

Property Packet



Dockers & Associates
Real Estate & Auction



ONLINE AUCTION

Great fixer-upper to flip or make it a rental property
3 BEDROOM / 2 BATH at 1734sf, lots of potential

320 E 1st ST., Newton, Kansas 67114

BIDDING BEGINS AUGUST 23th @ 12pm CST

BIDDING ENDS SEPTEMBER 4ST @ 7pm CST

Subject to seller approval. Seller has authorized the listing brokerage firm to submit any offers to seller prior to auction. In the event an offer is accepted, brokerage will withdraw the property and cancel the auction. Seller reserves the right to not accept an offer.

Agent Information

Steve Dockers

316-409-2512

Tammy Nowlton

316-993-3132

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Terms and Conditions

Terms and Conditions

Thank you for participating in today's auction. This auction is conducted by Dockers & Associates with Knowlton Group Real Estate and Auction ("Knowlton Group") on behalf of the property owner ("Seller"). The property being auctioned ("Real Estate") is described in the Contract for Purchase and Sale, available for inspection.

1. **Agreement to Terms:** By registering or bidding at this auction, you ("Bidder") agree to be bound by these Terms and Conditions, the auction announcements, and the Contract for Purchase and Sale.
2. **As-Is Sale:** The Real Estate is offered "as is, where is," with no contingencies for inspections and no warranties or representations from the Seller or Knowlton Group. Bidders must conduct their own due diligence and inspections prior to bidding.
3. **Warranties and Representations:** Any warranties or representations, if found to exist, are between the Seller and the Bidder. Knowlton Group is not responsible for their accuracy or for any descriptions of the Real Estate.
4. **Buyer's Premium:** A 10% buyer's premium or \$6,000.00 minimum (whichever is higher) will be added to the final bid to determine the total purchase price.
5. **No Financing Contingency:** The sale is not contingent upon the Bidder obtaining financing.
6. **Successful Bidder Requirements:** The successful bidder must immediately execute the Contract for Purchase and Sale and provide a non-refundable earnest money deposit in the form specified by Knowlton Group. The remaining balance is due in certified funds at closing, which must occur within 30 days of the auction or as otherwise agreed by the Seller and Bidder per auction terms.
7. **Auction Announcements:** Announcements made during the auction take precedence over any previous statements or printed material, including these Terms and Conditions.
8. **Bidder Acknowledgment:** By placing a bid, the Bidder acknowledges having read, understood, and agreed to these Terms and Conditions.
9. **Bidder Qualifications:** These Terms and Conditions protect the Seller's interests and do not create additional rights for the Bidder. Exceptions may be made at the discretion of the Seller or Knowlton Group.
10. **Irrevocable Offer:** A successful bid is an irrevocable offer to purchase the Real Estate. If the successful Bidder fails to execute the Contract for Purchase and Sale within 24 hours of

the auction close, Sale may collectively constitute an enforceable agreement under the statute of frauds.

11. **Bidding Liability:** Bidders must ensure their bids are noticed by Knowlton Group. Knowlton Group is not liable for missed, unacknowledged, or erroneous bids, and Bidders waive any related claims.
12. **Promotional Use:** Bidder authorizes Knowlton Group to use auction information, including the sale price, for promotional purposes.
13. **Broker/Agent Participation:** Brokers/agents must pre-register with Knowlton Group by 5 p.m. on the business day before the auction using the Broker Registration Form available on Broker's website or by emailing tammy@knowltongroupks.com.
14. **Agent Role:** Knowlton Group acts solely as the Seller's agent, not the Bidder's. Knowlton Group is not a party to any contract between the Seller and Bidder and is not liable for any damages related to the auction or the Contract for Purchase and Sale.
15. **Premises Liability:** Neither the Seller nor Knowlton Group, including their employees and agents, are liable for any damage or injury occurring on the Real Estate. Visitors assume all risks.
16. **Bidding Increments:** Knowlton Group has the right to set bidding increments.
17. **Bid Rejection:** Knowlton Group may reject or disqualify any bid believed to be fraudulent, illegitimate, or in violation of these Terms and Conditions or applicable law.
18. **Independent Bidding:** Bidders represent they are bidding on their own behalf, not on behalf of the Seller.
19. **Non-Discrimination:** The Real Estate is offered for sale without regard to race, color, religion, sex, handicap, familial status, or national origin.
20. **Binding Terms:** These Terms and Conditions bind the Bidder and their representatives, successors, and assigns.
21. **Severability:** If any provision is found invalid, the remaining provisions remain enforceable.
22. **Governing Law:** These Terms are governed by Kansas law. Exclusive jurisdiction for disputes lies in Sedgwick County District Court or the U.S. District Court in Wichita, Kansas.
23. **Account Security:** Bidders must provide accurate information when creating an online bidding account and maintain its security. Any compromise must be reported immediately to Knowlton Group.
24. **Online Bidding:** Bids placed online cannot be retracted. Knowlton Group is not liable for errors or issues with the online platform.

