prepare and present all offers and counteroffers at the direction of the parties;
- Assist both parties in completing the steps necessary to fulfill the terms of any contract, if requested.

**As a dual agent, the agent(s) and brokerage shall not:**

- Disclose information that is confidential, or that would have an adverse effect on one party's position in the transaction, unless such disclosure is authorized by the client or required by law;
- Advocate or negotiate on behalf of either the buyer or seller;
- Suggest or recommend specific terms, including price, or disclose the terms or price a buyer is willing to offer or that a seller is willing to accept;
- Engage in conduct that is contrary to the instructions of either party and may not act in a biased manner on behalf of one party.

**Compensation:** Unless agreed otherwise, the brokerage will be compensated per the agency agreement.

**Management Level Licensees:** Generally the broker and managers in a brokerage also represent the interests of any buyer or seller represented by an agent affiliated with that brokerage. Therefore, if both buyer and seller are represented by agents in the same brokerage, the broker and manager are dual agents. There are two exceptions to this. The first is where the broker or manager is personally representing one of the parties. The second is where the broker or manager is selling or buying his own real estate. These exceptions only apply if there is another broker or manager to supervise the other agent involved in the transaction.

**Responsibilities of the Parties:** The duties of the agent and brokerage in a real estate transaction do not relieve the buyer and seller from the responsibility to protect their own interests. The buyer and seller are advised to carefully read all agreements to assure that they adequately express their understanding of the transaction. The agent and brokerage are qualified to advise on real estate matters. IF LEGAL OR TAX ADVICE IS DESIRED, YOU SHOULD CONSULT THE APPROPRIATE PROFESSIONAL.

**Consent:** By signing on the reverse side, you acknowledge that you have read and understand this form and are giving your voluntary, informed consent to the agency relationship disclosed. If you do not agree to the agent(s) and/or brokerage acting as a dual agent, you are not required to consent to this agreement and you may either request a separate agent in the brokerage to be appointed to represent your interests or you may terminate your agency relationship and obtain representation from another brokerage.

Any questions regarding the role or responsibilities of the brokerage or its agents should be directed to an attorney or to:

Ohio Department of Commerce  
Division of Real Estate & Professional Licensing  
77 S. High Street, 20<sup>th</sup> Floor  
Columbus, OH 43215-6133  
(614) 466-4100





2013

STATE OF OHIO  
DEPARTMENT OF COMMERCE

**RESIDENTIAL PROPERTY DISCLOSURE FORM**

**Purpose of Disclosure Form:** This is a statement of certain conditions and information concerning the property actually known by the owner. An owner may or may not have lived at the property and unless the potential purchaser is informed in writing, the owner has no more information about the property than could be obtained by a careful inspection of the property by a potential purchaser. Unless the potential purchaser is otherwise informed, the owner has not conducted any inspection of generally inaccessible areas of the property. This form is required by Ohio Revised Code Section 5302.30.

THIS FORM IS NOT A WARRANTY OF ANY KIND BY THE OWNER OR BY ANY AGENT OR SUBAGENT REPRESENTING THE OWNER. THIS FORM IS NOT A SUBSTITUTE FOR ANY INSPECTIONS. **POTENTIAL PURCHASERS ARE ENCOURAGED TO OBTAIN THEIR OWN PROFESSIONAL INSPECTION(S).**

**Owner's Statement:** The statements contained in this form are made by the owner and are not the statements of the owner's agent or subagent. The statements contained in this form are provided by the owner only to potential purchasers in a transfer made by the owner. The statements are not for purchasers in any subsequent transfers. The information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law to be disclosed in the transfer of residential real estate.

**OWNER INSTRUCTIONS**

**Instructions to Owner:** (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is needed. (4) Complete this form yourself. (5) If some items do not apply to your property, write NA (not applicable). If the item to be disclosed is not within your actual knowledge, indicate Unknown.

Owner's Initials NAU Date 7/25/18  
Owner's Initials \_\_\_\_\_ Date \_\_\_\_\_

Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_  
Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_



2013

STATE OF OHIO  
DEPARTMENT OF COMMERCE

## RESIDENTIAL PROPERTY DISCLOSURE FORM

Pursuant to section 5302.30 of the Revised Code and rule 1301:5-6-10 of the Administrative Code.

