

Real Estate Bidder's Packet March 20, 2018



859 Green Drive Coshocton, OH 43812

Tim Lile, CAI - Auctioneer

 $Tim Lile Auctioneer @\,gmail.com$

(937)689-1846

Ohio's largest firm Specializing in the Sale of Real Estate at Public Auction



Auction Bank-Owned Real Estate

Minimum Bid ONLY \$90,000!

Live Onsite Bidding
Tuesday, March 20th @ 11:00am
(Internet Bidding Ends @ 11:30am)

859 Green Drive Coshocton, Ohio 43812

Tax Appraised @ \$210,000+ ~ Minimum Bid ONLY \$90,000!



Internet Bidding Available @ www.OhioRealEstateAuctions.com

PROPERTY DESCRIPTION: +/-2,628 SF, 2-Story Colonial, 4 Bedroom, 3 Bath home on 1.4086 Acres Lot. Home was built in 1999 and includes a full basement, oversized 2-car attached garage and wood deck.

COSHOCTON COUNTY PID: 0430000604507 **ANNUAL TAXES**: \$3,876.09

INSPECTIONS: Tuesday, March 13th From 6pm to 7pm

Saturday, March 17th From 10:00am to 11:00am

& 1 hour prior to auction

<u>TERMS</u>: Property sells subject to minimum bid of ONY \$90,000. As-is with no contingencies for financing, inspections or otherwise. All desired inspections should be completed prior to auction during open inspection times. 10% Buyer's Premium will be added to winning bid to establish final contract selling price. Short tax proration. Buyer pays all closing costs. **Deposit and Closing:** Successful bidder will be required to deposit 10% of the total contract price on auction day. Close on or before April 21, 2018 through M & M Title Company.

Realtor Participation: Commission available to Ohio Licensee representing a successful bidder who closes on transaction. To collect a commission, Realtor's must: 1) Register your bidder no less than 48 hours prior to auction & prior to client's online registration if bidding online; 2) Accompany your client to a scheduled Inspection or conduct a private showing; 3) Guide buyer to closing.

Tim Lile, CAI – Auctioneer; (937)689-1846; timlileauctioneer@gmail.com Bid NOW @ www.OhioRealEstateAuctions.com

Disclaimer: Information contained herein was obtained from sources deemed reliable. However, neither Ohio Real Estate Auctions, LLC, Auctioneers, nor their agents will be responsible for any errors or omissions regarding information provided by same. Announcements made at the auction will take precedence over written material or any other statements made prior to the auction. Buyers should carefully verify all information and make their own decision as to the accuracy thereof before relying on same.

Profile

Parcel: 0430000604507 Land Use Code: R - SINGLE FAMILY, O-9.99 AC

Alternate ID:

Map Routing: 015116 Address: 859 GREEN DR **NBHD:** 00715

Owner Details: PEOPLES BANK Class: RESIDENTIAL

Land Acres: MAP **Owner Address:** 138 PUTNAM STREET

Street/Road: **PAVED-LIGHT** Topography: **BELOW STREET**

ALL PUBLIC

MARIETTA, OH 45750 **Utilities**

Description: PT LOT 14

**MOWING ASSESSMENT \$95.00 + \$.95 FEE

Value Summary

Land Value: Assessed Land \$17,750.00 \$50,700.00 **Building Value: Assessed Building** \$155,410.00 \$54,390.00 **Total Value:** \$206,110.00 **Assessed Total** \$72,140.00

Primary Residential Card

3 Card: 1 Half Bath: 0 **Full Baths** Stories: 2 **Square Feet:** 2628 Addn'l Fixed 2 Fuel: GAS Grade: C+ **Construct:**

Style: **COLONIAL** Heating: CENTRAL AIR CONDI Cond (CDU): **GD-GOOD**

Year Built: 1999 **Total FIXT:** Attic: NONE 11 Year Remod. **Bedrooms:** 4 Remod Bath/Kitch: NO/NO

FULL Total Rooms: 7 **Basement:** Ext. Material: ALUMINUM/VINYL

Family Rooms: 1 Int vs Ext Condition SAME

Full Bath:

Legal Description

Legal Desc PT LOT 14

Leg Desc 2 **MOWING ASSESSMENT \$95.00 + \$.95 FEE 2017**

Legal Desc 3

Land

Line No Tax Year Code **Type Acres** 2018 HOMESITE 1 A LTYPE 1 UNDEVELOPED/R A LTYPE 2 2018 .4086

ESIDUAL

Commercial

Card **Year Built Building Number**

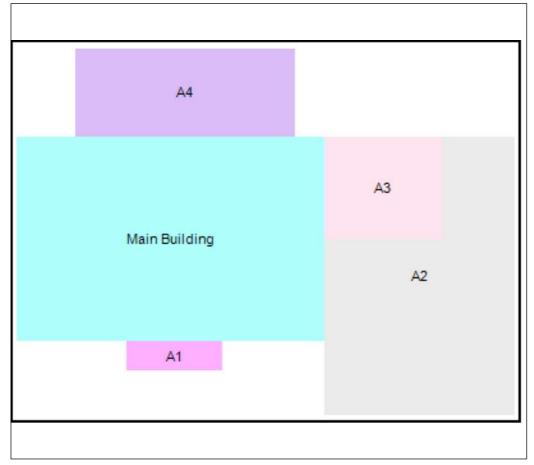
Out Building

Year Built Eff. Year Area Size Condition Code

Sales History

Date	Туре	Grantor	Source	Validity	Amount
1997-MAR-03	LAND ONLY		4		\$30,000
2002-APR-01	LAND AND	POWELSON LYNN E JR	4	0	\$180,000
2017-DEC-13	LAND AND	RAMSEY S BRENT &	4		\$110,000

