

Bank Ordered Real Estate Auction

Thursday, March 4th – 12:00 pm

**10,824 Square Foot
Office & Warehouse Building**

**2103 Huff Place
Chattanooga, TN**



FURROW AUCTION COMPANY

1022 Elm Street ~ Knoxville, Tenn. 37921 ~ 1-800-4FURROW ~ License # 62

DISCLAIMER

This Bidder's Information Packet is solely intended to provide interested parties with preliminary information only and is not a solicitation of offers and does not constitute an offer to sell. The delivery of this material to any person shall not create any agency relationship between such person and Furrow Auction Company. The information included herein is believed to be correct, but it is not guaranteed; some of the information furnished is from outside sources deemed to be reliable but is not certified as accurate by the seller or Furrow Auction Company. All of the information contained herein is subject to corrections, errors and omissions. All bids must be based on the bidder's own investigation of any property offered herein and not on any representations made by any selling broker or any other party. Neither seller or Furrow Auction Company makes any representation or warranty, express or implied, with respect to the property identified herein, and the property is being sold in an "AS-IS, WHERE-IS, WITH ALL FAULTS" condition except as specifically stated in the purchase and sale contract.

All prospective bidders are specifically advised to refrain from exclusive reliance on the information provided herein as a basis for making a bid on the property. Prospective purchasers are further encouraged to conduct a personal inspection of the property which they contemplate purchasing.



Table of Contents

1. Executive Summary
2. Location Map
3. Sale Day Procedures
4. Tax Information
5. Zoning Information
6. Utility Information
7. TDOT Traffic Count Information
8. Broker Participation Form
9. Title Commitment
10. Documents Referenced Within
11. Sample Auction Documents
 - a. Sale Day Contract
 - b. Sample Warranty Deed
 - c. Sample Bidder Card