## TO BE COMPLETED BY OWNER (Please Print)

Property Address:

6614 W. Alexandria Rd Middletown OH 45042

Owners Name(s):

Nicole Opesky

Date: 7/25/18, 2018

Owner is is not occupying the property. If owner is occupying the property, since what date: \_\_\_\_\_

If owner is not occupying the property, since what date: June 2018

## THE FOLLOWING STATEMENTS OF THE OWNER ARE BASED ON OWNER'S ACTUAL KNOWLEDGE

## A) WATER SUPPLY: The source of water supply to the property is (check appropriate boxes):

- |  |                                       |                                  |
|--|---------------------------------------|----------------------------------|
| <input checked="" type="checkbox"/> Public Water Service | <input type="checkbox"/> Holding Tank | <input type="checkbox"/> Unknown |
| <input type="checkbox"/> Private Water Service           | <input type="checkbox"/> Cistern      | Other _____                      |
| <input type="checkbox"/> Private Well                    | <input type="checkbox"/> Spring       | _____                            |
| <input type="checkbox"/> Shared Well                     | <input type="checkbox"/> Pond         | _____                            |

Do you know of any current leaks, backups or other material problems with the water supply system or quality of the water? ☐ Yes  
No ☒ If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years): \_\_\_\_\_Is the quantity of water sufficient for your household use? (NOTE: water usage will vary from household to household) ☒ Yes ☐ No

## B) SEWER SYSTEM: The nature of the sanitary sewer system servicing the property is (check appropriate boxes):

- |                                       |  |   |
|---------------------------------------|--|---|
| <input type="checkbox"/> Public Sewer | <input type="checkbox"/> Private Sewer | <input checked="" type="checkbox"/> Septic Tank |
| <input type="checkbox"/> Leach Field  | <input type="checkbox"/> Aeration Tank | <input type="checkbox"/> Filtration Bed         |
| <input type="checkbox"/> Unknown      | Other _____                            |   |

If not a public or private sewer, date of last inspection: \_\_\_\_\_ Inspected By: \_\_\_\_\_

Do you know of any previous or current leaks, backups or other material problems with the sewer system servicing the property?  
Yes ☐ No ☒ If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years): \_\_\_\_\_

Information on the operation and maintenance of the type of sewage system serving the property is available from the department of health or the board of health of the health district in which the property is located.

C) ROOF: Do you know of any previous or current leaks or other material problems with the roof or rain gutters? ☒ Yes ☐ No  
If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

New roof approximately 3 years old. Leaks were their prior to new roof

D) WATER INTRUSION: Do you know of any previous or current water leakage, water accumulation, excess moisture or other defects to the property, including but not limited to any area below grade, basement or crawl space? ☐ Yes ☒ No

If "Yes", please describe and indicate any repairs completed: \_\_\_\_\_

Owner's Initials NAU Date 7/25/18  
Owner's Initials \_\_\_\_\_ Date \_\_\_\_\_Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_  
Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_



Property Address 6611 W. Alexandria Rd Middletown OH, 45042

Do you know of any water or moisture related damage to floors, walls or ceilings as a result of flooding; moisture seepage; moisture condensation; ice damming; sewer overflow/backup; or leaking pipes, plumbing fixtures, or appliances? ☒ Yes ☐ No

If "Yes", please describe and indicate any repairs completed: Water marks in ceiling of master bedroom. Put new roof up.

Have you ever had the property inspected for mold by a qualified inspector?

☐ Yes ☒ No

If "Yes", please describe and indicate whether you have an inspection report and any remediation undertaken: \_\_\_\_\_

Purchaser is advised that every home contains mold. Some people are more sensitive to mold than others. If concerned about this issue, purchaser is encouraged to have a mold inspection done by a qualified inspector.

**E) STRUCTURAL COMPONENTS (FOUNDATION, BASEMENT/CRAWL SPACE, FLOORS, INTERIOR AND EXTERIOR WALLS):** Do you know of any previous or current movement, shifting, deterioration, material cracks/settling (other than visible minor cracks or blemishes) or other material problems with the foundation, basement/crawl space, floors, or interior/exterior walls?

☐ Yes ☒ No If "Yes", please describe and indicate any repairs, alterations or modifications to control the cause or effect of any problem identified (but not longer than the past 5 years): \_\_\_\_\_

Do you know of any previous or current fire or smoke damage to the property? ☐ Yes ☒ No

If "Yes", please describe and indicate any repairs completed: \_\_\_\_\_

**F) WOOD DESTROYING INSECTS/TERMITES:** Do you know of any previous/current presence of any wood destroying insects/termites in or on the property or any existing damage to the property caused by wood destroying insects/termites? ☐ Yes ☒ No

If "Yes", please describe and indicate any inspection or treatment (but not longer than the past 5 years): \_\_\_\_\_

**G) MECHANICAL SYSTEMS:** Do you know of any previous or current problems or defects with the following existing mechanical systems? If your property does not have the mechanical system, mark N/A (Not Applicable).

	YES	NO	N/A		YES	NO	N/A
1) Electrical	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	8) Water softener	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2) Plumbing (pipes)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	a) Is water softener leased?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3) Central heating	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	9) Security System	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Central Air conditioning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	a. Is security system leased?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Sump pump	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10) Central vacuum	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6) Fireplace/chimney	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11) Built in appliances	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7) Lawn sprinkler	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12) Other mechanical systems	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

*Not working*  
*install no service*

If the answer to any of the above questions is "Yes", please describe and indicate any repairs to the mechanical system (but not longer than the past 5 years): \_\_\_\_\_

**H) PRESENCE OF HAZARDOUS MATERIALS:** Do you know of the previous or current presence of any of the below identified hazardous materials on the property?

