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101 S. RIVER RD.  
N. MANCHESTER, IN 46962

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# REAL ESTATE AUCTION TERMS

## *Beautiful Lakefront Home on Sechrist Lake!*

This property will be offered at Online Only Auction on Thursday, December 7, 2023 -- Bidding begins closing out at 6:30 pm. Your bid constitutes a legal offer to purchase, and the final bid shall constitute a binding contract between the Buyer(s) and the Sellers. The auctioneer will settle any disputes as to bids and his decision will be final. The acreages and square footage amounts listed in this brochure and all marketing material are estimates taken from county records, FSA records and/or aerial photos. The sellers reserve the right to determine the need for and type of survey provided. If completed, the cost of the survey will be shared 50/50 by the Sellers and the Buyer(s). An earnest money deposit of \$25,000 down the day of the auction with the balance due at closing. Said funds will be held in our Escrow account and will come off your balance due at closing. YOUR BIDDING IS NOT CONTINGENT UPON FINANCING. Buyer(s) agree to sign the purchase agreement within 24 hours of the auction ending and submit their earnest money to Metzger Property Services within the 24 hour time period via cash, check or wire transfer. Buyer(s) agree to pay an additional \$25 wire transfer fee if wiring said funds. Buyer(s) who fail to do so will be in breach of contract and are subject to damages &/or specific performance. The Sellers will provide a Personal Representative's Deed at closing. The Sellers will provide an Owner's Title Insurance Policy. The closing(s) shall be on or before January 12, 2024. Possession will be at closing. Taxes will be prorated to the day of closing. Real estate taxes for the entirety in 22' due in 23' were approximately \$3,028.05. Metzger Property Services LLC, Chad Metzger, and their representatives, are exclusive agents of the Sellers. All statements made auction day take precedence over printed materials. The property is being sold "AS IS, WHERE IS" with no warranties expressed or otherwise implied. All decisions made by the auctioneer are final. Real Estate Brokers must register clients 24 hours in advance of the auction and be present at the auction & any showings your client attends to receive compensation. Client Registration form is in the documents section of the MLS.

**Online Auction: Thursday, December 7, 2023**

**Bidding begins closing out at 6:30 pm!**


**45 Ems B48 Ln., Warsaw, IN 46582**

**Tippecanoe Township • Kosciusko County**

**Auction Manager: Tiffany Reimer 260.571.7910**

***BidMetzger.com***



<b>Property Type</b> RESIDENTIAL	<b>Status</b> Active	<b>CDO</b> 0	<b>DOM</b> 0	<b>Auction</b> Yes
<b>MLS #</b> 202341578	<b>45 Ems B48 Lane</b>	<b>Warsaw</b>	<b>IN 46582</b>	<b>LP \$0</b>
	<b>Area</b> Kosciusko County	<b>Parcel ID</b> 43-08-21-200-659.000-023	<b>Type</b> Site-Built Home	<b>Waterfront</b> Yes
	<b>Sub</b> Erinhill	<b>Cross Street</b>	<b>Bedrms</b> 2	<b>F Baths</b> 1
	<b>Township</b> Tippecanoe	<b>Style</b> One Story	<b>REO</b> No	<b>Short Sale</b> No
	<b>School District</b> WSC	<b>Elem</b> North Webster	<b>JrH</b> Wawasee	<b>SrH</b> Wawasee
	<b>Legal Description</b> 5-84-107 LOT 1 ERINHILL & TR SE LOT .07A			
	<b>Directions</b> From 700 E., Go West onto EMS B45 LN., Take RIGHT at intersection, property is immediately on the left.			
	<b>Inside City</b> N	<b>City Zoning</b>	<b>County Zoning</b> R1	<b>Zoning Description</b>

**Remarks** Beautiful Lakefront Home on Sechrist Lake selling via Online Only Auction on Thursday, December 7 at 6:30 pm. Don't Miss your unique opportunity for a move-in ready lakefront home on a lot and half with 63' Frontage! This charming property with 2 bedrooms and 1.5 baths offers a serene and picturesque setting with stunning views of the lake. Living room is lined with windows and sliding glass doors leading out to your waterfront deck. The interior of the home is cozy and comfortable, providing a welcoming atmosphere for residents and guests with extra large, cedar-lined walk-in closet for storage. There are two waterfront patio and deck options, allowing ample opportunity for enjoying the breathtaking views of the sunsets. The patio has a plumbed gas line ready for your grill! The property features a 2-car detached garage, with a large addition adding another garage bay! This addition has loads of potential with heat, electricity that can be used for storage, a work shop, or a potential guest quarters! Unique opportunity to be part of a 7-Lake Chain including Grassy Creek leading

