

**USDA FORECLOSURE:
4BR BAKERSFIELD HOME ON 1.5± ACRES**

 **AUCTION**

TUESDAY, AUGUST 11 @ 11AM

Registration & Inspection from 10AM

2684 Main St. North, Bakersfield, VT

Open House: Friday, July 29 from 1-3PM



4BR/2BA home with 1,920±SF, basement, covered front porch, kitchen/dining, fireplace. vinyl siding, metal roof. Detached barn and shed all on a 1.5± acre parcel.

The information contained herein is taken from sources deemed to be correct. The auctioneer makes no claim or warranties as to its accuracy. This is not an offering or solicitation in any state where prohibited by law. Announcements date of sale take precedence over previous information.

THOMAS HIRCHAK COMPANY • 1878 CADYS FALLS ROAD • MORRISVILLE, VT 05661
800-634-7653 • 802-888-4662 • THCAuction.com • Info@THCAuction.com



AUCTIONEER'S DISCLAIMER

The following information is provided to you as a matter of convenience only, and no representations or warranty, expressed or implied, is made as to its accuracy or completeness.

Prospective purchasers of the auction property are responsible for conducting such due diligence of their own as they consider appropriate, prior to bidding at the auction sale.

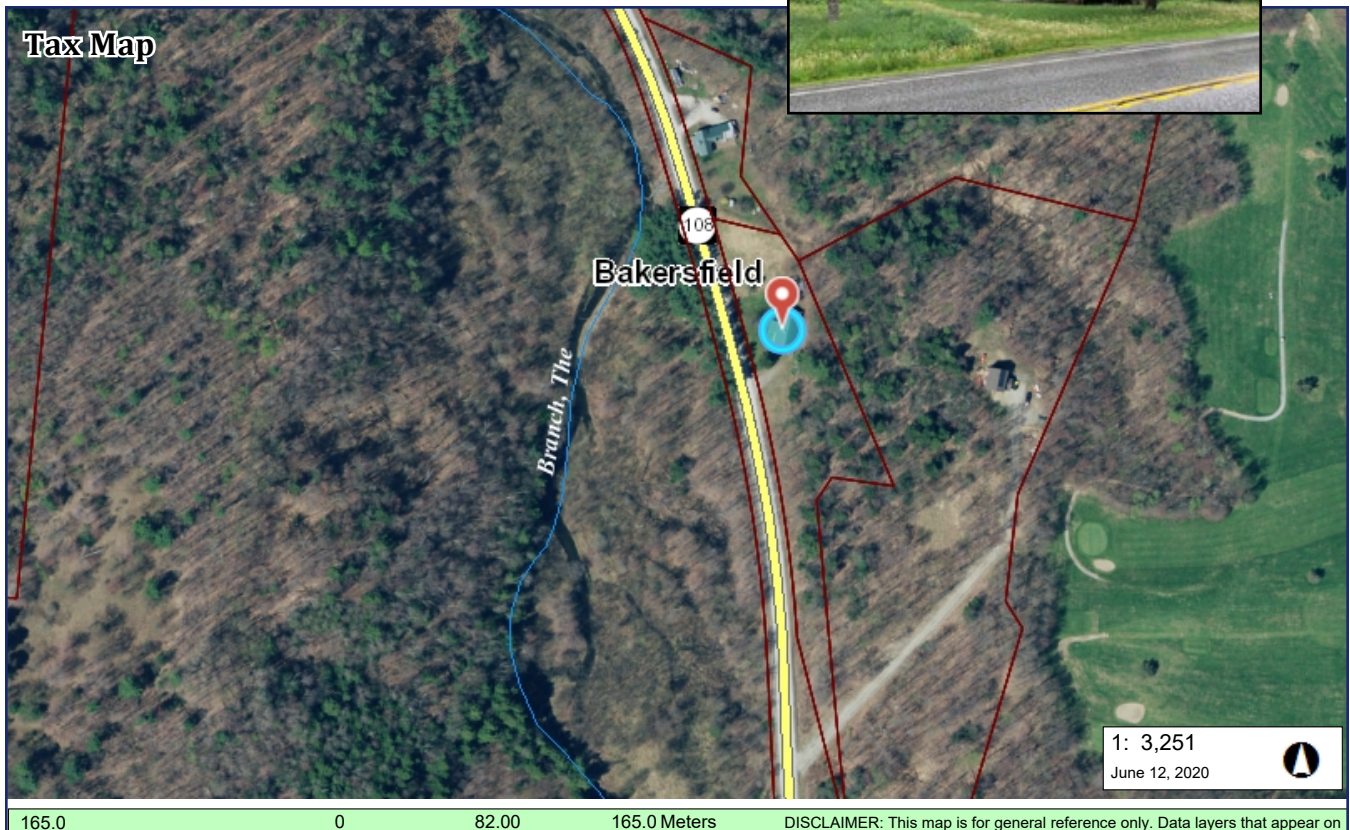
All information contained within this Property Information Packet was derived from reliable sources and is believed to be correct, but is not guaranteed. Buyers shall rely entirely on their own judgment and inspection.

Announcements from the Auction Block will take precedence over any previous printed material or any other oral statements made.