	Yes	No	Unknown
1) Lead-Based Paint	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2) Asbestos	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) Urea-Formaldehyde Foam Insulation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4) Radon Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
a. If "Yes", indicate level of gas if known			
5) Other toxic or hazardous substances	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If the answer to any of the above questions is "Yes", please describe and indicate any repairs, remediation or mitigation to the property: \_\_\_\_\_

Owner's Initials NAC Date 7/25/18  
Owner's Initials \_\_\_\_\_ Date \_\_\_\_\_

Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_  
Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_



Property Address 6614 W Alexandria Rd Middletown OH 45042

I) **UNDERGROUND STORAGE TANKS/WELLS:** Do you know of any underground storage tanks (existing or removed), oil or natural gas wells (plugged or unplugged), or abandoned water wells on the property? ☐ Yes ☒ No

If "Yes", please describe: \_\_\_\_\_

Do you know of any oil, gas, or other mineral right leases on the property? ☐ Yes ☒ No

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to oil, gas, and other mineral rights. Information may be obtained from records contained within the recorder's office in the county where the property is located.

J) **FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA:**

Yes No Unknown

Is the property located in a designated flood plain? ☐ Yes ☒ No ☐ Unknown

Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area? ☐ Yes ☒ No ☐ Unknown

K) **DRAINAGE/EROSION:** Do you know of any previous or current flooding, drainage, settling or grading or erosion problems affecting the property? ☐ Yes ☒ No

If "Yes", please describe and indicate any repairs, modifications or alterations to the property or other attempts to control any problems (but not longer than the past 5 years): \_\_\_\_\_

L) **ZONING/CODE VIOLATIONS/ASSESSMENTS/HOMEOWNERS' ASSOCIATION:** Do you know of any violations of building or housing codes, zoning ordinances affecting the property or any nonconforming uses of the property? ☐ Yes ☒ No

If "Yes", please describe: \_\_\_\_\_

Is the structure on the property designated by any governmental authority as a historic building or as being located in an historic district? (NOTE: such designation may limit changes or improvements that may be made to the property). ☐ Yes ☒ No

If "Yes", please describe: \_\_\_\_\_

Do you know of any recent or proposed assessments, fees or abatements, which could affect the property? ☐ Yes ☒ No

If "Yes", please describe: \_\_\_\_\_

List any assessments paid in full (date/amount) W/A

List any current assessments: \_\_\_\_\_ monthly fee \_\_\_\_\_ Length of payment (years \_\_\_\_\_ months \_\_\_\_\_)

Do you know of any recent or proposed rules or regulations of, or the payment of any fees or charges associated with this property, including but not limited to a Community Association, SID, CID, LID, etc. ☐ Yes ☒ No

If "Yes", please describe (amount) \_\_\_\_\_

M) **BOUNDARY LINES/ENCROACHMENTS/SHARED DRIVEWAY/PARTY WALLS:** Do you know of any of the following conditions affecting the property? Yes ☒ No ☐

1) Boundary Agreement ☐ Yes ☒ No

2) Boundary Dispute ☐ Yes ☒ No

3) Recent Boundary Change ☐ Yes ☒ No

4) Shared Driveway ☐ Yes ☒ No

5) Party Walls ☐ Yes ☒ No

6) Encroachments From or on Adjacent Property ☐ Yes ☒ No

If the answer to any of the above questions is "Yes", please describe: \_\_\_\_\_

N) **OTHER KNOWN MATERIAL DEFECTS:** The following are other known material defects in or on the property:

no

For purposes of this section, material defects would include any non-observable physical condition existing on the property that could be dangerous to anyone occupying the property or any non-observable physical condition that could inhibit a person's use of the property.

Owner's Initials NAC Date 7/25/18  
Owner's Initials \_\_\_\_\_ Date \_\_\_\_\_

Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_  
Purchaser's Initials \_\_\_\_\_ Date \_\_\_\_\_

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

### CERTIFICATION OF OWNER

Owner certifies that the statements contained in this form are made in good faith and based on his/her actual knowledge as of the date signed by the Owner. Owner is advised that the information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law or that may exist to preclude fraud, either by misrepresentation, concealment or nondisclosure in a transaction involving the transfer of residential real estate.