Executive Summary



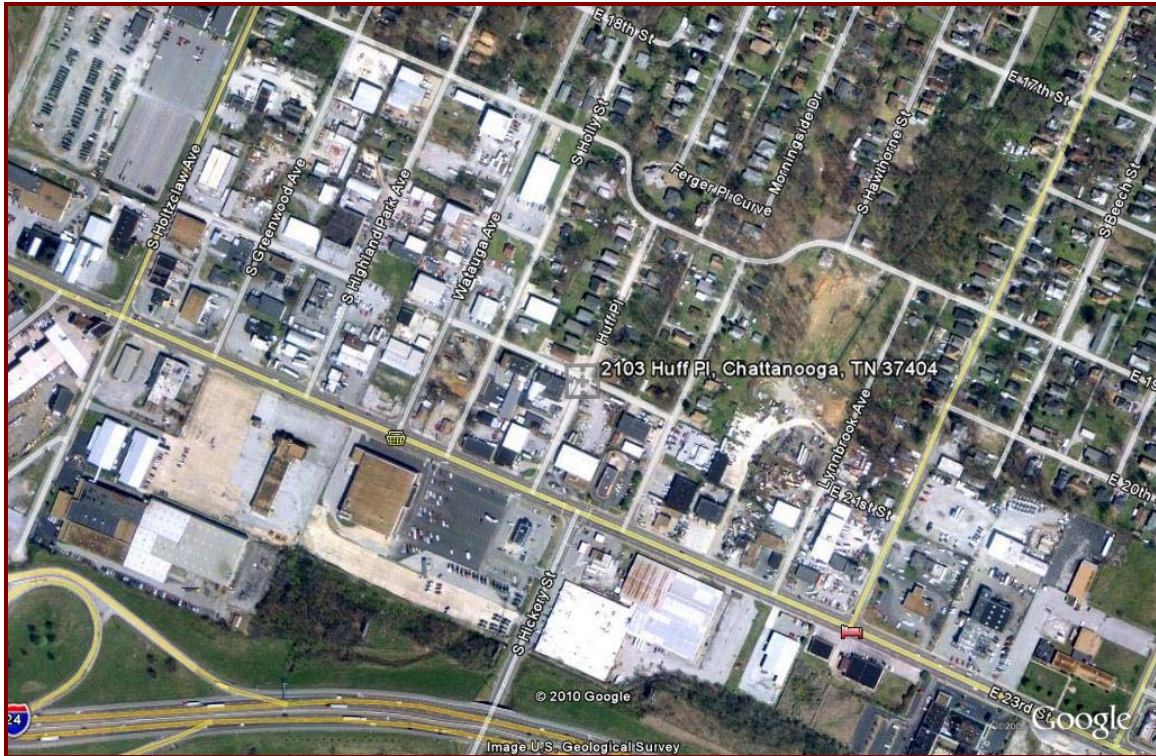
Executive Summary – 2103 Huff Place

Property Address	2103 Huff Place Chattanooga, TN
Building Size	10,824 Square Feet
Property ID	156A K 015.00
Lot Dimensions	200' x 144'
Year Built	1930
Zoning	M-1: Manufacturing Zone
Utilities	Electricity – Electric Power Board Water / Sewer – Tennessee American Water Co.
Traffic Count	Approximately 8,840 Cars Per Day (Per Station #232 in Chattanooga, TN)
Real Estate Taxes	Approximate Annual City – \$2,025.09 Approximate Annual County - \$2,888.00 Approximate Annual Total - \$4,913.09
Terms	10% Buyer's Premium, 10% of Purchase Price on Day of Sale, Balance Due on Closing within 20 Days



Location Map





2103 Huff Place **Chattanooga, TN**

Directions:

Traveling west on I-24, take exit #181 for 4th Avenue. Turn **RIGHT** onto 4th Avenue and take the first **LEFT** onto E 23rd Street and travel for 0.5 miles. Turn **RIGHT** onto Huff Place and travel to property on **LEFT**.



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Sale Day Procedures



Sale Day Procedures – 2103 Huff Place

Sale Day Procedures

**Bank Ordered
Real Estate Auction
2103 Huff Place
Chattanooga, TN**

Thursday, March 4th – 12:00 Noon

Auction To Be Held At:

**Mountain View Inn
2400 Executive Park Drive
Cleveland, TN 37312**

Registration begins at 10:00 am – Auction commences at 12:00 Noon

Furrow Auction Company would like to thank you for your interest in our auction. You may contact Furrow Auction Company with any questions you may have regarding the property or the auction process. Our phone number is 800-4FURROW or 865-546-3206. Please do not hesitate to call if you need any information.

INSPECTING THE PROPERTY:

By Appointment Only

REAL ESTATE CONTRACT AND BIDDER CARD:

Please read the Sale Day Contract and Bidder Card in advance of the auction. Also, you may have your attorney review it and advise you accordingly. If you have any questions regarding either of these documents, please consult your attorney. A sample contract and bidder card has been enclosed in this packet.

AUCTION FORMAT:

All bidding is open to the public.

In the event you are the successful high bidder, please see our staff at the auction registration table to sign the Sale Contract.



TERMS:

1. **A 10% BUYER'S PREMIUM:** will be added to the winning bid price. For example: If the high bid price is \$200,000, the buyer's premium of 10% (\$20,000) will be added to the bid. The total purchase price is \$220,000.
2. **10% DOWN DAY OF SALE:** A required 10% down payment will be collected at the sale. For example: If the high bid price is \$200,000, the buyer's premium of 10% (\$20,000) will be added to the bid. The 10 % Down Payment of the \$220,000 total purchase price is \$22,00 and upon executing the above referenced contract will be collected.
3. **TITLE INSURANCE:** There has been a title commitment prepared on the property and a copy of which is enclosed in this packet. Title insurance can be purchased from this commitment by the buyer, but will not be provided by the seller or Furrow Auction Company.
4. **CLOSING DATE:** The Closing Date shall be on or before Wednesday, March 24th, at which time the Buyer shall pay the balance of the purchase price in cash or certified funds. No extensions are available.



Tax Information



Tax Information – 2103 Huff Place

According to the Hamilton County Trustees Office, the current annual county real estate taxes are approximately \$2,888.00.

For more information, please feel free to contact the Trustee Office at (423) 209-7270 or visit their website at <http://www.hamiltontn.gov/trustee/Default.aspx>.

According to the City of Chattanooga, the current annual city real estate taxes are approximately \$2,025.09.

For more information, please feel free to contact the City of Chattanooga at (423) 425-7800 or visit their website at <http://www.chattanooga.gov/default.asp>.