**Agent Remarks** Online Only Estate Auction: 12/7 at 6:30 pm OPEN HOUSE: 12/3 1-2 pm. TERMS: \$25,000.00 down day of the auction with the balance at closing. The Sellers will provide an Owner's Title Insurance Policy guaranteeing clear title & a Per. Rep Deed. Gas line for grill under racoon on patio. Public Easement for Easy Access to south of property. RE BROKERS: Must Register Clients 24 hrs. in advance of the auction & be present with them at all showings to receive the BCA. Client Registration form is in docs. Seller has the right to

<b>Sec</b>	<b>Lot 1</b>	<b>Lot</b>	0.2800	/	12,378	/	135x86	<b>Lot Desc</b>	0-2.9999, Lake, Water View, Waterfront-High Bank			
<b>Above Gd Fin SqFt</b>	1,140	<b>Above Gd Unfin SqFt</b>	0	<b>Below Gd Fin SqFt</b>	0	<b>Ttl Below Gd SqFt</b>	0	<b>Ttl Fin SqFt</b>	1,140	<b>Year Built</b>	1945	
<b>Age</b>	78	<b>New Const</b>	No	<b>Date Complete</b>		<b>Ext</b>	Shingle, Vinyl	<b>Bsmnt</b>	Crawl	<b>#</b>	6	
<b>Room Dimensions</b>		<b>Baths</b>	<b>Full</b>	<b>Hal</b>	<b>Water</b>	WELL		<b>Basement Material</b>	Block			
	<b>RM DIM</b>	<b>LV</b>	<b>B-Main</b>	1	1	<b>Well Type</b>	Private	<b>Dryer Hookup Gas</b>	No	<b>Fireplace</b>	No	
<b>LR</b>	30 x 14		<b>B-Upper</b>	0	0	<b>Sewer</b>	Regional	<b>Dryer Hookup Elec</b>	Yes	<b>Guest Qtrs</b>	No	
<b>DR</b>	10 x 10		<b>B-Blw</b>	0	0	<b>Fuel /</b>	Forced Air	<b>Dryer Hookup G/E</b>	No	<b>Split FlrPln</b>	No	
<b>FR</b>	x		<b>Laundry Rm</b>	Main		<b>Heating</b>		<b>Disposal</b>	No	<b>Ceiling Fan</b>	No	
<b>KT</b>	18 x 10		<b>Laundry L/W</b>	x		<b>Cooling</b>	Central Air	<b>Water Soft-Owned</b>	Yes	<b>Skylight</b>	No	
<b>BK</b>	x		<b>AMENITIES</b> Closet(s) Cedar, Closet(s) Walk-in, Deck Open, Deck on Waterfront, Dryer Hook Up Electric, Garage Door Opener, Landscaped, Open Floor Plan, Patio Open, Range				<b>Water Soft-Rented</b>	No	<b>ADA Features</b>	No		
<b>DN</b>	x							<b>Alarm Sys-Sec</b>	No	<b>Fence</b>		
<b>1B</b>	14 x 12							<b>Alarm Sys-Rent</b>	No	<b>Golf Course</b>	No	
<b>2B</b>	12 x 12							<b>Garden Tub</b>	No	<b>Nr Wlkg Trails</b>	No	
<b>3B</b>	x		<b>Garage</b>	3.0	/	Detached	/	<b>Jet Tub</b>	No	<b>Garage Y/N</b>	Yes	
<b>4B</b>	x		<b>Outbuilding 1</b>	None			x	<b>Pool</b>	No	<b>Off Street Pk</b>	Yes	
<b>5B</b>	x		<b>Outbuilding 2</b>				x	<b>Pool Type</b>				
<b>RR</b>	x		<b>Assn Dues</b>			<b>Frequency</b>	Not Applicable	<b>SALE INCLUDES</b> Dishwasher, Microwave, Refrigerator, Washer, Window Treatments, Dryer-Electric, Oven-Gas, Range-Gas, Sump Pump, Water Heater Gas, Water Softener-Owned, Window Treatment				
<b>LF</b>	x		<b>Other Fees</b>									
<b>EX</b>	x		<b>Restrictions</b>									

<b>Water Access</b> LAKE	<b>Wtr Name</b> Sechrist	<b>Water Frontage</b> 63.00	<b>Channel</b> 0.00
<b>Water Features</b> Pier/Dock, Deeded, Recorded		<b>Water Type</b> Lake	<b>Lake Type</b> Access to Ski Lake
<b>Auctioneer Name</b> Tiffany Reimer	<b>Lic #</b> AC31300015	<b>Auction Date</b> 12/7/2023	<b>Time</b> 6:30
<b>Financing: Existing</b> None	<b>Proposed</b> Cash, Conventional, FHA, USDA, VA	<b>Location</b> Online Only: BidMetzger.com	<b>Excluded Party</b> None
<b>Annual Taxes</b> \$3,028.05	<b>Exemption</b> Homestead, Supplemental	<b>Year Taxes Payable</b> 2023	<b>Assessed Value</b>
<b>Possession</b> at closing			
<b>List Office</b> Metzger Property Services, LLC - Off: 260-982-0238	<b>List Agent</b> Tiffany Reimer - Cell: 260-571-7910		
<b>Agent E-mail</b> tiff@metzgerauction.com	<b>List Agent - User Code</b> UP388053396	<b>List Team</b>	
<b>Co-List Office</b>	<b>Co-List Agent</b>		
<b>Showing Instr</b> Showingtime or Open House			
<b>List Date</b> 11/13/2023	<b>Start Showing Date</b>	<b>Exp Date</b> 2/28/2024	<b>Owner/Seller a Real Estate Licensee</b> No
<b>Contract Type</b> Exclusive Right to Sell	<b>Buyer Broker Comp.</b> 2%	<b>Variable Rate</b> No	<b>Special List Cond.</b> None
<b>Virtual Tours:</b>	<b>Lockbox Type</b> Mechanical/Combo	<b>Lockbox Location</b> home door off patio	<b>Type of Sale</b>
<b>Pending Date</b>	<b>Closing Date</b>	<b>Selling Price</b>	<b>How Sold</b>
<b>Ttl Concessions Paid</b>	<b>Sold/Concession Remarks</b>		<b>Conc Paid By</b>
<b>Sell Office</b>	<b>Sell Agent</b>		<b>Sell Team</b>
<b>Co-Sell Office</b>	<b>Co-Sell Agent</b>		

**Presented** Tiffany Reimer - Cell: 260-571-7910 / Metzger Property Services, LLC - Off: 260-982-0238

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# *Beautiful Lakefront Home on Sechrist Lake!*

45 Ems B48 Ln., Warsaw, IN 46582

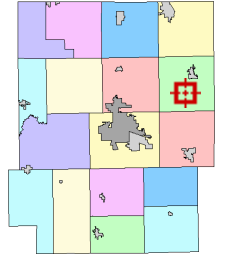


- 63' of Lake Frontage
- 2 Beds, 1.5 Baths
- Waterfront Deck
- 2-Car Detached Garage





**Overview**



**Legend**

- Lot Lines
- ▭ Parcels
- ▭ Lakes
- ▭ Cities and Towns
- House Numbers
- Road Centerlines

<b>Parcel ID</b>	005-084-107	<b>Alternate ID</b>	005-702036-60	<b>Owner Address</b>	Hassel Norma J
<b>Sec/Twp/Rng</b>	--	<b>Class</b>	RESIDENTIAL ONE FAMILY DWELLING ON A PLATTED LOT		45 EMS B48 LN
<b>Property Address</b>	45 EMS B48 LN	<b>Acreage</b>	n/a		Warsaw, IN 46582
	WARSAW				
<b>District</b>	Tippecanoe				
<b>Brief Tax Description</b>	005-084-107				
	LOT 1 ERINHILL & TR SE LOT .07A				
	<i>(Note: Not to be used on legal documents)</i>				

Date created: 10/21/2023  
 Last Data Uploaded: 10/20/2023 10:18:06 PM

43-08-21-200-659.000-023

HASSEL NORMA J

45 EMS B48 LN

510, 1 Family Dwell - Platted Lot

SECHRIST LAKEFRONT/51

1/2

**General Information**

**Parcel Number**  
43-08-21-200-659.000-023

**Local Parcel Number**  
0570203660

**Tax ID:**

**Routing Number**  
005-084-107

**Ownership**

HASSEL NORMA J  
45 EMS B48 LN  
WARSAW, IN 46582

**Legal**

5-84-107  
LOT 1 ERINHILL & TR SE LOT .07A

**Transfer of Ownership**

Date	Owner	Doc ID	Code	Book/Page	Adj Sale Price	V/I
10/03/2003	HASSEL NORMA J		NA	/	\$0	I
10/22/2001	BOYER NORMA J		WD	/	\$0	I
07/11/1989	SURVEY-NO VAL CH		WD	/	\$0	I
01/01/1900	BOSTEL WALDO H &		WD	/	\$0	I

**Notes**

11/10/2016 REA: 2017 DREW BOTH GARAGES TOGETHER & ADJUSTED EFF YR. CHANGED GRADE ON HOUSE FROM D+2 TO D+1 & ADJUSTED EFF YR FOR REASSESSMENT

9/24/2009 BP: 031197 9/22/03 ADDED TO DETGAR 100% 6/22/04

9/24/2009 COMB: REQ TO COMB COMBINED 05-702036-50 INTO THIS PARCEL  
2009 PAY 2010

**Property Class 510**  
1 Family Dwell - Platted Lot



Res

Year: 2023

**Location Information**

**County**  
Kosciusko

**Township**  
TIPPECANOE

**District 023 (Local 023 )**  
TIPPECANOE TOWNSHIP

**School Corp 4345**  
WAWASEE COMMUNITY

**Neighborhood 512300-023**  
SECHRIST LAKEFRONT

**Section/Plat**  
21-33-7

**Location Address (1)**  
45 EMS B48 LN  
WARSAW, IN 46582

**Valuation Records (Work In Progress values are not certified values and are subject to change)**

2023	Assessment Year	2023	2022	2021	2020	2019
WIP	<b>Reason For Change</b>	AA	AA	AA	AA	AA
03/27/2023	<b>As Of Date</b>	01/01/2023	01/01/2022	01/01/2021	01/01/2020	01/01/2019
Indiana Cost Mod	<b>Valuation Method</b>	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod
1.0000	<b>Equalization Factor</b>	1.0000	1.0000	1.0000	1.0000	1.0000
	<b>Notice Required</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>\$290,600</b>	<b>Land</b>	<b>\$290,600</b>	<b>\$253,100</b>	<b>\$225,000</b>	<b>\$214,700</b>	<b>\$206,300</b>
\$290,600	Land Res (1)	\$290,600	\$253,100	\$225,000	\$214,700	\$206,300
\$0	Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
\$0	Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
<b>\$118,200</b>	<b>Improvement</b>	<b>\$118,200</b>	<b>\$102,500</b>	<b>\$83,600</b>	<b>\$79,000</b>	<b>\$76,300</b>
\$118,200	Imp Res (1)	\$118,200	\$102,500	\$83,600	\$79,000	\$76,300
\$0	Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
\$0	Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
<b>\$408,800</b>	<b>Total</b>	<b>\$408,800</b>	<b>\$355,600</b>	<b>\$308,600</b>	<b>\$293,700</b>	<b>\$282,600</b>
\$408,800	Total Res (1)	\$408,800	\$355,600	\$308,600	\$293,700	\$282,600
\$0	Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
\$0	Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

**Land Data (Standard Depth: Res 132', CI 132' Base Lot: Res 60' X 18', CI 60' X 18')**

Land Type	Pricing Method	Soil ID	Act Front.	Size	Factor	Rate	Adj. Rate	Ext. Value	Infl. %	Res Elig %	Market Factor	Value
F	F		63	71x129	0.99	\$3,100	\$3,069	\$217,899	0%	100%	1.0000	\$217,900
F	F		29	29x111	0.93	\$3,100	\$2,883	\$83,607	-13%	100%	1.0000	\$72,740