STATISTICS

Year Built	1976
Siding	Vinyl
Roof	Metal
Basement	Full
Foundation	Poured Concrete
Heat	Oil/HA
Water	Dug Well
Sewer	On Site
Square Footage	1,920±
Rooms	8
Bedrooms	4
Baths	2
Garage	Detached Shed
Acreage	1.5±
Assessment	\$182,100
Year Taxes	\$3,827.93

AUCTION TERMS: 10% Deposit day of Sale, Cash or Certified Funds, balance due at closing on or within 45 days of auction, or within 10 days of confirmation by the court, whichever is later. Bidders must display to the RHS or its representative proof that they are able to comply with this requirement. A smaller percentage may be accepted at the discretion of the RHS or its representative, provided that the remainder of the ten percent is deposited within 3 business days from the sale. Current and past due real estate taxes and municipal assessments, if any, will be prorated as of the date of closing. The Property shall be sold to the highest bidder, "AS IS, WHERE IS," with no representations or warranties, express or implied, of any kind, and subject to all superior liens, if any. Purchaser required to sign a purchase agreement. See Judgment Order, Decree of Foreclosure and Order for Judicial Sale for further terms.



Itemized Property Costs						
Town of Bakersfield				Record # 351		
From Table: MAIN Section 1						
Property ID: 0MN144	Location: 2684 MAIN STREET NORTH			Tax Map #:		
Owner(s): FORTIN, ROGER & FORTIN, TERESA	TARDIFF, PAULA					
Description: 1.5 AC & DWL	Last Inspected: 08/05/2008			Cost Update: 06/04/2009		
Sale Price: 142,500	Sale Date: 04/12/2004	Book: 58	Page: 169	Validity: No Data		
Bldg Type: Single	Quality: 2.75 FAIR/AVG	Style:	1 Story	Frame: Studded		
Yr Built: 1976	Eff Age: 33	Area: 1920	# Rms: 8	Bedrms: 4	# Baths: 2	# 1/2 Baths: 0
Item	Description	Percent	Quantity	Unit Cost	Total	
BASE COST						
Exterior Wall #1:	VnlSide / Ht=7	100.00		71.57		
ADJUSTMENTS						
Roof #1:	Metal-Chn	100.00				
Subfloor	Wood					
Floor cover #1:	Allowance	100.00		2.25		
Heat/cooling #1:	Air-Oil	100.00		0.61		
Energy Adjustment	Average					
ADJUSTED BASE COST			1,920.00	74.43	142,905	
ADDITIONAL FEATURES						
Fixtures (beyond allowance of 6)			4.00	1,045.00	4,180	
Roughins (beyond allowance of 1)				437.50		
Fireplaces	1 Story / Single		1.00	2,825.00	2,825	
Porch #1:	WoodDck/NoWall/Roof/C		160.00	29.13	4,661	
Porch #2:	WoodDck/NoWall/NoRoo		58.00	22.73	1,318	
Basement	Conc 8"		1,920.00	14.64	28,109	
Basement Outside Entrance				1,316.00	1,316	
Subtotal					185,313	
Local multiplier		1.00				
Current multiplier		1.00				
REPLACEMENT COST NEW					185,313	
Condition	Avg/Good	Percent				
Physical depreciation		23.00			-42,622	
Functional depreciation		4.00			-7,413	
Economic depreciation						
REPLACEMENT COST NEW LESS DEPRECIATION					135,300	
LAND PRICES						
	Size	Nbhd Mult	Grade	Depth/Rate		
SI Bldg Lot	1.50	1.00	1.00		37,500	
Total	1.50				37,500	
SITE IMPROVEMENTS						
	Hsite/Hstd	Quantity	Quality			
Water	y / y	Typical	Average		4,000	
Sewer	y / y	Typical	Average		4,000	
Total					8,000	
OUTBUILDINGS						
	Hsite/Hstd	% Good	Size	Rate	Extras	
Sugarhouse	y / y	0	602	2.00		1,200
Canopy@\$	y / y	0		1.00		100
Total						1,300
TOTAL PROPERTY VALUE						182,100
NOTES						
HOUSESITE VALUE :						182,100
HOMESTEAD VALUE :						182,100

Itemized Property Costs
Town of Bakersfield

From Table: MAIN Section 1

Record # 351

Property ID: OMN144 **Location:** 2684 MAIN STREET NORTH **Tax Map #:**
Owner(s): FORTIN, ROGER & FORTIN, TERESA TARDIFF, PAULA
Description: 1.5 AC & DWL **Last Inspected:** 08/05/2008 **Cost Update:** 06/04/2009
Sale Price: 142,500 **Sale Date:** 04/12/2004 **Book:** 58 **Page:** 169 **Validity:** No Data
Bldg Type: Single **Quality:** 2.75 FAIR/AVG **Style:** 1 Story **Frame:** Studded
Yr Built: 1976 **Eff Age:** 33 **Area:** 1920 **# Rms:** 8 **Bedrms:** 4 **# Baths:** 2 **# 1/2 Baths:** 0

Item	Description	Percent	Quantity	Unit Cost	Total
------	-------------	---------	----------	-----------	-------

Func. Depr. 1% for non-working fireplace.
 Func. Depr. 1% for basement size.
 Func. Depr. 2% for oversized dwl at quality grade.