TOTAL ESTIMATED ANNUAL REAL ESTATE TAXES:

\$4,913.09



City of Chattanooga Tax Card

Finance

Lookup Property Tax Information

Property Tax Lookup Results

Tax Map Number: "156A K 015 "

Owner Name	Owner Address	Property Address
BRANCH BANKING & TRUST COMPANY 24TH FLOOR	900 SOUTH GAY ST KNOXVILLE, TN 379020000	2103 HUFF PL

Additional Interest, Penalties, and Court Costs May Apply

For an update of interest, penalties and court costs phone:
Current Tax Year: (423) 757-5191
Other Unpaid Tax Years: (423) 757-5281

Tax Year	Bill Number	Payment Date	Assessed Value	Assessed Taxes	Tax Amount Due	Tax Amount Paid	Storm Water Assessed	Storm Water Due	Storm Water Paid
2009	6363	12/16/2009	\$104,440.00	\$2,025.09	\$0.00	\$2,025.09	\$921.60	\$0.00	\$921.60
2008	4042	06/03/2009	\$93,320.00	\$2,054.91	\$0.00	\$2,054.91	\$235.00	\$0.00	\$235.00
2007	3897	06/01/2009	\$93,320.00	\$2,054.91	\$0.00	\$2,054.91	\$235.00	\$0.00	\$235.00
2006	3779	06/01/2009	\$93,320.00	\$2,054.91	\$0.00	\$2,054.91	\$235.00	\$0.00	\$235.00
2005	3657	06/01/2009	\$93,320.00	\$2,054.91	\$0.00	\$2,054.91	\$235.00	\$0.00	\$235.00
2004	3586	08/01/2005	\$87,120.00	\$2,191.94	\$0.00	\$2,191.94	\$235.00	\$0.00	\$235.00
2003	3554	02/29/2004	\$87,120.00	\$2,191.94	\$0.00	\$2,191.94	\$235.00	\$0.00	\$235.00
2002	3537	08/01/2003	\$87,120.00	\$2,191.94	\$0.00	\$2,191.94	\$235.00	\$0.00	\$235.00
2001	3593	02/28/2002	\$45,440.00	\$1,143.27	\$0.00	\$1,143.27	\$117.50	\$0.00	\$117.50
2000	3610	02/13/2001	\$43,920.00	\$1,014.55	\$0.00	\$1,014.55	\$118.32	\$0.00	\$118.32
1999	3485	04/20/2000	\$43,920.00	\$1,014.55	\$0.00	\$1,014.55	\$118.32	\$0.00	\$118.32
1998	3468	04/16/1999	\$43,920.00	\$1,014.55	\$0.00	\$1,014.55	\$118.32	\$0.00	\$118.32



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Hamilton County Tax Card

[Click here for a printable version](#)

[Click here to pay property taxes](#)

Property Tax Data

Book:

Page:

Identification Information

Receipt Number: 6363
 Property ID: 156A K 01500 000
 County #: 033
 City #: 000

Values

Land \$0.00
 Improvements \$0.00
 Total Property \$0.00
 Assessed Value \$104440.00

Property Sale Information

Date: -01-
 Last Sold Price: \$0.00

Property Class

Type: Commercial
 Greenbelt: No
 Greenbelt Value: \$0.00

Owner Information

Owner: BRANCH BANKING & TRUST
 Co-Owner/Agent: COMPANY; 24TH FLOOR
 Owner's Address: 900 SOUTH GAY ST
 KNOXVILLE, TN 37902

Acreage

Deeded: 000000
 Calculated: 000000

Address Information

Property Address: 2103 HUFF PL

Please contact your county Clerk & Master office for amounts owed on taxes prior to the current year.

Tax History

Tax Year	Receipt	Tax Amt	Tax Paid	Date Last Paid
2009	6363	\$2888.00	\$2888.00	10-19-2009
2008	4043	\$3075.00	\$3075.00	06-03-2009

Sale History

No sale records on file



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Zoning Information

Zoned M-1
(Manufacturing Zone)



Zoning Information – 2103 Huff Place

According to the Chattanooga Planning & Zoning Department, the subject property is zoned as M-1 (Manufacturing Zone).

For additional information, contact the Planning & Zoning Department at (423) 425-7800 or visit their website at http://www.chattanooga.gov/90_2870.htm.

1000. M-1 Manufacturing Zone

1001. Use Regulations:

(1) The following uses shall be PROHIBITED:

Dwellings, except watchman's house
Cemeteries

(2) The following uses shall be located at least 1000 feet from the nearest boundary of the R-4 Special Zone, if undeveloped or developed with residential uses, or any Residential Zone:

Blast furnace
Boiler works
Forge plants
Foundries
Planing mills
Processing of fish, poultry and meat
Rolling mills
Smelting

[Ordinance No. 9344 - 3/20/90]

[Ordinance No. 9492 - 11/20/90]

[Ordinance No. 10811 – 12/15/98]

[Ordinance No. 12005, § 1, 9/18/07]

(3) Recycling Processing Centers for construction, demolition, or other materials to be recycled and used in new products shall be required to have an Industrial Conditional Permit unless the following provisions are met:

(a) All processing such as compacting, shredding, or bailing shall be within an enclosed building;

(b) All outdoor storage shall be concealed from view, beyond the limits of the property, by fencing or natural screening; or

(c) Any other storage shall be within an enclosed building; and

(d) No salvaging of parts or dismantling will be permitted.