25. **Pre-Bidding:** Pre-bids are for convenience and are not considered active until the auction starts.
26. **Auction Extension:** Knowlton Group may extend the auction closing time due to issues with the online platform.
27. **Bidder Default:** If the successful Bidder fails to comply with their obligations, Knowlton Group may resell the Real Estate. The original Bidder remains liable for any resulting damages.
28. **Platform Use:** Bidders must not misuse the online platform or interfere with the auction or others' use of the platform.



Property Description

320 E 1st Street, Newton, Kansas 67114

Property Overview:

Welcome to a rare investment opportunity! Attention, Investors and Dreamers! Nestled in a beautiful neighborhood of Newton, this charming home is surrounded by well-kept, elegant residences. While it needs a bit of TLC, this property is your canvas for a blossoming investment! Whether you're envisioning a profitable flip, a cozy rental, or your forever home, this is a golden opportunity waiting to bloom. Don't miss out on this chance to cultivate something special!

Key Features:

- **Great investor flip**
- **3 bedroom**
- **2 bathroom**
- **Over 1700sf**
- **Lots of equity**
- **Could be an income producing opportunity for a rental**
- **Owner occupant for someone willing to fix it up**
- **Great neighborhood in Newton Kansas**

Additional Details:

- **Offering 3% buyer agent commission**
- **10% buyer premium, minimum \$6000.00 whichever is more**
- **\$5000 NON-refundable earnest money deposit, \$8000 if up to 60 day closing**

Summary:

This property is an opportunity to make money in real estate. Whether flipping or holding for income producing, this would be a great investment.