SKETCH



Sketch

0 Main Building 1176 Sq. Ft. 1 A1 - 11/10:OFP OPEN FRAME PORCH/1SFR FRAME ADDN 52 Sq. Ft. 2 A2 - 13:F GAR FRAME GARAGE 764 Sq. Ft. 3 A3 - 50/10:UNF BASEMENT/1SFR FRAME ADDN 224 Sq. Ft. 4 A4 - 31:WDDK WOOD DECKS 360 Sq. Ft.

Uniform Residential Appraisal Report

1261049 File # VLOH-0007218

	The purpose of this summary appraisal rep	ort is to provid	de the lender/client with an ac	ccurate, and adequately	supported, opinion	n of the ma	arket value	of the subject pro	operty.
	Property Address 859 Green Dr			City Coshocton				Zip Code 43812	, ,
	Borrower S Brent & Mandy Ramsey		Owner of Public Record	S Brent & Mandy Ran	nsev		nty Coshoc		
		Coatic - 4	Owner or rability flooding	o Dieni & Mandy Ran	юсу	Out	y Cusnoc	IOI I	
		Section 1		Tay Voor		D.E.	Toyoo ¢ -		
	Assessor's Parcel # 0430000604507			Tax Year 2016			Taxes \$ 3		
占	Neighborhood Name Coshocton Corp			Map Reference 187			sus Tract 9		
SUBJECT	Occupant Owner Tenant X Va		Special Assessments \$	6	PUD	HOA \$ 0	L	per year pe	r month
19	Property Rights Appraised X Fee Simple	Leasehold	d Other (describe)						
Ø	Assignment Type Purchase Transaction	Refinan	nce Transaction X Other (de	escribe) Collections, D	efault, Foreclosure, 0	Or Loss Mitiga	ation		
	Lender/Client Peoples Bank National Associ	iation	Address 138 Putna	am St, Marietta, OH 4575	0	-			
	Is the subject property currently offered for sale						Π,	res 🔀 No	
	Report data source(s) used, offering price(s), ar		The subject property is not curre			I for sale in th			
	twelve months prior to the effective date of this a		The subject property is not curre	chay offered for sale and t	nas not been onered	i ioi sale iii ai	C NEOTH (E)	WILO CYSICIII III IIIC	
=			ect purchase transaction. Explain	the results of the analysi	s of the contract for	sale or why t	the analysis	was not	
	performed.	Jule for the Juby	joot paronaso transaction. Explain	the results of the unarysi	3 OF THE CONTRACT FOR	Said of Wily	ino analysis	was not	
L									
CONTRACT	Contract Drice C	ntro at	le the property celler th	a aumar of nublic record	0	□ No. Doto (`auraa(a)		
잍	Contract Price \$ Date of Co			ne owner of public record		No Data S	ource(s)		
Š	Is there any financial assistance (loan charges,			, etc.) to be paid by any p	party on behalf of the	e borrower?		Yes	No
ၓ	If Yes, report the total dollar amount and describ	oe the items to be	e paid.						
	Note: Race and the racial composition of the	e neighborhood	are not appraisal factors.						
	Neighborhood Characteristics			Housing Trends		One-Unit H	lousing	Present Land U	Ise %
	<u> </u>			Stable	Declining	PRICE	AGE	One-Unit	
			Property Values Increasing						55 %
ō	Built-Up Over 75% 🔀 25-75%	= -	Demand/Supply Shortage	In Balance	- '''	\$ (000)	(yrs)	2-4 Unit	%
8	Growth 🔛 Rapid 🔀 Stable 📗	_ Slow N	Marketing Time Under 3 mt	ths 🔀 3-6 mths 🗌	Over 6 mths	30 Low	4	Multi-Family	5 %
E	Neighborhood Roundaries The Colling	perty's neighborh	hood is bound by Chestnut St to the	e North, Morgan Run Rd	to the East,	400 High	134	Commercial	15 %
BOR	7th St to the West, and State Route 83 to the So	outh.				90 Pred	40	Other	25 %
		perty is located in	n a suburban area that is within an	acceptable distance to so	chools, places of emi	olovment, and	shopping a	eas. The neighborh	nood
뜶	has average market appeal and effectively meet								
z	nas average market appear and encouvery mee	acstrictic expect	ations of parenasers in the price re	unge.					
	Market Conditions (including support for the abo	ove conclusions)			. 2.11. 1			1 11	
	, , , , , ,			tgage funding is readily av					
	are not currently necessary. Conventional finan	cing is readily ava	ailable at rates purchasers conside	r attractive. Local market	conditions constitute	a healthy ov	erall, supply	demand relationsh	ip
_	<u> </u>								
	Dimensions Survey Not Provided		Area 1.41 ac		Irregular-SeeGISN	1ap	View N;F	Res;	
	Specific Zoning Classification R1		Zoning Description C						
	Zoning Compliance 🔀 Legal 🗌 Legal No	nconforming (Gra	andfathered Use) 🔲 No Zonir	ng 🔲 Illegal (describe)					
	Is the highest and best use of subject property a	as improved (or a	as proposed per plans and specific	cations) the present use?	X Ye	es No	If No, des	cribe	
	Utilities Public Other (describe)		Public Other (de	escribe)	Off-site Improver	ments - Type		Public Pri	vate
ш	Flectricity X	W	/ater 🔀 🗌	,	Street Asphalt	//		×	7
E	Gas		anitary Sewer 🔀		Alley None				_
	FEMA Special Flood Hazard Area Yes		MA Flood Zone X	FEMA Map # 390310			FEMA Map	Date 03/02/2010	
	Are the utilities and off-site improvements typical			No If No, describe	C0215C		I LIVIA IVIAP	Date 03/02/2010	
					ata \0	□ Vaa	No.	If Van danariha	
	Are there any adverse site conditions or externa					Yes		If Yes, describe	
	No adverse easements or encroachments were	noted which woul	ld materially affect market value. I	No hazardous wastes, or	toxic substance are	known to exis	t on or in the	immediate vicinity of	of the
	subject property.								
	<u> </u>								
	General Description								
	Gonoral Booon phon		Foundation	Exterior Description	materials/c	ondition Ir	iterior	materials/co	ondition
		Concrete S			-	_		•	ondition
	Units One One with Accessory Unit	☐ Concrete S	Slab Crawl Space		PouredConcrete/Av	vg Fl	oors alls	Carpet/Vinyl/Avg-F	=
	Units One One with Accessory Unit # of Stories 2	X Full Basem	Slab Crawl Space nent Partial Basement	Foundation Walls Exterior Walls	PouredConcrete/Av Vinyl/Average	vg Fl	oors 'alls	Carpet/Vinyl/Avg-F Drywall/Average-F	=
	Units ☐ One with Accessory Unit # of Stories 2 Type ☐ Det. ☐ Att. ☐ S-Det./End Unit	Full Basem Basement Area	Slab Crawl Space nent Partial Basement a 1,320 sq.ft.	Foundation Walls Exterior Walls Roof Surface	PouredConcrete/Av Vinyl/Average Shingle/Average	vg Flow	oors alls im/Finish	Carpet/Vinyl/Avg-F Drywall/Average-F Wood/Average	:
	Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const	Basement Area Basement Finis	Crawl Space Partial Basement Partial Basement A	Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts	PouredConcrete/Av Vinyl/Average Shingle/Average Metal/Average	vg Flow W Tr	oors alls im/Finish ath Floor	Carpet/Vinyl/Avg-F Drywall/Average-F Wood/Average Vinyl/Carp/Averag	:
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Uniform Residential Appraisal Report