(e) If the provisions of Section 1001(3)(a-d) are not met, any person desiring such a Conditional Permit shall apply to the Regional Planning Agency (RPA),



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which shall hold a public hearing thereon. The RPA shall provide notification by first class mail to the adjoining and other property owners within a radius of three hundred (300) feet of the property affected.

(f) An appeal to the decision of the RPA may be made to the Chattanooga City Council. Notification of the decision to appeal shall be made to the RPA within ten (10) days after the decision of the RPA. At the hearing before the Chattanooga City Council, the decision of the RPA shall constitute nothing more than a recommendation, and the Chattanooga City Council shall determine the appropriate action to be taken upon the request for a conditional permit de novo.

(g) In order that the RPA may evaluate the effect on nearby uses and on the community at large, the applicant for an Industrial Conditional Permit shall:

Article V, M-1 Manufacturing Zone

Appendix B- Page 96

(i) Furnish complete plans and method of operation.

(ii) Have present at the hearing for said permit an Engineering Consultant in this particular phase of industry to fully evaluate all areas of control of vibration, dust, noxious odors, fumes, nuisance factor, etc.

[Ordinance No. 10035 - 4/26/94]

[Ordinance No. 12079 - 2/19/08]

(4) Any other lawful use, other than those uses specified in Section 1026.(1) of the M-4 Outdoor Industrial Use Zone, shall be permitted in this zone,

[Ordinance No. 10811 – 12/15/98]

(a) except that Commercial Hazardous Waste Management Facilities or Commercial Medical Waste Management Facilities shall also be subject to the provisions of ARTICLE X of this ordinance.

[Ordinance No. 9875 - 5/11/93]

(5) Any use shall comply with all currently adopted codes of the City of Chattanooga (Federal, State, or local) with regard to fire and explosive hazards, smoke, dust, fly ash, fumes, or odor.

[Ordinance No. 9077 - 11/22/88]

1002. Uses Permitted as Special Exceptions by the Board of Appeals:

The following uses and structures with their customary accessory buildings may be permitted as special exceptions by the Board of Appeals, subject to the requirements and restrictions as specified in Article VIII:

(1) Open air markets:

Open air markets shall be permitted only subject to the approval of a Special Permit by the Board of Appeals under terms of Article VIII and

(2) Day care centers:

Day care centers shall be permitted subject to issuance of a Special Permit by the Board of Appeals in accordance with the provisions of Article VIII.

[Ordinance No. 9077 – 11/22/88]



[Ordinance No. 10881 - 07/27/99]

(3) Adult-oriented establishments:

Adult-oriented establishments, as defined and restricted by Article VIII, shall be subject to the issuance of a Special Permit by the Board of Appeals in accordance with the requirements of Article VIII.

[Ordinance No. 9987 - 12/21/93]

(4) Communications Towers:

The Board of Appeals for Variances and Special Permits may issue a Special Permit for communications towers under the terms specified in Article VIII.

[Ordinance No. 11253 - 3/19/02]

1003. Uses Permitted as Special Exceptions by the City Council:

The following uses may be permitted as special exceptions by the City Council, subject to the requirements and restrictions as specified in Article VI:

(1) Wineries, including vineyards, processing, bottling and sales facilities shall be permitted only subject to approval of the City Council by Special Exceptions Permit.

[Ordinance No. 10023 - 3/22/94]

Article V, M-1 Manufacturing Zone

Appendix B- Page 97

(2) Liquor stores shall be permitted only subject to approval of the City Council for each proposed liquor store as authorized by T.C.A. 57-3-108 and Sections 5-101 through 5-126, Part II, Chattanooga City Code, and

[Ordinance No. 9077 - 11/22/88]

1004. Height and Area Regulations:

(1) No building shall exceed 35 feet in height except that a building may exceed 35 feet in height provided either that for every foot of additional height over 35 feet the building shall be set back one (1) additional foot from all property lines; or that if any point on the exterior surface of the building is above 35 feet in height, the vertical projection of such point upon the ground shall not be nearer to any property line than a horizontal distance equal to the height of such point above the ground.

(2) There is no minimum building site area.

(3) There shall be a front yard of not less than 25 feet.

(4) There shall be a side yard of not less than 25 feet when side yard adjoins residential zone.