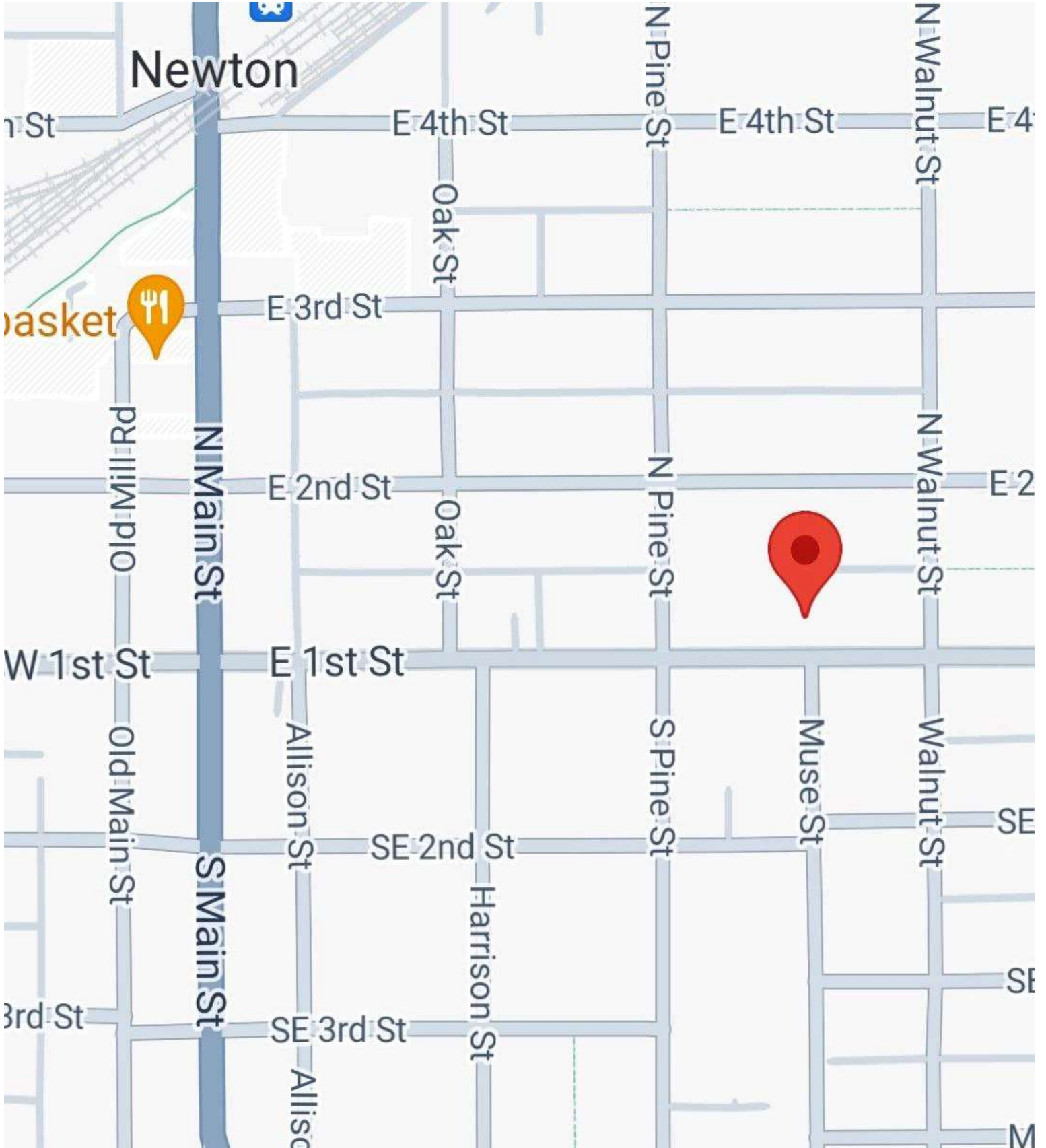
Contact us today for more details or to schedule a viewing!

Property Overview

Property Address:	320 E 1 st St., Newton, KS 67144-3846
Manner of Auction:	Online only. Subject to seller approval. Seller has authorized the listing brokerage firm to submit any offers to Seller prior to auction. In the event an offer is accepted, the brokerage will withdraw the property and cancel the auction.
Legal Description:	NEWTON ORIGINAL TWN, SUPP 1873, S17, T23, R01E, BEG 240W OF SE COR BLK 59, W60, N175, E60, S175 TO POB
Directions to the property:	Main St and 1 st St, East to property (on North side of Rd).
Buyer's Premium:	Total purchase price will include a 10% Buyer's Premium or \$6,000.00/minimum, whichever is greater will be added to the final bid.
Open Houses:	August 25 th and September 1 st from 2pm to 4pm.
Tax Information:	2024 tax will be prorated between Seller and Buyer based on 2023 taxes of \$1,040.90. Specials are \$36.00.
Easements:	Buyer accepts any and all easements, restrictions, roadways and rights-of-way of record.
Earnest Money:	\$ 5000.00 payable to Kansas Secured Title in the form of personal, business, cashier's check or wire on the 1 st business day after the auction end and will be applied to purchase at closing. Earnest money deposits are non-refundable. Your bidding is not conditional upon financing.
Closing:	Seller to close within 30 days of Contract execution date. Earnest money \$8,000 non-refundable if closing 60 days from contract execution.
Possession:	Upon closing and funding.
Broker Registration:	A 3% commission will be paid to qualified, licensed Kansas real estate brokers whose prospects are the successful bidders at the auction at close on the property. Broker Registration Form must be received 24 hours prior to start of auction and before the bidder bids. NO exceptions. See Broker Registration Form for more details.

Property Mapping

320 E 1st St N.. Newton. Kansas 67114



Harvey County GIS



Exterior Photos



Interior Photos



Exterior Photos



Exterior Photos



Harvey County Tax

PROPERTY TAX INFORMATION



HarveyCounty

[Return To County Website](#)

[Logout](#)

Current Tax Information

Type RL **CAMA Number** 094 17 0 40 29 007 00 0 01 **Tax Identification** 004-07676
Owner ID FUNK00087 FUNK, CHRISTINE G **Block** 67114
 320 E 1ST

[Tax History](#)
[Current Real Estate Detail](#)

Subdivision NEWTON ORIGINAL TOWN, SUP **Section 17** 17 **Township** 23 **Range** 01
Tract 1 07676

[Print Friendly Version](#)

Year	Statement #	Line #	Warrant #	Specials Description	Specials Payoff	1st Half Due	2nd Half Due	Total Due*	1st Half Paid	2nd Half Paid
2023	0011473	002		Solid Waste - Residential	0.00	18.00	18.00	0.00	Yes	Yes
2023	0011473	001			0.00	518.45	518.45	0.00	Yes	Yes

Click on underlined tax year to see payment detail and where the tax dollars go.

* - Does not include all interest, penalties and fees.

For delinquent tax pay off amount contact Harvey County Treasurer.

MLS Page 1 of 2

08/12/2024

Click photo to enlarge or view multi-photos.



Front Of Structure



Residential Agent Full

MLS #	643124	AG Bedrooms	3
Status	Active	Total Bedrooms	3.00
Type	Single Family OnSite Blt	AG Full/Half Bath	2 / 0
Address	320 E 1st St	T Full/T Half/T Bths	2 / 0 / 2
Address 2	Newton, KS 6711...	Approx AGLA/Src	1784 / Court House
County	Harvey	Approx BFA/Src	0.00 / Court House
Subdivision	NEWTON	Approx TFLA	1,784
Asking Price	\$0	Garage Size	1
Elem School	Slate Creek	Original Price	\$0
Middle School	Chisholm	Levels	1 - 1/2 Story
High School	Newton	Basement	None
Lot Size/SqFt	10325	Approximate Age	81+ Years
Sale/Rent/Auction	Auction	Year Built	1890
		Acreage Range	City Lot
		Number of Acres	0.24

General Info

Level	Room Type	Dimensions	Floor
M	Master Bedroom	12 X 12	Wood
M	Living Room	20 X 20	Other
M	Kitchen	10 X 20	Vinyl

Display on Public Website	Yes	Display Address	Yes
VOW: Allow 3rd Party Comm	Yes	VOW: Allow AVM	Yes
Est. Completion Date			
Builder			
Parcel ID	R9137		
\$/TFLA	\$0.00		
\$/AGLA	\$0.00		
Legal	Long. See Property disclosures.		
Directions	Main and 1st St, go east on 1st to home.		
Old Total Baths			

Features

BASEMENT FINISH None
EXTERIOR AMENITIES Screened Porch, Outbuildings

ARCHITECTURE Traditional
EXTERIOR CONSTRUCTION Frame
LOT DESCRIPTION Standard
COOLING None
MASTER BEDROOM Master Bdrm on Main Level
LAUNDRY Main Floor
BASEMENT / FOUNDATION Crawl Space
OWNERSHIP Corporate non-REO
WARRANTY No Warranty Provided
PROPERTY CONDITION REPORT No

FLOOD INSURANCE Unknown
ROOF Composition
FRONTAGE Paved Frontage
HEATING None
FIREPLACE One
DINING AREA Formal
UTILITIES Sewer, Public Water
GARAGE None
POSSESSION At Closing
PROPOSED FINANCING Conventional

Comments

MLS Page 2 of 2

Public Remarks

Online Auction Starts August 23rd at 12pm and Ends September 4th at 7pm Attention, Investors and Dreamers! Nestled in a beautiful neighborhood of Newton, this charming home is surrounded by well-kept, elegant residences. While it needs a bit of TLC, this property is your canvas for a blossoming investment! Whether you're envisioning a profitable flip, a cozy rental, or your forever home, this is a golden opportunity waiting to bloom. Don't miss out on this chance to cultivate something special!

Virtual Tour
Virtual Tour 2

Virtual Tour 3
Virtual Tour 4

Taxes & Financing

Assumable Y/N	No	General Property Taxes	\$1,036.90	General Tax Year	2023
Yearly Specials	\$18.00	Total Specials	\$18.00	Currently Rented Y/N	No
Yearly HOA Dues		HOA Y/N	No	Earnest \$ Deposited With	Security 1st Title
Home Warranty Purchased	NONE	HOA Initiation Fee			
		Rental Amount			

Office and Showing Information

List Office	Knowlton Group	Office Phone	OFF: 316-993-3132	List Date	8/10/2024
List Agent	Steve Dockers	Agent Phone	CELL: 316-409-2512	Expiration Date	12/1/2024
Co-List Office		Co-Office Pho...			
Co-List Agent		Co-Agent Pho...			
DOM / CDOM	2 / 2	Virtual Tour		Agent Type	Designated Sell Agent
Type of Listing	Exd Right w/o Reserve / Full Service	Showing Phone	(800) 874-0581	Input Date	8/12/2024 5:34 PM
To Show	Appt Req-Call Showing #	Model Home Ph		Showing/Appt	(800) 874-0581
Lockbox	Combination				

How Sold	Pending Date	Closing Date
Net Sold Price	Includes Lot	Previously Listed
Sale Price		Short Sale
Sell Office	Selling Agent	
Co-Sell Office	Co-Sell Agent	
Appraiser Name	Seller Paid Loan Asst.	

Mediation



Homesellers/Homebuyers Dispute Resolution System (DRS)

MEDIATION

A fast, easy, and inexpensive alternative to litigation.

Introduction

Thousands of real estate transactions occur in the Wichita area every year without incident. When a dispute does arise, it is often successfully resolved through normal channels of communication and negotiation. In the past, when negotiations failed, parties took their case to court. Today, they are taking their disputes to mediation.

What is Mediation?

Mediation is a process in which disputing parties attempt to resolve their disagreements with the help of an impartial, trained third party, the mediator. The mediator does not offer opinions, pass judgment, or render legally binding decisions. The mediator's only function is to help parties identify their differences and reach agreement on how to resolve them. When the disputing parties have reached a mutually acceptable solution, they sign a written agreement which outlines the terms of the settlement. Once signed, the parties are legally bound to abide by its terms. Settlement is not imposed on the parties. If the parties cannot reach a mutually agreeable settlement, they are free to arbitrate or litigate their dispute as if the mediation never took place. Mediation is non-adversarial, there are no losing parties, because the parties have been part of the process, and together.

Access to Service

DRS mediation can be used by the sellers and buyers in a real estate transaction, as well as brokers, builders, home inspectors, etc. Almost any type of dispute that arises from the transaction can be mediated. Earnest money disputes and complaints against REALTORS® are excluded from mediation.

Written Agreement to Mediate

Parties may pre-commit to mediate by signing either a sales contract that contains a mediation clause, or an addendum that is attached to the sales contract. Parties who do not wish to pre-commit to mediation when the sales contract is executed may later agree to submit a dispute to mediation by signing a written Agreement to Mediate after a dispute arises.

Mediators

Mediators promote communication between the parties, help the parties identify differences and assist parties reach an agreement on resolution.

Fees

Typical fees of \$175 per party are required to be paid in advance (fees are subject to change). This fee is due with the request by the complainant, usually the buyer, and five (5) business days before the mediation conference for the responding party, usually the seller.

Mediation

Initiating Mediation

If a dispute arises, your broker or licensee can be helpful in resolving conflicts and disputes. If reasonable attempts to negotiate an acceptable solution have been exhausted, call RSCK to request a packet. A party can invoke DRS mediation by submitting the written request included in the packet to Jeanne Erikson Counseling & Coaching. Jeanne Erikson Counseling & Coaching arranges, schedules, and conducts the mediation conference. It is usually scheduled within 30 days, but it must be held within 60 days from the date on which a party's request to initiate mediation is received. The typical conference lasts two hours. A second meeting may occur in some cases.

Parties have the right to seek out other mediation service providers. Fees may vary.

Role of Attorney

Although parties to the mediation have the right to be represented by counsel, attorneys do not have to participate in the mediation conference. You may wish to inform your attorney of your intent to mediate. Your attorney can provide advice and counsel.

Mediation is...

- **Faster**
- **Non-Adversarial**
- **Less Expensive**
- **Successful**

A lawsuit can take anywhere from several months to several years to be decided. As a rule, mediation takes from thirty to sixty days from beginning to end. Statistics show that mediation is successful 75 percent of the time. Because parties typically split fees, no one pays an excessive amount. Litigation focuses on disagreement, and results in win/lose decisions imposed by the judge. Mediation focuses on agreement, and results in a win/win settlement, reached and agreed upon by the parties themselves.

By signing below, I acknowledge that I have been provided and read through this mediation form.

Buyer Date

Seller Date

Buyer Date

Seller Date

Services provided by
Halcyon Therapy
Jeanne Erikson Counseling & Coaching
200 W. Douglas, Suite 555
Wichita, KS 67202
P: 316-776-2317 E: erikson@halcyonict.com

Information provided by
REALTORS® of South Central Kansas
170 W. Dewey
Wichita, Kansas 67202
P: 316.263.3167
www.sckrealtors.com

Wire Fraud



CALL BEFORE YOU WIRE FUNDS

Real estate buyers and sellers are targets for wire fraud and many have lost hundreds of thousands of dollars because they failed to take two simple steps.

Obtain the phone number of your real estate agent and your escrow agent at your first meeting.

Call the known phone number to speak directly with your agent or escrow officer to confirm wire instructions PRIOR to wiring

Beware that cyber stalking and fraud are always changing.

Here is an example of a common type of fraud:

An email account (this could be agent's, escrow's, or consumer's email) is hacked. Hacker monitors the account, waiting for the time when consumer must wire funds. Agent, escrow, and consumer have no knowledge they are being monitored. Hacker, impersonating agent or escrow, instructs consumer to wire funds immediately. The wire instructions are for an account controlled by hacker. These instructions often create a sense of urgency and often explain that the agent or escrow officer cannot be reached by phone so any follow-up must be by email. When consumer replies to this email, consumer's email is diverted to hacker. Consumer wires the funds which are stolen by hacker with no recourse for consumer.

Never wire funds without first calling the known phone number for agent or escrow and confirming the wire instructions. Do not rely upon e-mail communications.

The best way to isolate yourself against this fraud is not to utilize electronic means to transfer money pertaining to a real estate transaction (i.e. ETF, wire transfer, electronic check, direct deposit, etc...)

The undersigned hereby acknowledge(s) receipt of this notice and the risks associated with, and the vulnerabilities of electronic transfer of funds. The undersigned further agree that if electronic transfer of funds is utilized in this transaction, they hereby hold the Brokerages, their agents and the designated title company harmless from all claims arising out of inaccurate transfer instructions, fraudulent taking of said funds and/or any other damage relating to the conduct of third parties influencing the implementation of transfer instructions.

Authorized Email Address

Authorized Email Address

Authorized Phone Number

Authorized Phone Number

Consumer Signature & Date

Consumer Signature & Date

Buyer's Guide to Auction Costs & Terms

THE BUYER CAN GENERALLY EXPECT TO PAY:

- ½ Owner's Title Insurance Premium from Title Company
- Lender's Title policy premiums (if obtaining financing)
- ½ of the closing fee from the Title Company
- Document preparation (if applicable) from Title Company
- Recording charges for all documents in buyer's name

ONLINE AUCTION: Bidding starts August 23rd, @ 12pm CST. Bidding ends September 4th @ 7pm CST. Bidding starts at \$28,000.00. Total purchase price will include a 10% Buyer Premium or \$6,000.00 minimum, whichever is greater, which will be added to the final bid. The Seller has authorized the listing brokerage firm to submit any offers to the Seller prior to the auction. In the event an offer is accepted, the brokerage will withdraw the property and cancel the auction. The Seller is responsible for any prior year taxes. 2024 Taxes will be prorated between the Seller and Buyer based on the 2023 taxes of \$1,036.90 and \$36 special tax. Earnest money of \$5,000 for 30 day closing and \$8,000 for a 60 day closing and is non-refundable, and the purchase contract is not contingent on financing. Earnest money is due in the form of a personal, business, or cashier's check or by wire transfer the 1st business day after the auction ends and will be applied to the purchase at closing. This property is selling AS-IS, WHERE-IS, in its present condition and will be accepted by the Buyer(s) without any expressed or implied warranties or representations from the Seller(s) or their agent(s). The Buyer is responsible for all inspections and due diligence prior to the auction. It is incumbent upon the Buyer(s) to exercise their own due diligence prior to bidding on this property. It is also the responsibility of the prospective Buyer(s) to have any and all inspections completed prior to the start of the auction bidding, including but not limited to the following: roof; structure; termite; environmental; survey; encroachments; groundwater; flood designation; presence of lead-based paint and/or lead-based paint hazards; presence of mold or radon gas; presence of asbestos; electrical; mechanical; appliances; heating; air conditioning; plumbing (including water well, septic, or lagoon compliance); sex offender registry information; flight patterns; and any other desired inspections, if any. Information given is from sources deemed reliable but not guaranteed by the Seller(s) or the Realtor(s). All documents will be made available online to prospective buyers prior to the auction. If documents are not understood, the broker recommends the buyer seek legal advice prior to bidding. Your bid participation acknowledges the acceptance of all documents. Announcements made online or orally prior to the auction will take precedence over any previous statements, printed materials, or oral information. The successful winning Bidder(s) will be required to sign all necessary legally binding purchase documents immediately upon conclusion of the auction. In the event of any technological errors, Knowlton Group Real Estate is not responsible for any missed lots and/or bids. Said company reserves the right to re-run and/or pause/restart the bidding at any point in time at the discretion of said company.

Privacy and Security

Privacy and Security

Dockers Auction with Knowlton Group Real Estate does not share or sell information about our customers to outside companies. We work closely with our auction vendor to safeguard your information. It is our policy to never sell information about our customers.

We require personal contact information to provide you with better service and keep you informed of the status of the auction.

Here is what we do with the information we collect:

- Internal record keeping
- Alerting you of the status of the auction
- We may periodically send promotional emails about new auctions, special offers, or other information which we think you may find interesting using the email address and cell phone number which you have provided.

Security

We are committed to ensuring that your information is secure. To prevent unauthorized access or disclosure, we have put in place physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

We restrict access to personal information about you only to those who need to know that information to provide products or services.

Affiliated Business Arrangement

To: Consumer

From: Knowlton Group, LLC. DBA Knowlton Group Real Estate

This Affiliated Business Arrangement Disclosure Statement ("Disclosure Statement") is being provided to you in accordance with federal law. This Disclosure Statement describes the business relationship between Knowlton Group, LLC. ("Company") and Kansas Secured Title, Armadillo Home Warranty Company, and Primary Residential Mortgage, Inc., and the potential benefits and risks associated with that relationship.

Company, Kansas Secured Title, Armadillo Home Warranty Company, and Primary Residential Mortgage, Inc. are affiliated companies that have entered into a business arrangement to provide services to each other's customers. This means that Company may refer customers to Kansas Secured Title, Armadillo Home Warranty Company, and Primary Residential Mortgage, Inc., and vice versa. As a result of this business relationship, Company, Kansas Secured Title, Armadillo Home Warranty Company, and Primary Residential Mortgage, Inc. may receive financial benefits, including but not limited to joint marketing and advertising expenses, and shared office space.

It is important to note that you are not required to use the services of Kansas Secured Title, Armadillo Home Warranty Company, Primary Residential Mortgage, Inc., or Company, and you are free to choose any service provider you wish. If you decide to use the services of Kansas Secured Title, Armadillo Home Warranty Company, Primary Residential Mortgage, Inc., or Company, it is your responsibility to understand the nature and terms of the services being provided, as well as the fees and charges associated with those services. You should also be aware that you may be able to obtain similar services from other providers at different rates and terms.

Additionally, you should understand that the financial benefits received by Company, Kansas Secured Title, Armadillo Home Warranty Company, and Primary Residential Mortgage, Inc. may create a potential conflict of interest. This conflict may influence the referral of customers or the services provided to customers. However, Company, Kansas Secured Title, Armadillo Home Warranty Company, and Primary Residential Mortgage, Inc. are committed to providing you with high-quality services and will make every effort to ensure that your interests are protected.

If you have any questions or concerns about this Affiliated Business Arrangement Disclosure Statement, please contact us at [316-993-3132].

By signing below, you acknowledge that you have received and read this Disclosure Statement and understand the nature of the business relationship between Company, Kansas Secured Title, Armadillo Home Warranty Company, and Primary Residential Mortgage, Inc.

Seller _____ Buyer _____

Seller _____ Buyer _____