1261049 File # VLOH-0007218

There are 7 comparable	e properties currently	offered for sale in	the subject neighborh	ood ranging in pric	ce from \$ _{134,900}	to\$ _{165,}	. 000	
There are 11 comparable	e sales in the subjec	t neighborhood within	the past twelve mont	hs ranging in sale	price from \$ 140,000	to \$ 1	69,900	
FEATURE	SUBJECT	COMPARAE	SLE SALE # 1	COMPAR	ABLE SALE # 2	COMPARABI	LE SALE # 3	
Address 859 Green Dr		1660 Sleepy Hollow D	ır	1720 Flint Ln		2044 Atwood Ter		
Coshocton, OH 43812		Coshocton, OH 43812	2	Coshocton, OH 438	12	Coshocton, OH 43812		
Proximity to Subject	•	0.75 miles S		1.01 miles S		0.89 miles SE		
Sale Price	\$	Φ 4	\$ 167,500		\$ 140,000		\$ 165,000	
Sale Price/Gross Liv. Area	\$ sq.ft	*****		\$ 69.93 SQ		\$ 80.57 sq.ft.		
Data Source(s)		NEOHREX#3852317;		NEOHREX#375286		NEOHREX#3759286;[
Verification Source(s) VALUE ADJUSTMENTS	DESCRIPTION	CoshoctonCoAuditor/ DESCRIPTION	+(-) \$ Adjustment	AppraiserForSale/A DESCRIPTION	ud/Broker/Insp +(-) \$ Adjustment	CoshoctonCoAuditor/E DESCRIPTION	+ (-) \$ Adjustment	
Sales or Financing	DESCRIPTION		+(-) \$ Aujustinent		+(-) \$ AUJUSTITIETT		+ (-) \$ Aujusunent	
Concessions		ArmLth Cash;0		ArmLth FHA;2000		ArmLth Conv;0		
Date of Sale/Time		s04/17;c03/17		s03/17;c03/17		s10/16;c09/16		
Location	N;Res;	N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	1.41 ac	1.04 ac	0	8466 sf	+2 400	19297 sf	+1,900	
View	N;Res;	N;Res;		N;Res;	12,400	N;Res;	11,500	
Design (Style)	DT2;Colonial	DT1;Ranch	0	DT1;Ranch		DT1;Bi-Level	0	
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	18	53	0	29	C	43	0	
Condition	C4	C4		C4		C3	-15,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Batl	18 +2,000		+2,000	
Room Count	8 4 3.0	9 4 2.1	+2,000	6 3 2.0	+4,000	7 3 2.0	+4,000	
Gross Living Area	2,422 sq.ft	2,730 sq.ft.					+7,500	
Basement & Finished	1320sf660sfwo	1500sf1108sfwo		2002sf500sfin	-3,400		-900	
Rooms Below Grade	1rr0br0.1ba1o	1rr0br0.1ba3o	-4,500	0rr1br0.0ba0o	+1,500	1rr0br0.0ba1o	-500	
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	Fwa/Ca	Fwa/Ca		Fwa/Ca		Fwa/Ca		
Energy Efficient Items	Thermo Equipped	Thermo Equipped		Thermo Equipped		Thermo Equipped		
Garage/Carport	2ga4dw	2ga4dw		2ga3dw	C	2gbi3dw	0	
Porch/Patio/Deck	CvrdPorch/Wdk	Cv&UcPrchs/Wdks	0	Cvd&UncPorches	C	Un&EncPrchs/Wdk	0	
Deferred Maintenance	SeePhotoAddenda	Superior	-1,000	Superior	-1,000	Superior	-1,000	
Net Adjustment (Total)		<u></u> + X -	\$ -10,600		10,000		\$ -2,000	
Adjusted Sale Price		Net Adj. 6.3 %		Net Adj. 9.9		Net Adj. 1.2 %		
of Comparables		Gross Adj. 8.7 %		Gross Adj. 16.2	% \$ 153,900	Gross Adj. 19.9 %	\$ 163,000	
I 🔀 did 🗌 did not research t	he sale or transfer hist	ory of the subject prope	erty and comparable sale	es. If not, explain				
My received	ant rayon any print and	no or transfers of the o	hinat avanastı far tha th	raa vaara ariar ta tha	affective data of this can	rainal		
		es or transfers of the su	ibject property for the th	ree years prior to the	effective date of this app	raisai.		
	unty Auditor's Records	ne or transfers of the or	amparable calce for the	year prior to the date	of sale of the comparable	n cala		
2		to di tianontio di tile di	Jiliparable Sales for the	year prior to the date	or sale or the comparable	saic.		