(5) There shall be a rear yard of not less than 25 feet where the rear yard adjoins a residential zone.

(6) Other than as provided above, no other front, rear or side yards are required, but where buildings are separated, the distance between them shall be at least ten (10) feet.

[Ordinance No. 8527 - 9/10/85]

(7) Communications towers shall be subject to the setback requirements set forth in



Article VIII.

[Ordinance No. 11253 - 3/19/02]

1005. For off-street parking requirements see Article V, Section 1700, et seq.

(Ord. No. 11459, §2, 09-16-03)

1006. Screening from Residential Zones:

Any industrial use shall be screened on all side yard and rear yard lot lines adjoining a residential use or zone by one (1) of the methods given below, as selected by the owner.

[Ordinance No. 10383 - 02/20/96]

[Ordinance No. 10397 – 04/02/96]

(1) A greenbelt planting strip, not less than fifteen (15) feet in width. Such greenbelt shall be composed of at least:

I. One row of deciduous and evergreen trees, spaced not more than fifteen (15) feet apart, at least eight (8) feet tall, and with a minimum trunk diameter of one and one-half (1-1/2) inches at planting, and

II. One row of shrubs, with a ratio of two deciduous to one evergreen shrub, spaced an average of five (5) feet apart. Such shrubs shall be a minimum of thirty (30) inches in height at planting and expected to grow to a height of eight (8) feet in 3 or 4 full growing seasons; or

(2) Natural vegetation can be retained if it meets the intent of this section, or supplemented to meet the intent of this section; or

(3) A sight obscuring screen (either solid or veil block, or some form of fence that is at least 50% opaque (excluding material made of fabric or synthetic fabrics) and at least six (6) feet high).

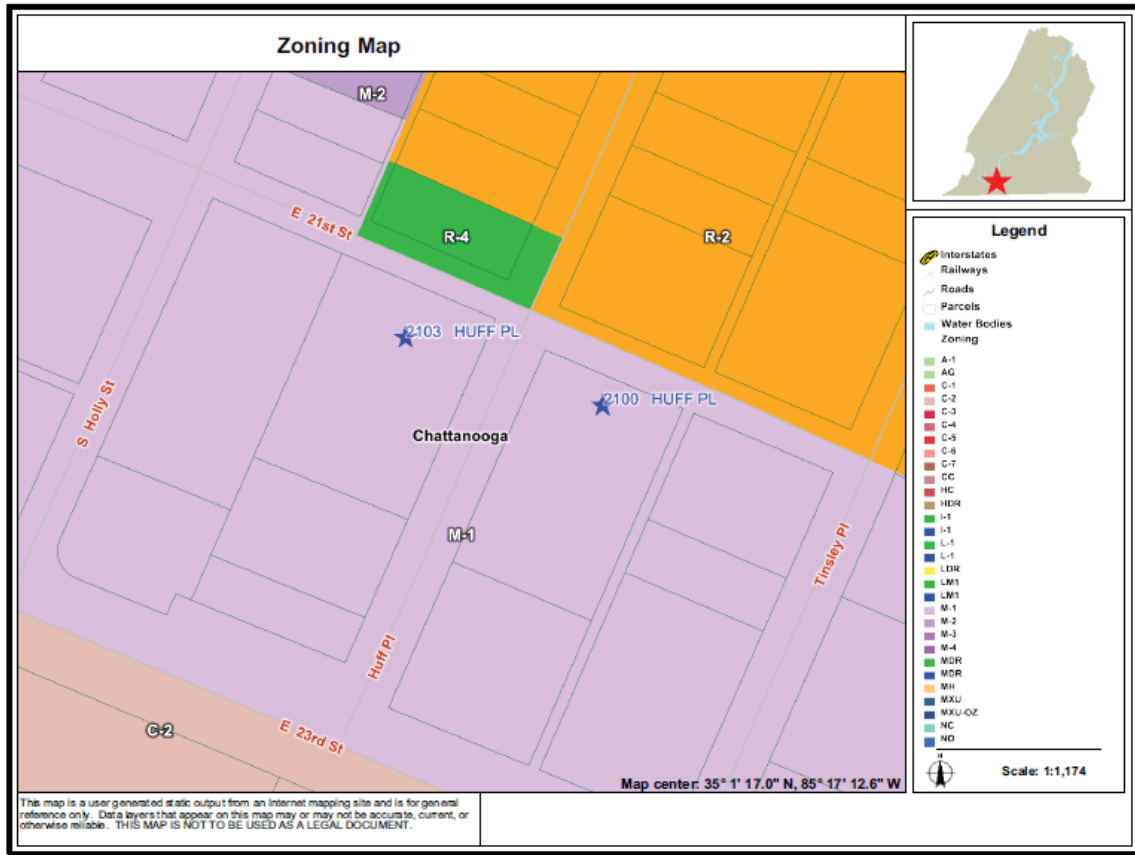
[Ordinance No. 9492 - 11/20/90]

1007. Outdoor storage in the M-1 Manufacturing Zone shall have Type A Landscaping (see

Landscaping Provisions).