**Zoning**  
RESIDENTIAL RESIDENTIAL

**Subdivision**  
Erinhill

**Lot**  
1

**Market Model**  
N/A

**Characteristics**

**Topography**      **Flood Hazard**  
Rolling                     

**Public Utilities**      **ERA**  
Gas, Electricity                     

**Streets or Roads**      **TIF**  
Paved                                     

**Neighborhood Life Cycle Stage**  
Other

Printed Monday, April 3, 2023

Review Group 2025

Data Source N/A

Collector

Appraiser

**Land Computations**

Calculated Acreage	0.28
Actual Frontage	92
Developer Discount	<input type="checkbox"/>
Parcel Acreage	0.00
81 Legal Drain NV	0.00
82 Public Roads NV	0.00
83 UT Towers NV	0.00
9 Homesite	0.00
91/92 Acres	0.00
Total Acres Farmland	0.00
Farmland Value	\$0
Measured Acreage	0.00
Avg Farmland Value/Acre	0.0
Value of Farmland	\$0
Classified Total	\$0
Farm / Classified Value	\$0
Homesite(s) Value	\$0
91/92 Value	\$0
Supp. Page Land Value	
CAP 1 Value	\$290,600
CAP 2 Value	\$0
CAP 3 Value	\$0
<b>Total Value</b>	<b>\$290,600</b>

**General Information**

<b>Occupancy</b>	Single-Family
<b>Description</b>	Single-Family
<b>Story Height</b>	1
<b>Style</b>	11 1 story older
<b>Finished Area</b>	1140 sqft
<b>Make</b>	

**Floor Finish**

<input type="checkbox"/> Earth	<input type="checkbox"/> Tile
<input type="checkbox"/> Slab	<input checked="" type="checkbox"/> Carpet
<input checked="" type="checkbox"/> Sub & Joist	<input type="checkbox"/> Unfinished
<input type="checkbox"/> Wood	<input type="checkbox"/> Other
<input type="checkbox"/> Parquet	

**Wall Finish**

<input checked="" type="checkbox"/> Plaster/Drywall	<input type="checkbox"/> Unfinished
<input type="checkbox"/> Paneling	<input type="checkbox"/> Other
<input type="checkbox"/> Fiberboard	

**Roofing**

<input type="checkbox"/> Built-Up	<input type="checkbox"/> Metal	<input checked="" type="checkbox"/> Asphalt	<input type="checkbox"/> Slate	<input type="checkbox"/> Tile
<input type="checkbox"/> Wood Shingle		<input type="checkbox"/> Other		

**Exterior Features**

Description	Area	Value
Wood Deck	176	\$3,200
Wood Deck	294	\$4,800
Patio, Concrete	30	\$200
Canopy, Roof Extension	40	\$800
Patio, Concrete	209	\$1,200

**Plumbing**

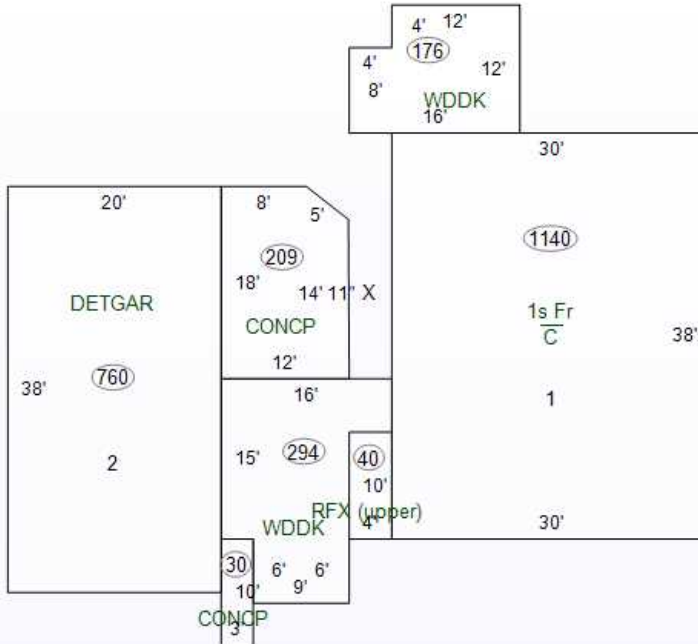
	#	TF
<b>Full Bath</b>	1	3
<b>Half Bath</b>	1	2
<b>Kitchen Sinks</b>	1	1
<b>Water Heaters</b>	1	1
<b>Add Fixtures</b>	0	0
<b>Total</b>	4	7