Report the results of the research a	unty Auditor's Records	r cale or transfer histor	v of the cubiect property	and comparable cal	es (report additional prior	calec on nage 3)		
ITEM		UBJECT UMINICI INSTOL	COMPARABLE S.		COMPARABLE SALE #		RABLE SALE #3	
Date of Prior Sale/Transfer	-	ODULUT	OOMI ANABLE O	ALL # I	OOWII ATTABLE OALL #	Z OOWII A	TIADLE OALL #0	
Price of Prior Sale/Transfer								
Data Source(s)	Coshocton Audi	tor's Pacords	Coshocton Auditor's Re	cords Cost	nocton Auditor's Records	Coshocton Aud	ditor's Pacords	
Effective Date of Data Source(s)	08/30/2017		08/30/2017			08/30/2017	and a moonida	
Analysis of prior sale or transfer hi		·						
sales in the past three years other			THE	no mown agree	or oare or option, or it	g on and dubject of a	, _, and computable	
Summary of Sales Comparison Ap	proach Compar	ables utilized are consid	lered to be the most per	tinent sales in the su	bject property's market are	ea. It is necessary to exc	eed 30% variance in	
age for the most recent and approp	oriate sales available. A	II value affecting dissim	ilarities were adjusted a	ccording to market re	action extracted from pair	ed sales analysis. Comp	parables are	
analyzed in this report that closed of	over 6 months from the	effective date are relial	ole and current indicators	s of the subject's mar	ket value. The dated sales	s depict price stability ov	er the last year in	
the subject's marketing area. A rel	iable indicator of value	being over 6 months old	d and exceeding 30% va	riance in age has no	adverse affect on marketa	ability and is typical for th	ne area in which	
few properties transfer each year a	nd even fewer similar t	o the subject property.	Comparable sales #1 & #	#2 were given the mo	st consideration in the fina	al estimate of value due	to their recent dates	
of sale. The subject property's bath	room count is not brac	keted by the most recer	nt and appropriate sales	available, the variand	ce is minimal and has no a	dverse effect on market	ability. The	
bathroom adjustment has been ext	racted from dated and	less similar sales.						
Indicated Value by Sales Comparison Approach \$ 159,000								
Indicated Value by: Sales Comp	Indicated Value by: Sales Comparison Approach \$ 159,000 Cost Approach (if developed) \$ 200,600 Income Approach (if developed) \$							
The Income Approach was not use	d due to a lack of suffic	ient number of single fa	mily homes which were	on the rental market	and subsequently sold. Do	ue to the age of the impr	ovements, the	
Reproduction Approach was deem	ed an unreliable indicat	or of value for the home	e. The Direct Sales Anal	ysis is deemed to be	the only appropriate indic	ator of market value.		
1								
This appraisal is made 🔀 "as i					hypothetical condition th			
			• •		epairs or alterations hav	e been completed, or	subject to the	
following required inspection bas	seu on the extraordin	ary assumption that t	HE CUHUITION OF DETICIE	ncy uoes not requ	ie aiteration or repair:			
Racad on a complete visual								
	inspection of the	interior and exterior	areas of the cubic	ct nronerty defin	ed scope of work of	atement of accument	ions and limiting	
conditions, and appraiser's c	inspection of the ertification, my (ou	interior and exterior r) opinion of the m	areas of the subje	ct property, defin ned, of the real	ed scope of work, st property that is the	atement of assumpt subject of this repo	ions and limiting	