City of Chattanooga Zoning Map



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Utility Information



Utility Information – 2103 Huff Place

Electric

According to Teresa, with the Electric Power Board in Chattanooga, they are the service providers to the subject property.

Fees: Please see the fee schedule sheet from EPB.

For more information, call Electric Power Board at (423) 648-1372 or visit their website at <http://www.epb.net/>.

Water/ Sewer

According to Reese, with Tennessee American Water Company they provide Water and Sewer to the subject property.

Fees:

There is a one time account activation fee of \$15.00 to have the service switched to another name. For a property that has multiple offices and therefore the potential for multiple accounts, it is \$15.00 per account.

For more information, please call Tennessee American Water Company at (866) 736-6420 or visit their website at <http://www.amwater.com/tnaw/>.



Electric Utility Letter and Fee Schedule

Tim Jones

From: Clark, Teresa [Clarktd@epb.net]
Sent: Tuesday, February 09, 2010 9:09 AM
To: tim@furrow.com
Cc: Clark, Teresa
Subject: DEPOSIT REQUIREMENTS FOR 2103 HUFF PLACE AND 6102 SHALLOWFORD RD
Attachments: Application information.doc

THE DEPOSIT REQUIRED AT THIS TIME FOR 6102 SHALLOWFORD RD ARE AS FOLLOWS AND WILL BE CALCULATED WITH EACH NEW CUSTOMER:

6102 SHALLOWFORD RD	SUITE E	\$700.00
6102 SHALLOWFORD RD	SUITE 104	\$200.00
6102 SHALLOWFORD RD	SUITE C	\$800.00
6102 SHALLOWFORD RD	SUITE 101	\$1,500.00
6102 SHALLOWFORD RD	SUITE 102	\$200.00
6102 SHALLOWFORD RD	HSMTR B	\$400.00

We will accept the following forms for security:

1. Cash deposit (Cash, Cashier's Check, Master Card, Visa)
2. Indemnity Bond from your insurance company
3. Irrevocable Letter of Credit from a bank

IF YOU HAVE ANY QUESTIONS YOU CAN CALL (423) 648-1372.



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TDOT Traffic Count Information



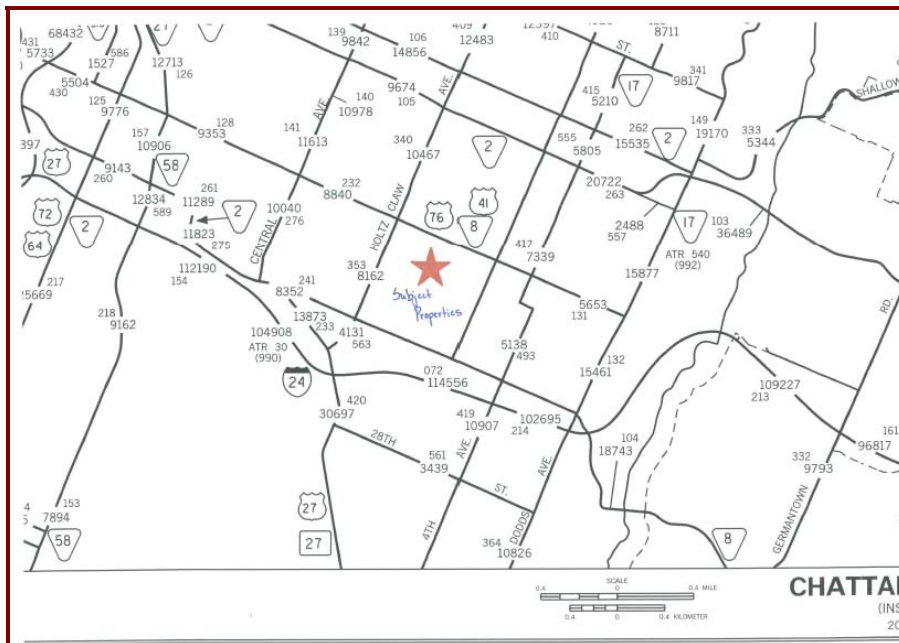
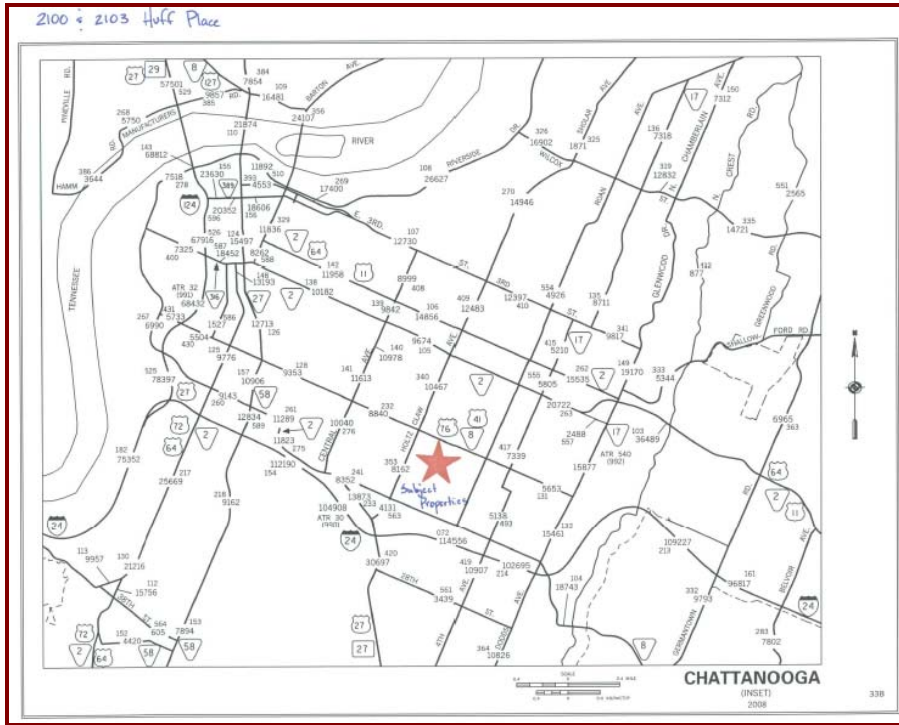
Traffic Count Information – 2103 Huff Place

According to TDOT's Traffic Flow Maps, the subject property has approximately 8,840 vehicles per day as its most recent traffic count. (Please see the attached maps)

For more information, please feel free to contact TDOT's Project Planning Division at (615) 741-2208 or visit their website at <http://www.tdot.state.tn.us/projectplanning/adt.asp>



TDOT Traffic Count Maps



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Broker Participation Form



ACKNOWLEDGEMENT
 FURROW AUCTION COMPANY
 RECEIVED _____
 Date: _____
 Fax To 865-525-4179
 Do Not Write In This Space



Furrow Auction Company
 1022 Elm Street
 Knoxville, TN 37921
 Phone 865.546.3206
 Fax 865.525.4179
 Toll Free 800.438.7769
 www.furrow.com
 TN License #62

AFFIDAVIT OF REGISTRATION - PRINCIPAL AND BROKER

The undersigned hereby certifies and agrees to the following terms and conditions:

1. A 2 % Broker Commission, before the inclusion of the Buyer's Premium, will be paid to the Broker after closing and receipt of monies by Seller provided that the undersigned Principal is the successful Purchaser at Auction on this property described as: **PROPERTY ADDRESS**

To be offered at Auction on Thursday March 4th, 2010 -12:00 noon and Friday March 5th, 2010 – 12:00 noon

2. Commission shall be paid to Brokers representing Principal bidder only.
3. No commission will be paid to Broker whose client becomes a secondary buyer not purchasing on the day of the Auction.
4. Broker Must register his Principal by mail or fax with Furrow Auction Company at least 48 hours prior to the Auction; and have that representative recognized by fax from Furrow Auction Company within 24 hours prior to the sale.
5. No Broker will be recognized as a Principal who has been personally contacted by Furrow Auction Company or Seller prior to Broker's request for recognition. In the event 2 or more Brokers request recognition for the same Principal, then the one received first will be recognized by Furrow Auction Company.
6. The Broker and Principal, by placing their signatures below, certify that they have inspected the premises of the subject property. **BY NOTARIZED SIGNATURE BELOW, PRINCIPAL AUTHORIZES BROKER TO BE HIS REPRESENTATIVE IN THE PURCHASE OF THIS PROPERTY.**
7. No commission on property will be paid to any Broker participating in the purchase of the property as a Principal and no commission will be paid to any Broker representing any heir of the property.
8. The Broker and Principal hereby attest that the Broker is serving only as an agent and not as a Principal involved in the purchase of the property.
9. Principal hereby acknowledges that Furrow Auction Company represents the Seller in this transaction.