OWNER: Nicole Opecky DATE: 7/25/2018

OWNER: \_\_\_\_\_ DATE: \_\_\_\_\_

### RECEIPT AND ACKNOWLEDGEMENT OF POTENTIAL PURCHASERS

Potential purchasers are advised that the owner has no obligation to update this form but may do so according to Revised Code Section 5302.30(G). Pursuant to Ohio Revised Code Section 5302.30(K), if this form is not provided to you prior to the time you enter into a purchase contract for the property, you may rescind the purchase contract by delivering a signed and dated document of rescission to Owner or Owner's agent, provided the document of rescission is delivered prior to all three of the following dates: 1) the date of closing; 2) 30 days after the Owner accepted your offer; and 3) within 3 business days following your receipt or your agent's receipt of this form or an amendment of this form.

Owner makes no representations with respect to any offsite conditions. Purchaser should exercise whatever due diligence purchaser deems necessary with respect to offsite issues that may affect purchaser's decision to purchase the property.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to Ohio's Sex Offender Registration and Notification Law (commonly referred to as "Megan's Law"). This law requires the local Sheriff to provide written notice to neighbors if a sex offender resides or intends to reside in the area. The notice provided by the Sheriff is a public record and is open to inspection under Ohio's Public Records Law. If concerned about this issue, purchaser assumes responsibility to obtain information from the Sheriff's office regarding the notices they have provided pursuant to Megan's Law.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to abandoned underground mines. If concerned about this issue, purchaser assumes responsibility to obtain information from the Ohio Department of Natural Resources. The Department maintains an online map of known abandoned underground mines on their website at [www.dnr.state.oh.us](http://www.dnr.state.oh.us).

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE FORM AND UNDERSTAND THAT THE STATEMENTS ARE MADE BASED ON THE OWNERS ACTUAL KNOWLEDGE AS OF THE DATE SIGNED BY THE OWNER.

My/Our Signature below does not constitute approval of any disclosed condition as represented herein by the owner.

PURCHASER: \_\_\_\_\_ DATE: \_\_\_\_\_

PURCHASER: \_\_\_\_\_ DATE: \_\_\_\_\_

## AUCTION COMMISSION PARTICIPATION

### **\*\*FOR LICENSED REAL ESTATE AGENTS ONLY\*\***

1. The licensee must be actively licensed in the state in which the Auction takes place. No commission will be shared with a non-licensed individual or firm.
2. The participating licensee must register his/her prospective bidder, on this approved form, prior to the prospective bidder's inspecting the property or making contact concerning the Auction through MUNCY & ASSOCIATES, Auctioneers, Real Estate Broker, Realtors.
3. The participating licensee must attend all viewing of property and the Auction with the prospective bidder and follow through to closing, to share a commission.
4. The participating licensee must register the prospective bidder at least 72 hours prior to the Auction.
5. No commission will be paid to any participating licensee acting as a principal and buying the property for his/her own benefit.
6. The participating licensee acknowledges receipt of this Agreement and of the Auction Bidders Packet.
7. This Agreement must include a signed Agency Disclosure Form showing participating licensee as a buyer-broker. No Sub-Agency Disclosure Forms will be accepted.
8. The participating licensee must submit on this form on Item 9 below an opening bid on his/her client's behalf. No commissions will be paid to any participating licensee who submits this form without an authorized opening bid.
9. Commission participation on this property will be offered to the successful bidder's representative based on the following scale:

2% OF YOUR BIDDER'S OPENING BID OF \$ \_\_\_\_\_

[REQUIRED]

**1% OF EACH DOLLAR BID THEREAFTER LESS PRORATED SHARE OF ADVERTISING AND PROMOTION EXPENDITURES (CALCULATION TO BE PROVIDED BY MUNCY & ASSOCIATES FOLLOWING AUCTION BASED ON PRORATED PERCENTAGE OF GROSS SALE PRICE OF YOUR BIDDER'S INDIVIDUAL PARCEL(S), IF THE PROSPECTIVE BIDDER BECOMES THE SUCCESSFUL BIDDER AND CLOSSES PROMPTLY SUBJECT TO THE TERMS AND CONDITIONS AS ANNOUNCED OR AMENDED ON AUCTION DAY.**

**Opesky**

**AUCTION NAME**

**AUCTION DATE: Thursday, August 30, 2018**

**6614 West Alexandria Rd/E2220-157-000-007**

**ADDRESS/PARCEL ID**

Prospective Bidder \_\_\_\_\_ (Print)

Prospective Bidder \_\_\_\_\_ (Signature)

Prospective Bidder \_\_\_\_\_ (Print)

Prospective Bidder \_\_\_\_\_ (Signature)

Participating Licensee \_\_\_\_\_ (Print)

Participating Licensee \_\_\_\_\_ (Signature)

Real Estate Company \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

Date: \_\_\_\_\_

Time: \_\_\_\_\_

This agreement accepted by MUNCY & ASSOCIATES, Auctioneers, Real Estate Brokers, Realtors, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

By: \_\_\_\_\_, Member.