**Accommodations**

<b>Bedrooms</b>	2
<b>Living Rooms</b>	0
<b>Dining Rooms</b>	0
<b>Family Rooms</b>	0
<b>Total Rooms</b>	6

**Heat Type**

Central Warm Air



**Specialty Plumbing**

Description	Count	Value

**Cost Ladder**

Floor Constr	Base	Finish	Value	Totals
1 1Fr	1140	1140	\$87,400	
2				
3				
4				
1/4				
1/2				
3/4				
Attic				
Bsmt				
Crawl	1140	0	\$6,300	
Slab				

**Total Base** \$93,700

**Adjustments 1 Row Type Adj. x 1.00** \$93,700

Unfin Int (-)		\$0
Ex Liv Units (+)		\$0
Rec Room (+)		\$0
Loft (+)		\$0
Fireplace (+)		\$0
No Heating (-)		\$0
A/C (+)	1:1140	\$3,100
No Elec (-)		\$0
Plumbing (+ / -)	7 - 5 = 2 x \$800	\$1,600
Spec Plumb (+)		\$0
Elevator (+)		\$0

**Sub-Total, One Unit** \$98,400

**Sub-Total, 1 Units**

Exterior Features (+)	\$10,200	\$108,600
Garages (+) 0 sqft	\$0	\$108,600
Quality and Design Factor (Grade)		0.85
Location Multiplier		0.92
<b>Replacement Cost</b>		<b>\$84,925</b>

**Summary of Improvements**

Description	Res Eligibl	Story Height	Construction	Grade	Year Built	Eff Year	Eff Co Age nd	Base Rate	LCM	Adj Rate	Size	RCN	Norm Dep	Remain. Value	Abn Obs	PC Nbhd	Mrkt	Improv Value
1: Single-Family	100%	1	Wood Frame	D+1	1945	1970	53 A		0.92		1,140 sqft	\$84,925	45%	\$46,710	0%	100%	2.050 1.0000	\$95,800
2: Detached Garage	100%	1	Wood Frame	D+2	1945	1973	50 A	\$28.90	0.92	\$23.93	20'x20'	\$18,186	40%	\$10,910	0%	100%	2.050 1.0000	\$22,400



# METZGER ONLINE BIDDING INSTRUCTIONS

## Create an Account:

- Go to bidmetzger.com - *This will take you to all Metzger Online Auctions that are open for bidding*
- Click on Login/Register at the top of the page
  - Click the green "Register" button
  - Choose username
  - Enter your password
  - Fill in your Name, Email, Phone Number, Address, City, State, and Zip Code
  - Click on Next Step
  - Click the empty box to Agree to the Auction Terms and Conditions
  - Click "Submit"

***You are now ready to choose the Auction you want to bid in!***

## To be approved to bid in a specific auction, follow these easy steps:

- Click "Enter Auction" on the Auction you want to bid in
- Then Click the green "Register for Auction" button
- This will ask you to enter a payment method. You **MUST** enter a debit/charge card in order to bid.
  - **This card will be charged \$1.00 to make sure it is a valid card; this fee will fall off your account after a couple days.**
  - **We WILL NOT charge your card if you are the winning bidder**
  - **IF YOU ARE THE WINNING BIDDER YOU MUST CALL THE OFFICE IMMEDIATELY: 260.982.0238 TO ARRANGE SIGNING PURCHASE DOCS & SUBMITTING EARNEST MONEY**
- Click the blue "Agree to Terms and Add Credit Card" button

***You are now ready to Bid in that specific auction!***

***If You Are the Winning Bidder You Must Call The Office Immediately: 260.982.0238 To Arrange Signing Purchase Docs & Submitting Earnest Money***

If you are dormant, the site will log you out for your protection. If this happens, Click on Login/Register at the top of the page, enter your email and password and click the green "Login" button and enter your information.

***Happy Bidding!***

**Please let us know if you have any questions that we can help with  
260.982.0238 or info@metzgerauction.com**

*...Generation after Generation*



**Metzger**  
Property Services, LLC

Farm Sales • Real Estate • Auctions • Appraisals

**260-982-0238**

**WWW.METZGERAUCTION.COM**