Dated this _____ day of _____, 2010

<p><u>Broker/Sales Associate</u></p> <p>Company Name _____</p> <p>Broker/Associate Name _____</p> <p>Address _____</p> <p>Phone and Fax _____</p> <p>e-mail address _____</p> <p>Broker Signature _____</p> <p>State of <u>TN</u> License Number _____</p> <p>Please indicate which Property the Broker is applying for by checking the box next to property description above. A separate form is required for each Principal represented.</p>	<p><u>Principal (Buyer)</u></p> <p>Name _____</p> <p>Phone _____</p> <p>Signature _____</p> <hr/> <p><u>Notary</u></p> <p>Name _____</p> <p>Signature _____</p> <p>My Commission Expires on _____</p>
--	---

A COMMISSION WILL BE PAID TO THE LICENSED REAL ESTATE BROKER PROPERLY LICENSED IN THE STATE OF TN WHOSE PRINCIPAL PAYS AND CLOSES ON THE PROPERTY FOR WHICH THEY WERE THE SUCCESSFUL BIDDER AT THE AUCTION.

IN ORDER TO QUALIFY FOR BROKER PARTICIPATION, A SIGNED ACKNOWLEDGEMENT OF THIS AFFIDAVIT FROM FURROW AUCTION COMPANY MUST BE PRESENTED AT THE AUCTION TO A REPRESENTATIVE OF FURROW AUCTION COMPANY.



Title Commitment



Sample Auction Documents



Sample Sale Day Contract



Sample Warranty Deed



Sample Bidder Card



NAME _____

COMPANY NAME _____
PLEASE PRINT

2



**FURROW
AUCTION
COMPANY**

Real Estate Brokers • Industrial Auctioneers
1022 Elm St. • Knoxville, TN 37921 • License #62
Phone (865) 546-3206 • FAX (865) 525-4179
Internet: www.furrow.com
E-mail: furrow@furrow.com

PLEASE DISPLAY IN POCKET

BIDDER NO. 2
PLEASE PRINT

NAME: _____

COMPANY NAME _____

ADDRESS _____

CITY _____

STATE _____ ZIP _____

PHONE: OFFICE (____) _____

PHONE: HOME (____) _____

U.S. FUNDS: CASH _____ CERTIFIED _____

BANK REFERENCE _____

DEALER'S TAX NO. _____

E-MAIL ADDRESS _____

IF YOU ARE ALREADY ON OUR MAILING LIST PLEASE CHECK

NOTE:

I accept this bidder number and assume full responsibility for all sales awarded to this number by the Auctioneer. I understand that all equipment is bought in "as is" condition and rejection of equipment due to condition is expressly waived.

I further agree to be financially responsible for all losses incurred by the Sellers and Auctioneers due to my failure to comply with any terms or conditions of the sale. Unless otherwise agreed, all property purchased by me or my agent becomes my sole responsibility upon the conclusion of this auction sale.

I hereby acknowledge my acceptance of these terms and conditions of this agreement.

Signature _____

How did you learn about our auction? _____

Terms and Conditions

NOTE: I accept this bidder number and assume full responsibility for all sales awarded to this number by the Auctioneer. I understand that all equipment is bought in "as is" condition and rejection of equipment due to condition is expressly waived. I further agree to be financially responsible for all losses incurred by the Seller and Auctioneer due to my failure to comply with any terms or conditions of this sale. Unless otherwise agreed, all property purchased by me or my agent becomes my sole responsibility upon the conclusion of this auction sale. I hereby acknowledge my acceptance of these terms and conditions of this agreement.

"Totally Committed to One Goal - Offering the Best, Most Professional Service in the Auction Industry."

Sam Furrow
Chairman of Furrow Auction Company

Specializing in

Public Auctions
Orderly Liquidations
Private Sales
Industrial Equipment Appraisals

Mission Statement: To offer the best and most professional service in the auction industry, to build long-term relationships, and to implement the auction process as a systematic procedure designed to maximize our clients objectives and profitability.

Please call our toll-free line for updates to our current auction schedule: 1-800-4FURROW (438-7769).
Fax number: (865) 525-4179
E-mail: furrow@furrow.com
Website: www.furrow.com

Please initial here that you have read and understand the Terms and Conditions shown on the back of this bidder card _____



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