Uniform Residential Appraisal Report

1261049 File # VLOH-0007218

	FEATURE		SUBJE	CT	COMPARABLE SA		SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6						
	Address 859 Green Dr					1837 Buena Vista Dr				828 Green Dr							
	Coshocton, OH 43812					Coshocton, OH 43812 0.78 miles SE				Coshocton, OH 43812							
	Proximity to Subject Sale Price	0			0.78 m	niles SE		ŝ			03 miles SE		\$ 154.900				\$
		\$		sq.ft.	¢		caft	þ	138,500	\$		- ca ft	\$ 154,900	\$		sq.ft.	þ
	Data Source(s)	φ		δų.ii.			23 sq.ft.			-		sq.ft.		Ψ		δ γ. 1ι.	
	Verification Source(s)						801363;			\Box	EOHREX#39						
	VALUE ADJUSTMENTS	Г	DESCRIPT	LIUN		SCRIP			+(-) \$ Adjustment	C	DESCRIPTI		Broker/Ext-Insp +(-) \$ Adjustment	DI	SCRIPT	ION	+(-) \$ Adjustment
	Sales or Financing)LOOI III	11011	ArmLtl		11011	H	i () \$ riajaoanone	1:	sting		-7,700		-001111111	1011	i () \$ riajaoanone
	Concessions				Conv;				0		sung		-7,700	1			
	Date of Sale/Time					3;c06/16	ŝ	T		-	ctive						
_	Location	N;Re	es;		N;Res		-			$\overline{}$;Res;						
헣	Leasehold/Fee Simple	Fee S	Simple		Fee Si	mple				Fe	ee Simple						
õ	Site	1.41	ac		1.26 a	С		L	0	1.	32 ac		()			
₽	View	N;Re	es;		N;Res	;		_		N	;Res;						
SALES COMPARISON APPROACH	Design (Style)		Colonial			olonial		_			T2;Colonial						
ဋ	Quality of Construction	Q4			Q4			-		Q							
ž	Actual Age	18			38			\vdash	0	18							
8	Condition Above Grade	C4	I Bdrms.	Baths	C4 Total	Bdrms	. Baths	\vdash		С	otal Bdrms.	Baths		Total	Bdrms.	Baths	
ပ	Room Count	8	4	3.0	9	5	2.1	\vdash	-2,000 +2,000	ľ	6 3	2.1	+2,000		Duillio.	Dauis	
٣	Gross Living Area	-		2 sq.ft.	9		30 sq.ft.	H	+7,200	t		sq.ft.	+3,800			sq.ft.	
တ်	Basement & Finished	1320	sf660sfw		0sf	2,00	JJ 34111	\vdash		94	2,230 40sf0sfin	4	+1,900			-4	
	Rooms Below Grade		or0.1ba1c						+6,500				+6,600				
	Functional Utility	Avera			Avera	ge			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	A	verage		.,,==-				
	Heating/Cooling	Fwa/			Fwa/C				-	П	wa/Ca						
	Energy Efficient Items	Then	mo Equip	ped	Therm	o Equip	pped	L		TI	hermo Equipp	oed					
	Garage/Carport	2ga4	dw		2ga4d	w		L		20	ga4dw						
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	Net Adjustment (Total)				×	+	П-	\$	19,300		X +	٦-	\$ 8,600] + [٦.	\$
	Adjusted Sale Price				Net Ac		13.9 %	_	10,000		et Adj.	5.6 %	5,100	Net A		%	
	of Comparables				Gross	Adj.	18.3 %	\$	157,800	G	ross Adj.	15.5 %	\$ 163,500	Gross	Adj.	%	\$
	Report the results of the research a	and an	nalysis of			r transf	er histor	of '									
	ITEM			SL	JBJECT				COMPARABLE SA	LE	# 4	C	OMPARABLE SALE #	5	(OMPAF	ABLE SALE # 6
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer							_		_							
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SALE HISTORY	Analysis of prior sale or transfer his	story			perty ar	nd com						00/00/2			-		
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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.)