**Muncy**  
**& ASSOCIATES**  
AUCTIONEERS/REALTORS

## CONFIRMATION OF SALE

THIS MEMORANDUM OF SALE AND AGREEMENT made and entered into: On this 30<sup>th</sup> day of August, 2018, by and between:

Owner: Nicole Opesky hereinafter called the Seller,

and Purchaser: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_, Ohio,

Phone \_\_\_\_\_ hereinafter called the Purchaser.

WITNESSETH:

THAT WHEREAS, the Seller has offered for sale through **MUNCY AND ASSOCIATES, NEW LEBANON, OHIO** the following described premises: Parcel: E2220-157-000-007, the Address being 6614 West Alexandria Rd, Middletown, OH 45042. Together with all appurtenances and hereditaments thereunto belonging, but subject to all legal highways and existing easements, and WHEREAS, the Purchaser has this day offered to purchase and has purchased all of said property and parcel(s) as set forth above for the sum of \$ \_\_\_\_\_

NOW THEREFORE, it is agreed as follows:

1. That the Purchaser agrees to pay the sum of \$5,000.00 upon execution of this agreement, the receipt of which is hereby acknowledged by the Seller and balance of the purchase price upon delivery of deed in the amount of \$ \_\_\_\_\_ to be paid as follows: cash at closing.
2. Upon presentation of this offer, Purchaser has delivered to MUNCY AND ASSOCIATES the sum of \$ \_\_\_\_\_ as earnest money, to be deposited in Broker's Trust Account promptly after acceptance of this offer. The earnest money shall be returned to Purchaser or applied to the purchase price at closing. If the closing does not occur because of Seller's default or because any condition if this Contract is not satisfied or waived, Purchaser shall be entitled to the earnest money. If Purchaser defaults, Seller shall be entitled to the earnest money. The parties acknowledge, however, that the Broker will not make a determination as to which party is entitled to the earnest money. Instead, the Broker shall release the earnest money from the Trust Account only (a) in accordance with the joint written instructions of Seller and Purchaser, or (b) in accordance with the following procedure: if the closing does not occur for any reason (including the default of either party), the Broker holding the earnest money will notify the Seller in writing that the earnest money will be returned to the Purchaser unless the Seller makes a written demand for the earnest money within 20 days after the date of the Broker's notice. If the Broker does not receive a written demand from the Seller within the 20-day period, the Broker shall return the earnest money to the Purchaser. If a written demand from the Seller is received by the Broker within the 20-day period, the Broker shall retain the earnest money until (i) Seller and Purchaser have settled the dispute; (ii) disposition has been ordered by a final court order; or (iii) the Broker deposits the earnest money with the court pursuant the applicable court procedures. Payment or refund of the earnest money shall not prejudice the rights of the Broker(s) or the non-defaulting party in an action for damages or specific performance against the defaulting party.
3. Property does not sell subject to financing.
4. Taxes and Assessments to be determined by the Montgomery County Short Pro-ration Method.
5. Should said property be damaged or destroyed prior to date of closing, Purchaser will be released from contract.
6. The closing of this matter shall occur on or about **October 1, 2018**, and the Sellers agree to execute and deliver a general warranty deed at said closing.
7. Occupancy to be given at closing.
8. The BUYER acknowledges they were permitted access for any desired inspections of property, and property is being sold in "**AS IS**" conditions with no expressed or implied warranty whatsoever. The Buyer acknowledges receipt of copies of the following documents: 1) A Copy of this Agreement, 2) Agency Disclosure Forms, 3) Lead Based Paint Disclosure, and 4) Bidder's Information Packet.

IN WITNESS THEREOF, the parties hereunto set their hands this 30<sup>th</sup> day of August, 2018.

Sellers: \_\_\_\_\_

Purchasers: \_\_\_\_\_

We acknowledge the receipt and escrow holding of \$ \_\_\_\_\_ as indicated in items 1 and 2 above.



MUNCY AND ASSOCIATES

By: \_\_\_\_\_

## ***WHAT CAN YOU EXPECT AS A BIDDER...***

### **1. How do I bid?**

A simple nod of the head, raising of your arm or bid card, or any other intentional movement will be fine. Our best advice is to talk to one of the auctioneers prior to the auction and express your desire to bid.

### **2. What is the Property Worth?**

It is worth what a Buyer with knowledge will pay and a willing Seller will accept. Decide what the property is worth to you and be sure to have access to the funds, with a loan confirmation if necessary. Ultimately the public appraises the property on the day of the sale.

### **3. What can I expect at a Real Estate Auction?**

You can usually expect the property to be sold. We will start the auction at the scheduled time and spend ten to fifteen minutes going over the Bidder's Packet and clarifying any changes. At this time any and all questions will be entertained. If you have a question during the auction, please addressed one of the auctioneers receiving bids and they will be more than happy to assist you. Buying Real Estate at Auction is very similar to buying pots and pans...just a little more money!



**937-687-1919 • *WWW.MUNCYSELLS.COM***

[6614 W Alexandria Rd Middletown, OH 45042](#)

Active 07/25/2018

Listing #: 770392

List Price: \$145,000

County: Butler

Cross St:



**Prop Type:** Residential  
**Subdivision:** West Woods  
**Beds:** 3  
**FB/HB:** 2  
**Yr Built:** 1993  
**Parcel ID:** E2220157000007  
**School Dist:** Madison Local  
**CDOM:** 0

**Sub Type:** Single Family

**Appx SqFt:** 1,570/Assessor's Data  
**Price/SqFt:** 92.36  
**Lot SqFt:** 33,367  
**Lot Acres:** 0.7660  
**Lot Sz Src:** Assessor's Data

Recent Change:

07/26/2018 : NEW : -&gt;A

---

**Remarks**


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**Directions:** St. Rt. 122 to West Alexandria Rd.

**Prop Desc:** AUCTION-August 30, 2018 at 6:00 PM. This ranch home on wooded lot in the Madison School District offers a large, open kitchen/dining area, 3 bedrooms, 2 full baths and first floor laundry/utility. Roof is approximately 3 years old and furnace is about 5 years old. Newer flooring throughout home. Hall bathroom remodeled approximately 6 months ago. Master bath remodel started, but incomplete. Other features include a large, covered porch, walk out basement and large brick fireplace in basement. List price is a suggested starting bid and not necessarily a reflection of the property's fair market value. Auction will occur on site. Call for a bidder's packet.

**Legal Desc:** 13 ENT WEST WOODS

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**Room Information**


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ROOM	DIMS	LEVEL
Kitchen	13 x 13	First
Living Room	16 x 13	First
Bedroom	13 x 11	First
Utility Room	8 x 8	First

ROOM	DIMS	LEVEL
Dining Room	13 x 11	First
Master Bedroom	13 x 11	First
Bedroom	11 x 11	First

<b>FB Level 1:</b> 2	<b>FB Level 2:</b> 0	<b>FB Level 3:</b>	<b>FB Lower Level:</b> 0
<b>HB Level 1:</b> 0	<b>HB Level 2:</b> 0	<b>HB Level 3:</b>	<b>HB Lower Level:</b> 0

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**Miscellaneous Information**


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**Distressed Prop:** None  
**Semi Annual Tax:** \$1,103  
**Assessments:** \$262.14-Sewer, Storm Water  
**Lot Dim:** Irregular  
**Disability Adapt:** No  
**Auction Date:** 08/30/2018

**LConditions:**  
**Bus Dist to Trns:**

**Adaptations:**  
**Last Remodeled:**

---

**Property Information**


---

**Age:** 20+ Years  
**Occupancy:** At Closing  
**Construction:** Frame  
**Fireplace:**  
**Heat System:** Propane  
**Style:** Ranch  
**Garage:** 2 Car  
**Utilities:** City Water  
**Inside Features:** Walk in Closet  
**Outside Features:** Porch

**Avail Financing:** Conventional  
**Levels:** 1 Story  
**Basement:** Full, Walkout  
**Zoning:** Residential  
**Cooling:** Central  
**Total Rooms:** 7



Information deemed reliable but not guaranteed. All representations are approximate.  
 Individual verification is recommended. Copyright 2018 Dayton Area Board of Realtors®. All rights reserved





PARID: E2220157000007  
 OPESKY NICOLE ASHTON SUCC TR

6614 WEST ALEXANDRIA RD

**Parcel**

Parcel Id	E2220157000007
Address	6614 WEST ALEXANDRIA RD
Class	RESIDENTIAL
Land Use Code	510, R - SINGLE FAMILY DWELLING, PLATTED LOT
Neighborhood	00001004
Total Acres	.7660
Taxing District	E22
District Name	MADISON TWP LSD
Gross Tax Rate	57.9
Effective Tax Rate	53.648426
Non Business Credit	.097871
Owner Occupied Credit	.024467

**Dwelling**

Stories	1
Gross Living Area	1,570
Construction	ALUM/VINYL
Total Rooms	6
Bedrooms	3
Year Built	1993
Finished Basement	0

**Current Value**

Land (100%)		\$37,690
Building (100%)		\$96,140
Total Value (100%)		\$133,830
CAUV		\$0
Assessed Tax Year	2017	
Land (35%)		\$13,190
Building (35%)		\$33,650
Assessed Total (35%)		\$46,840

**Incentive District Parcels** [What is this?](#)

Parcel identifier	Value Type	value
E2220157000007	Base Parcel	133,830
	Total Value	133,830

**Homestead Credits** [How do I qualify?](#)

Homestead Exemption	NO
Owner Occupied Credit	YES
100% Disabled Veteran Exemption	NO

**CAUV & Agricultural District** [What is this?](#)

CAUV	NO
Agricultural District	NO

**Current Year Real Estate Taxes**

TAX TYPE	Prior Year	First Half Tax	Second Half Tax	Total
Real Estate	2,429.01	1,213.00	1,102.73	4,744.74
Special Assessments	611.60	288.35	262.14	1,162.09
Total:	3,040.61	1,501.35	1,364.87	5,906.83

**Owner and Legal** [Future ?](#)

Owner 1	OPESKY NICOLE ASHTON SUCC TR
Owner 2	U/A TRUST BTWN EDWARD S OPESKY
Legal 1	13 ENT WEST WOODS
Legal 2	
Legal 3	



Future

**Taxbill Mailing Address** [Can I change my mailing address?](#)

Mailing Name 1	NICOLE ASHTON OPESKY
Mailing Name 2	
Address 1	1221 JACKSON LN Apartment 106
Address 2	
Address 3	MIDDLETOWN OH 45044 6158

**Transfers** *(Date represents time of transfer)*

Date	Sale Amount
01-OCT-12	
28-SEP-00	\$145,000
22-FEB-00	\$0

**Transfers** *(Date represents time of transfer)*

Date	Type	Sale Amount	Trans #	Seller	Buyer
01-OCT-12			8669	OPESKY EDWARD	OPESKY NICOLE ASHTON SUCC TR
28-SEP-00	LAND & BUILDING	\$145,000.00	7434	SHOUSE TINA M	OPESKY EDWARD
22-FEB-00	LAND & BUILDING	\$0.00	-0696	SHOUSE TROY & TINA M	SHOUSE TINA M
01-APR-92	LAND	\$10,000.00			
01-DEC-85	LAND	\$14,500.00			

**Building**

Card	1
Stories	1
Construction	ALUM/VINYL
Style	RANCH
Gross Living Area	1,570
Basement	FULL
Rec Room	
Physical Condition	
Attic	NONE
Year Built	1993
Effective Year	
Year Remodeled	
Total Rooms	6
Bedrooms	3
Full Baths	2
Half Baths	0
Family Rooms	0
Additional Fixtures	2
Unfinished Area	
Finished Basement	0
WBFP Stacks	
Fireplace Openings	
Prefab Fireplace	1
Heat System	HEAT PUMP
Fuel Type	ELECTRIC
Int vs Ext Condition	SAME
Miscellaneous	

**Factors**

Topography 1	LEVEL
Topography 2	ROLLING
Topography 3	
Utility 1	NONE
Utility 2	NONE
Utility 3	NONE
Traffic 1	LIGHT
Fronting	

**Permits**

1 of 3

Permit Date	09-FEB-1995
Permit #	950204

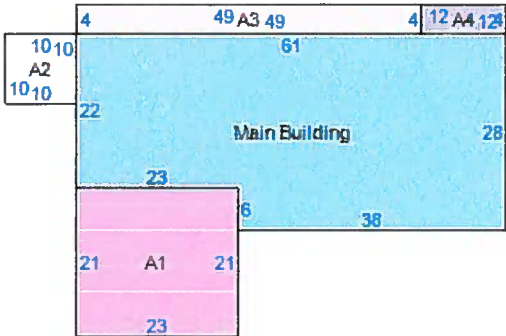
Purpose  
Open/Closed  
SQFT  
Stories  
Bathrooms  
Bedrooms  
First Floor Sqft  
Second Floor Sqft  
Basement Sqft  
Total Living Area Sqft  
Insulation Date  
Finalized Date

DWLG  
C

Land

Line Number	Acres	Front actual	Front effective	Depth	Square Feet
1	.766				33,367

Land sizes for most platted subdivision lots are calculated using a front foot method; a formula which is designed to provide equity in assessed value. As a result, please note that the calculated acreage of an irregular shaped lot may not represent actual surveyed acreage.



Item	Area
Main Building	1570
A1 - 13:FRAME GARAGE	483

A2 - 11:OPEN FRAME PORCH	100
A3 - 11:OPEN FRAME PORCH	196
A4 - 33/31:CONC/BRICK PATIO/WOOD DECKS	48

# PROBATE COURT OF BUTLER COUNTY, OHIO RANDY T. ROGERS, JUDGE

ESTATE OF EDWARD S. OPESKY, DECEASED

CASE NO. PE11-03-0313

## CERTIFICATE OF TRANSFER NO. 1

[Check one of the following]

☐ Decedent died intestate.

☒ Decedent died testate.

Decedent died on February 23, 2011 owning the real property described in this certificate. The persons to whom such real property passed by devise, descent or election are as follows:

Name	Residence Address	Transferee's share of decedent's interest
Nicole Ashton Opesky, Successor Trustee Under An Agreement of Trust Between Edward S. Opesky as Trustor and Edward S. Opesky as Trustee Executed July 18, 2009	1221 Jackson Lane #106 Middletown, Ohio 45044	Entire

TRANSFERRED

DATE 10-1-12  
 CONVEYANCE -  
 FEE \$ 22  
 EXEMPT 2124

Roger Reynolds, Butler Co. Auditor

This conveyance has been examined and the grantor  
 has complied with section 319.202 of the revised code.



Image ID: 000008254527 Type: OFF  
 Recorded: 10/01/2012 at 02:03:14 PM  
 Fee Amt: \$28.00 Page 1 of 2  
 Workflow# 0000149216-0003  
 Butler County, Ohio  
 Dan Crank COUNTY RECORDER  
 File# 2012-00046790

BK **8496** PG **1461**

[Complete if applicable] The real property described in this certificate is subject to a charge of \$\_\_\_\_\_ in favor of decedent's surviving spouse, \_\_\_\_\_ in respect of the unpaid balance of the specific monetary share which is part of the surviving spouse's total intestate share.

The legal description of decedent's interest in the real property subject to this certificate is: **[use extra sheets, if necessary]**.

Lot Number Thirteen (13) as the same is known and designated on the recorded plat of West Woods Subdivision, a subdivision of lots and lands located in Sections 6 and 7, Town 2, Range 4, Madison Township, Butler County, Ohio, with a plat of said subdivision being recorded in Plat Envelopes 884A1, 884A2 and 884B of the Butler County, Ohio Plat Records.

Image ID: 000008254528 Type: OFF  
Page 2 of 2  
File# 2012-00046790  
BK **8496** PG **1462**

Prior Instrument Reference: Volume 6516, Page 1665 of the Butler County, Ohio Official Records.

Parcel No: E2220-157-000-007

### ISSUANCE

This Certificate of Transfer is issued this 25<sup>th</sup> day of September, 2012

Randy T. Rogers  
Probate Judge  
Randy T. Rogers

### CERTIFICATION

I certify that this document is a true copy of the original Certificate of Transfer No. 1 issued on September 25, 2012 and kept by me as custodian of the official records of this Court.

**SEP 26 2012**

Date

Randy T. Rogers  
Probate Judge  
Randy T. Rogers  
By R. Fachman  
Deputy Clerk

### ***Loan Application Checklist***

***When you apply for a loan, have the following information with you will speed the processing of your loan:***

- ☐ 1. A legible copy of the purchase agreement and addendum's signed by the Buyers and Sellers.
- ☐ 2. An application fee. (Call Lender for amount.)
- ☐ 3. A complete legal description (a copy of the last deed is preferred), also lot dimensions.
- ☐ 4. Social Security number(s) of all borrowers.
- ☐ 5. Your base annual salary. List overtime or bonus separately.
- ☐ 6. If you receive social security, disability income, or pension income bring a copy of a check and award certificate from that agency.
- ☐ 7. Borrower and co-borrower are to provide copies of past two years W-2 and a copy of most recent pay stubs.
- ☐ 8. Two (2) years' profit and loss statements, tax returns, and W-2's (or 1099's) are required if you are self-employed. A year-to-date profit and loss statement may be required. Where employment is commissioned (seasonal or irregular) two (2) years' tax returns and W-2's (or 1099's) are also required.
- ☐ 9. Bank names and addresses for each savings and checking account including amount numbers and balance in ach account.
- ☐ 10. Names and addresses of all employers for the past two (2) years.
- ☐ 11. Present housing expenses (i.e. monthly mortgage or rental payment, maintenance, all utilities).
- ☐ 12. List all stocks, bonds and/or certificates of deposit, etc., including their cash value on today's market. Include copies of statements.
- ☐ 13. Face amount and cash value of all life insurance.
- ☐ 14. If you presently own any real estate, please supply the following: name, address of lender, account number, original loan amount, balance on loan today. Provide same information for previously owned and paid off.
- ☐ 15. Complete list of all debts including auto, furniture, education loans, and charges such as department stores, bank credit cards, etc. List balance owing, monthly payment, and account - with address of lending institution.
- ☐ 16. If you have been divorced, provide a complete copy of your divorce decree and separation agreement.
- ☐ 17. A complete copy of discharge of bankruptcy, if applicant has filed for bankruptcy in the past seven years.
- ☐ 18. Proper documentation and information concerning current or previous suits, foreclosures, bankruptcies, etc.
- ☐ 19. If the property is being sold from an estate, the name and phone number of the representative and attorney handling the estate is helpful.
- ☐ 20. When a property is being sold through a relocation service company, supply the name and phone number of the contact agent and copies of authorization documents.
- ☐ 21. If applying for a VA-guaranteed loan, your discharge (Form DD-214) and Certificate of Eligibility is required. If VA and still on active duty, a statement of service and an off-base authority.
- ☐ 22. Some lenders require copies of cancelled checks of previous 12 mortgage payments or rental payments.



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## NOTES

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