Pro	perty Address:	859 Green Drive,	Coshocton, Ohio 43812				
Buy	yer(s):						
Sell	ler(s):	Peoples Bar	nk by Paul J. Gray				
	I. TRANSACTION	INVOLVING TWO AC	GENTS IN TWO DIFFERE	NT BROKERAGES			
The	e buyer will be represented by	AGENT(S)	, ai	ndBROKERAGE	·		
The	e seller will be represented by	AGENT(S)	, ar	dBROKERAGE	·		
If to	II. TRANSACT wo agents in the real estate brokerag resent both the buyer and the seller,	e	O AGENTS IN THE SAMI	E BROKERAGE			
	Agent(s)	ker and managers will be	wor wor "dual agents", which is furth	k(s) for the seller. Unless person er explained on the back of this for	orm.		
	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 expla on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all partie confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transact has a personal, family or business relationship with either the buyer or seller. <i>If such a relationship does exist, explain:</i>						
Age	ent(s) Tim Lile		G ONLY ONE REAL ESTA		will		
	be "dual agents" representing both this form. As dual agents they will information. Unless indicated belo personal, family or business relation	maintain a neutral position w, neither the agent(s) no	on in the transaction and they or the brokerage acting as a du	will protect all parties' confident all agent in this transaction has a	ial		
V	represent only the (check one) s se represent his/her own best interest.				grees to		
		C	CONSENT				
	I (we) consent to the above relation (we) acknowledge reading the info			ere is a dual agency in this transa f this form. 2/20/2018			
	BUYER/TENANT	DATE		DATE	_		
	DI IVED/TENANT	DATE	SELLEP/LANDLOPD	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, 20th Floor
Columbus, OH 43215-6133
(614) 466-4100



Page 2 of 2 Effective 01/01/05

CONSUMER GUIDE TO AGENCY RELATIONSHIPS



We are pleased you have selected **Ohio Real Estate Auctions LLC** to help you with your real estate needs. Whether you are selling, buying or leasing real estate, **Ohio Real Estate Auctions LLC** 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 website 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 "subagency" 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 Ohio Real Estate Auctions LLC

Ohio Real Estate Auctions LLC 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 Ohio Real Estate Auctions LLC 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. **Ohio Real Estate Auctions LLC** 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 **Ohio Real Estate Auctions LLC** 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 **Ohio Real Estate Auctions LLC** has listed. In that instance **Ohio Real Estate Auctions LLC** 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 **Ohio Real Estate Auctions LLC**) lists property for sale it also cooperates with, and offers compensation to, other brokerages that represent buyers. **Ohio Real Estate Auctions LLC** 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 **Ohio Real Estate Auctions LLC** 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 **Ohio Real Estate Auctions LLC** will be representing your interests. When acting as a buyer's agent, **Ohio Real Estate Auctions LLC** 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.

Paul J. Gray			
Name	(Please Print)	Name	(Please Print)
DocuSigned by:			
Paul J. Gray	2/20/2018		
C90C8533CDAB4D5	Date	Signature	Date



OhioRealEstateAuctions

Ohio Real Estate Auctions, LLC CONTRACT TO PURCHASE AT PUBLIC AUCTION

(This is a legally binding contract. If not understood, seek legal advice. For real estate advice, consult your Realtor)

DATE: March 20, 2018

1. **PROPERTY DESCRIPTION:** The undersigned Purchaser agrees to purchase from the undersigned Owner (Seller) through *Ohio Real Estate Auctions*, *LLC*, (Broker), the following described real estate in <u>Meigs</u> County, OH and more commonly known as:

859 Green Drive, Coshocton, Ohio 43812; Coshocton County PID: 0430000604507

2.	PRICE AND DEPOSIT: Purchaser agrees to pay the High Bid Amount of \$ plus a 10% Buyer Premium of \$
	for a Total Contract Price of \$ for the subject Real Estate. A Non-Refundable Down Payment of \$
	(10% of Total Contract Price) is to be paid to & deposited by Escrow Agent upon acceptance and applied toward the Total Contract Price at closing.
	In the event this transaction does not close for any reason other than non-marketable title or as otherwise agreed by ALL parties, Purchaser agrees that the
	Down Payment shall be disbursed by Escrow Agent as provided for in paragraph 5 below, UNLESS Escrow Agent & Broker are previously notified in
	writing by purchaser that litigation has been filed with a Court of Competent Jurisdiction (a copy of the filing must be attached).
3.	BALANCE & CLOSING: The balance of the Total Contract Price shall be paid in the form required by Escrow Agent on or before 11 January 2018.
	The closing date shall be automatically extended up to 30 days if Auctioneer deems necessary without penalty to the Seller.
4.	Transaction will close through: M&M Title Co; 7925 Paragon Road, Dayton, Oh. 45459; (937)434-7366; Tyna Brown; tbrown@mmtitle.com
5.	OBTAINING FINANCING: This purchase is not contingent upon the Purchaser obtaining financing. There are no buyer contingencies.
6.	BINDING OBLIGATION: Purchaser is buying the property As-Is, Where-Is and Without Recourse. If Purchaser fails to close for any reason
	whatsoever, except a non-marketable title, Purchaser voluntarily agrees to forfeit entire down payment and may be held liable to Seller for any deficiency,
	plus court costs and reasonable legal fees, resulting from any subsequent resale of the property. Time is of the essence and this is an irrevocable offer to
	purchase, with no contingencies. In the event Purchaser fails to perform according to the terms of this contract, the down payment shall be forfeited as
	partial liquidated damages, and not as a penalty, without affecting any of Seller's further remedies. Either party may demand specific performance of this
	agreement.
7.	OWNER'S CERTIFICATION: Seller(s) certifies to Purchaser that, to the best of Seller's knowledge: (A) there are no undisclosed latent defects; (B)
	there are no pending orders or ordinances or resolutions that have been enacted or adopted authorizing work or improvements for which the Real Estate
	may be assessed, except
	(C) there are no City, County or State orders that have been served upon Seller(s) requiring work to be done or improvements to be made which have not
	been performed, except
	Inspections regarding habitability and use of the Real Estate shall be the responsibility of the Purchaser. All Inspections must be completed prior to
	Auction. PURCHASER IS RELYING SOLEY UPON HIS EXAMINATIONS OF THE REAL ESTATE, AND THE SELLER'S CERTIFICATION
	HEREIN FOR ITS PHYSICAL CONDITION AND CHARACTER, AND NOT UPON ANY REPRESENTATION BY THE AUCTIONEERS/BROKER
	INVOLVED, WHO SHALL NOT BE RESPONSIBLE FOR ANY DEFECTS IN THE REAL ESTATE.
8.	INDEMNITY: Seller and Purchaser recognize that the AUCTIONEERS/BROKER are relying on information provided by Seller or his/her agents in
	connection with the Real Estate, and agree to indemnify and hold harmless the Auctioneers/Broker, their agents and employees, from any claims, demands,
	damages, suits, liabilities, costs and expenses (including reasonable legal fees) arising out of any misrepresentation or concealment of facts by Seller or

Closing, except restrictions and easements of record and except the following assessments (certified or otherwise): of record.

CONVEYANCE AND CLOSING: Seller shall convey marketable title to the Real Estate by **General Warranty** deed with release of dower right, if any, AND SUBJECT TO THE RIGHTS OF THE TENANTS, if any, under existing leases and State Law. Title shall be free and unencumbered as of

his/her agents.

10.	CONDITION OF IMPROVEMENTS: The risk of destruction or substantial damage by fire or Act of God prior to delivery of deed is assumed by
	Seller. Seller agrees that on possession, the Real Estate shall be in the same condition as it is on the date of this contract, except for ordinary wear an
	tear. If the Real Estate should be damaged or destroyed by fire or other casualty and if, prior to Closing, the real Estate shall not be repaired or restore
	by and at the Sellers expense, to a condition as good as it was prior to the damage or destruction, then Purchaser, at his option, may terminate this contract
	by written notice to Seller and the Down Payment Shall be returned to Purchaser. While this contract is pending, Sellers shall not change any existing
	lease or enter into any new lease, nor make any substantial alterations or repairs without the consent of the Purchaser. In addition, the Purchaser also have
	an insurable interest in the property from date of this contract. Purchaser is hereby notified that insurance should be placed upon the property immediately
	to protect Purchasers' interest.
11.	DISCLOSURE: ☐ Buyer ☐ Seller - is a licensed Real Estate Broker or Sales Person.
12.	POSSESSION: Possession shall be given at closing subject to Tenants' Rights, with deed. (Until such date, Seller shall have the right of possession fre
	of rent, but shall pay for all utilities.) No work can be done on the property by the Purchaser until possession is given.
13.	AGENCY DISCLOSURE STATEMENT: Purchaser acknowledges having reviewed and signed the Agency Disclosure Statement.
14.	SOLE CONTRACT: The parties agree that this offer constitutes their entire agreement and that no oral or implied agreement exists. Any amendment
	to this offer shall be made in writing, signed by all parties, and copies shall be attached to all copies of the original offer. This offer shall be binding upo
	the parties, their heirs, administrators, executors, successors and assigns.
15.	TERMS : The property sells subject to minimum bid of \$90,000.
16.	\$ (10% of Total Contract Price) must be deposited by successful bidder upon Seller Confirmation as down payment
	by Cash or Check (presented with positive I.D). This non-refundable down payment will be applied to the Total Purchase Price at closing and will be
	held in trust by M & M Title Company as escrow agent.
17.	BUYER'S PREMIUM: A 10% Buyer Premium will be added to the high bid amount to determine the Total Contract Price to be paid by Purchaser.
18.	TAXES: Real Estate taxes will be prorated using the Short Proration Method. In this formula, Buyer will assume accrued taxes for a 6 month period of
	time in which the Seller owned the property.
19.	This property is being sold at Public Auction, without recourse. Personal on-site inspection/s of the property or properties is strongly recommended. The
	property will sell "as is, where is," with no warranty expressed or implied as to improvements, availability of utilities, zoning, or environmental an
	wetland issues. Information presented online and in all other marketing materials was obtained via sources deemed reliable. However, neither Ohio Rea
	Estate Auctions, LLC nor their agents will be responsible for any errors or omissions herein. Announcements made at the auction will take precedence
	over written material, advertisements, or any other oral statements made prior to the day of auction. Purchasers should carefully verify all items and mak
	their own decision as to the accuracy thereof before relying on same. Except in the case of an absolute auction, Auction Firm reserves the right to bid o
	behalf of the sellers. Auctioneer reserves the right to bid on behalf of himself at any auction. The Seller and Auctioneers/Broker reserve the right t
	preclude any person from bidding if there are any questions as to the person's credentials, fitness, etc.
20.	Auctioneers/Broker hereby acknowledge that they represent the Seller. An Agency Disclosure Statement must be signed by the Purchaser.
	Purchaser shall be responsible for all transfer taxes, recording fees, title search, and deed preparation. Seller is responsible for real estate tax prorate
	mortgage releases and guarantees to convey a good and marketable title. The Purchaser, Seller, split 50/50, is responsible for survey cost, if
	survey is required for a transfer. *Purchaser is responsible for all other costs associated with closing.
22.	By bidding, Purchaser agrees to waive their right to rescind this Contract to Purchase.
	Real Estate is sold through Ohio Real Estate Auctions, LLC.
	OTHER:

27. MAKE DEED TO : (print)			
Purchaser has read, fully und	erstands and approves the foregoin	g Contract To Pui	rchase and acknowledges receipt of a signed copy.
<u>Print</u>		<u>Sign</u>	<u>Date</u>
PURCHASER:			
PURCHASER:			
FULL ADDRESS:			
PHONE NUMBERS: Home:	Cell:		Email:
WITNESS:			
convey the Real Estate according to by Seller(s). Counteroffer shall become TIME on	the above terms and conditions, me null and void if not accepted in w. Seller acknowledges that Ag	Rejects said offer riting on or before gency Disclosure S	egoing offer and hereby: Accepts said offer and agree or, or Counteroffers according to the modifications initiation o'clock A.M. P.M. EASTERN STANDA tatement has been signed. agreed expenses as per the Auction Contract.
<u>Print</u>	1,7	<u>Sign</u>	<u>Date</u>
SELLER: Peoples Bank, NA by Paul J. C	irav		
SELLER:	-		
FULL ADDRESS: 138 Putnam Street, N	Iarrietta, Ohio 45750		
WITNESS:			
30. DEPOSIT RECEIPT: DATE: <u>Ma</u>	rch 20, 2018 Ohio Real Estate Au	ctions, LLC hereb	by acknowledges receipt of: \$
Cash Cashier's Check#		Check #	
Bank Name:	made payable to Ohio Rea	al Estate Auction	s & to be transferred to M & M Title as down paymen
accordance with the terms herein pro	ovided.		
31. BUYER BROKER COMPENSAT	TON: Co-Op Brokerage Name:		
	\$ X <u>1</u> %	ю́ \$	
CO-OP AGENT NAME	WINNING BID		CO-OP AGENT SIGNATURE
AGENT PHONE	AGEN	ΓEMAIL	



I have agreed to purchase the real estate located at:

Paragraph 2 states:

859 Green Drive, Coshocton, Ohio 43812

under the terms and conditions of the attached Contract to Purchase at Public Auction dated: March 20, 2018.

As part of this transaction I have made a down payment of money to <u>M & M Title Company</u> who will hold the money in Trust as Escrow Agent until closing.

I understand the funds I have provided <u>M & M Title Company</u> are to be applied to the Total Contract Price. However, in the event I do not close on this property on or before <u>April 19, 2018 at 5:00pm</u>, I irrevocably instruct <u>M & M Title Company</u> to disburse my down payment as required under paragraph 2 of the contract. UNLESS Escrow Agent & Broker are previously notified in writing by Purchaser that litigation has been filed with a Court of Competent Jurisdiction (a copy of the filing must be attached).

PRICE AND DEPOSIT: Purchaser agrees to pay the amount of th	ne High Bid of \$ plus the 10% Buyer Premiun
of \$ for a Total Contract Price of \$	for the Subject Real Estate. A Non-Refundable
title or as otherwise agreed by ALL parties, Purchaser agrees that the	for the Subject Real Estate. A Non-Refundable of Total Contract Price) is to be paid to & deposited by Escrow Agent upon the event this transaction does not close for any reason other than non-marketable e down payment shall be disbursed by Escrow Agent as provided for in paragraph in writing by Purchaser that litigation has been filed with a Court of Competen
* • · ·	struction from the Broker and the authority granted in this rect M & M Title Company to follow the instructions of the
Further, I agree to hold Broker & M & M I individuals or entities.	<u>Fitle Company</u> harmless for any such disbursements to any
I have reviewed the Contract to Purchase at Letter of Instruction and:	Public Auction dated March 20, 2018 and this Irrevocable
1. I understand the terms and conditions of	both documents. (Initial)
2. I have voluntarily executed these agreem	ents. (Initial)
3. I acknowledge this authorization and my payment being returned to me. (Initial)	direction to Escrow Agent may result in none of my down
	Dated:
Purchaser:	
Print:	Sign:
Witness:	
Print:	Sign: