

Expanding your Horizon...



Metzger
Property Services, LLC

Farm Sales • Real Estate • Auctions • Appraisals

260-982-0238

WWW.METZGERAUCTION.COM



Residential Agent Full Detail Report

Class RESIDENTIAL

Property Type Site-Built Home

CDOM

DOM

Auction Yes

| | | | | | |
|--------------|---------------------------|-----------|--------------|-----------|------------|
| MLS # | 305 Cottage Street | MI | 49091 | LP | \$0 |
|--------------|---------------------------|-----------|--------------|-----------|------------|



Area St. Joseph County **Parcel ID** 052-777-172-00 **Type** Site-Built Home **Waterfront** No
Sub None **Cross Street** **Bedrms** 2 **F Baths** 1 **H Baths** 0
Township Sturgis **Style** One Story **REO** No **Short Sale** No
School District Sturgis Public Schools **Elem** Wenzel
Intermediate **JrH** Eastwood **SrH** Sturgis High School
Legal Description COM AT INTER OF S LN OF COTTAGE ST WITH E 1/2 1/4 LN OF SEC 12 6 TH W ALG S LN COTTAGE ST
Directions to Property M-66 to Wenzel Ave., head East, Snottawa St, head South to Cottage Street and turn East, after Wilson Road, second property on South side of road.

Inside City Limits **City Zoning** **County Zoning** **Zoning Description**
Remarks This well-maintained 2-bedroom, 1-bath brick ranch in Sturgis, Michigan is selling via Online Auction August 6, 2026 at 6 pm. Which offers timeless curb appeal with its classic brick exterior, large picture window, and beautifully landscaped front yard. The home features comfortable single-level living, a spacious 2-car attached garage, and a welcoming setting. Whether you're looking for your first home, a place to downsize, or an investment opportunity, this property combines practicality, charm, and lasting value in a desirable location. Come see for yourself Thursday, July 30th from 5:30-6 pm! This listing is a Joint Venture partnership with Real Estate Broker Brecken Kennedy / Mossy Oak Properties Indiana and Michigan

Agent Remarks Online Auction: August 6th, 2026 at 6 pm Open House: Thursday, July 30th, 2026 from 5:30-6 pm A 4% buyer's premium will be added to the winning invoice. Full terms in DOCS. RE BROKERS: must register clients in advance of the auction & be present with them at any & all showings they attend. Client Registration form available on the bidding site.

| | | | | | |
|--------------------------|------------|----------------------------|---------------------------|--------------------------|---------------------------|
| Sec | Lot | Lot Ac/SF/Dim | 0.6100 / 26,572 / 115x235 | Lot Desc | Corner, Level, 0-2.9999 |
| Above Gd Fin SqFt | 1,868 | Above Gd Unfin SqFt | 0 | Ttl Below Gd SqFt | 1,868 |
| Age | 75 | New Const | No | Ttl Fin SqFt | 1,868 |
| | | Date Complete | | Year Built | 1951 |
| | | Ext | Brick | Bsmt | Full Basement, Unfinished |
| | | | | # Rooms | |
| | | Basement Material | | | Poured Concrete |
| | | Dryer Hookup Gas | No | Fireplace | Yes |
| | | Dryer Hookup Elec | No | Guest Qtrs | No |
| | | Dryer Hookup G/E | No | Split Firpln | No |
| | | Disposal | No | Ceiling Fan | No |
| | | Water Soft-Owned | No | Skylight | No |
| | | Water Soft-Rented | No | ADA Features | No |
| | | Alarm Sys-Sec | No | Fence | None |
| | | Alarm Sys-Rent | No | Golf Course | No |
| | | Garden Tub | No | Nr Wlkg Trails | No |
| | | Jet Tub | No | Garage Y/N | Yes |
| | | Pool | No | Off Street Pk | Yes |
| | | Pool Type | | | |
| | | SALE INCLUDES | No Appliances Included | | |
| | | FIREPLACE | Family Rm | | |
| | | Assn Dues | Frequency Not Applicable | | |
| | | Other Fees | | | |
| | | Restrictions | | | |

| | | | | | |
|-------------------------------------|----------------------------------------------------|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------|
| Room Dimensions | Baths | Full | Half | Water | City |
| RM DIM | LVL | B-Main | 2 | Well | |
| LR | 24 x 14 | B-Upper | 0 | Sewer | City |
| DR | 14 x 10 | B-Blw G | 0 | Fuel / | Forced Air |
| FR | x | Laundry Rm | Main | Heating | |
| KT | 15 x 10 | Laundry L/W | x | Cooling | Central Air |
| BK | x | AMENITIES | Attic Pull Down Stairs, Attic Storage, Built-In Bookcase, Cable Available, Closet(s) Walk-in, Garage Door Opener, Landscaped, Porch Enclosed, Porch Screened, Utility Sink, Tub | | |
| DN | 11 x 14 | | | | |
| 1B | 15 x 10 | | | | |
| 2B | 14 x 10 | | | | |
| 3B | x | Garage | 2.0 / Attached | / | 26 x 22 / |
| 4B | x | Outbuilding 1 | None | | x |
| 5B | x | Outbuilding 2 | | | x |
| RR | x | Assn Dues | | Frequency | Not Applicable |
| LF | x | Other Fees | | | |
| EX | x | Restrictions | | | |
| Water | | Wtr Name | | Water Frontage | |
| Water | None | | | Water Type | |
| Auctioneer Name | Chad Metzger and Dodie Hart | Lic | AC31300015 | Auction Date | Time |
| Financing: | Existing | Proposed | | Location | Online: BidMetzger.com |
| Annual | \$3,243.73 | Exemptions | | Excluded Party | None |
| Possession | At closing | Year Taxes Payable | 2025 | Assessed Value | |
| List Office | Metzger Property Services, LLC - Off: 260-982-0238 | List Agent | Chad Metzger - Cell: 260-982-9050 | | |
| Agent E-mail | chad@metzgerauction.com | List Agent - User Code | UP388053395 | List Team | |
| Co-List Office | Mossy Oak Properties/Indiana Land and Lifestyle | Co-List Agent | Brecken Kennedy - Cell: 260-578-7661 | | |
| Showing | Showingtime or Open House | | | | |
| List Date | 7/8/2026 | Start Showing Date | | Exp Date | 11/30/2026 |
| Seller Concessions Offer Y/N | No | Seller Concession Amount | \$ | Owner/Seller a Real Estate | No |
| Contract Type | Exclusive Right to Sell | Special List Cond. | None | Agent/Owner Related | No |
| Virtual | | Lockbox | Mechanical/Combo | Lockbox Location | Front Door |
| Pending Date | | Closing Date | | Selling Price | |
| Ttl Concessions Paid | | Sold/Concession | | How Sold | |
| Sell Office | | Sell Agent | | Conc Paid By | |
| Co-Sell Office | | Co-Sell Agent | | Sell Team | |

Presented by: Chad Metzger - Cell: 260-982-9050 / Metzger Property Services, LLC - Off: 260-982-0238
Information is deemed reliable but not guaranteed. Properties may not be listed by the Agent/Office presenting this report. Report may not contain all available data.



Property Aerial

Address: 305 Cottage Ave, Sturgis, Michigan 49091



Real Estate • Auctions • Appraisals

ONLINE AUCTION TERMS

***Classic 2 Bedroom Brick Ranch with a 2 Car Attached
Garage!***

This property will be offered at Online Auction on Thursday, August 6, 2026 - Bidding begins closing out at 6 pm! Your bid constitutes a legal offer to purchase, and the final bid shall constitute a binding contract between the Buyer and Sellers. The auctioneer will settle any disputes as to bids and their decision will be final. The acreages and square footage amounts listed in this brochure and all marketing material are estimates taken from county records, FSA records and/or aerial photos. The sellers reserve the right to determine the need for, and type of survey provided. If completed, the cost of the survey will be shared 50/50 by the Seller and the Buyer.

A 4% buyer's premium will be added to the winning invoice. An earnest money deposit of \$5,000 will be due within 24 hours of the auction with the balance due at closing. Said funds will be held in our Escrow account and will come off your balance due at closing. YOUR BIDDING IS NOT CONTINGENT UPON FINANCING. Buyers agree to sign the purchase agreement within 24 hours of the auction ending and submit their earnest money to Metzger Property Services within the 24-hour time period via cash, check or wire transfer. Buyer(s) agrees to pay an additional \$25 wire transfer fee if wiring said funds. Buyers who fail to do so will be in breach of contract and are subject to damages &/or specific performance.

The Sellers will provide a Trustee's Deed & an Owner's Title Insurance Policy at closing. The closing(s) shall be on or before September 11, 2026. Possession will be at closing. Taxes will be prorated to the day of closing. Real estate taxes for the entirety in '25 due in '26 were approximately \$3,243.73. Metzger Property Services LLC, Chad Metzger, and their representatives, are exclusive agents of the Sellers. All statements made on auction day take precedence over printed materials. The property is being sold "AS IS, WHERE IS" with no warranties expressed or otherwise implied. All decisions made by the auctioneer are final. Real Estate Brokers must register clients 24 hours in advance of the auction and be present at any showings your client attends. The Client Registration form is available on the bidding website.

**Online Auction: Thurs., August 6, 2026 • Bidding begins closing out at 6pm
Sturgis Township • St. Joseph County • Sturgis, Michigan**

Auction Manager: Dodie Hart, call/text: 260.463.1717

This listing is a Joint Venture partnership with Brecken Kennedy, Mossy Oak Properties

www.BidMetzger.com



SELLER'S RESIDENTIAL REAL ESTATE SALES DISCLOSURE
 State Form 46234 (R8 / 8-25)

Date (month, day, year)
 6/24/26

Property address (number and street, city, state, and ZIP code)
 305 Cottage St., Shurgis, MI 49091

Seller states that the information contained in this Disclosure is correct to the best of Seller's **CURRENT ACTUAL KNOWLEDGE** as of the above date. The prospective buyer and the owner may wish to obtain professional advice or inspections of the property and provide for appropriate provisions in a contract between them concerning any advice, inspections, defects, or warranties obtained on the property. The following information is not the representations of the real estate broker, if any. The form applies to residential real estate and purchases. Also, Indiana law (IC 32-21-5) generally requires sellers of 1-4-unit residential property to complete this form regarding the known physical condition of the property. IC 32-21-5-1(b) states that this form is **not** required for:

- IC 32-21-5-1(b) states that this form is not required for:
1. Transfers ordered by a court, including transfers:
 - A. in the administration of an estate;
 - B. by foreclosure sale;
 - C. by a trustee in bankruptcy;
 - D. by eminent domain;
 - E. from a decree of specific performance;
 - F. from a decree of divorce; or
 - G. from a property settlement agreement.
 2. Transfers by a mortgagee who has acquired the real estate at a sale conducted under a foreclosure decree or who has acquired the real estate by a deed in lieu of foreclosure.
 3. Transfers by a fiduciary in the course of the administration of the decedent's estate, guardianship, conservatorship, or trust.
 4. Transfers made from at least one (1) co-owner solely to at least one (1) other co-owner.
 5. Transfers made solely to any combination of a spouse or an individual in the lineal line of consanguinity of at least one (1) of the transferors.
 6. Transfers made because of the record owner's failure to pay any federal, state, or local taxes.
 7. Transfers to or from any governmental entity.
 8. Transfers involving the first sale of a dwelling that has not been inhabited.
 9. Transfers to a living trust.

Purpose of Disclosure Form: Completion of this form shall satisfy the requirements of IC 32-21-5-7 that mandates the seller's disclosure of conditions relevant to the listed property. This disclosure is based on the Seller's current knowledge of the property's conditions and the improvements thereon, however that knowledge was gained. This disclosure form shall not be a warranty by the Seller and shall not be used as a substitute for an inspection or warranty that the purchaser may wish to obtain. This form is a statement of the conditions and other information about the property known by the Seller. The representations in this form are the representations of the owner and are not the representations of the agent, if any. This information is for disclosure only and is not intended to be part of any contract between the Buyer and the Seller. The Seller must complete and sign the disclosure form and submit the form to a prospective buyer before an offer is accepted for the sale of the property. The Buyer is encouraged to obtain his or her own professional inspections of this property. A Buyer may not invalidate a real estate transaction or a contract to purchase real estate due to the Buyer's failure to sign a Seller's disclosure form that has been received or acknowledged by the Buyer.

Instructions to the Seller(s): (1) Answer every question truthfully. (2) Report all known conditions affecting the property, regardless of how you know about them or when you learned. (3) Attach additional pages, if necessary, with your signature and the date and time of signing. (4) Complete this form yourself. (5) If an item does not apply to your property or is rented, mark "not applicable/rented." (6) If you truthfully do not know the answer to a question, mark "unknown." (7) If you learn any fact prior to closing that changes one or more of your answers to this form after you have completed and submitted it, immediately notify any potential buyer of the change in writing.

NOTE: "Defect" means a condition that would have a significant adverse effect on the value of the property, that would significantly impair the health or safety of future occupants of the property, or that if not repaired, removed or replaced would significantly shorten or adversely affect the expected normal life of the premises.

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's **CURRENT ACTUAL KNOWLEDGE**. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

| | | | |
|-----------------------------------------------------------------------------------------|-------------------------------------|--------------------|-----------------------|
| Signature of Seller <i>Alicia K. Kulpincki</i> | Date (mm / dd / yyyy) 06/24/2026 | Signature of Buyer | Date (mm / dd / yyyy) |
| Signature of Seller By: Alicia K. Kulpincki Vice President & Senior Trust Officer | Date (mm / dd / yyyy) | Signature of Buyer | Date (mm / dd / yyyy) |

The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

| | | | |
|----------------------------------|-----------------------|----------------------------------|-----------------------|
| Signature of Seller (at closing) | Date (mm / dd / yyyy) | Signature of Seller (at closing) | Date (mm / dd / yyyy) |
|----------------------------------|-----------------------|----------------------------------|-----------------------|


Property address (number and street, city, state, and ZIP code)

305 Cottage St, Sturgis, MI 49091

1. The following are in the conditions indicated:

| 1. The following are in the conditions indicated: | | | | | C. WATER & SEWER SYSTEM | | | | |
|---------------------------------------------------------------------------------------------------|--------------------------------|------------------|----------------------|----------------|--------------------------------------------------------------------------------------|-----------|---------------|---------|----------------|
| A. APPLIANCES | Not Applicable / Rented | Defective | Not Defective | Unknown | Not Applicable / Rented | Defective | Not Defective | Unknown | |
| Built-in Vacuum System | | | | ✓ | Cistern | | | | ✓ |
| Clothes Dryer | | | | ✓ | Septic Field / Bed | | | | ✓ |
| Clothes Washer | | | | ✓ | Septic & Holding Tank / Septic Mound | | | | ✓ |
| Dishwasher | | | | ✓ | Hot Tub | | | | ✓ |
| Disposal | | | | ✓ | Plumbing | | | | ✓ |
| Freezer | | | | ✓ | Aerator System | | | | ✓ |
| Gas Grill | | | | ✓ | Sump Pump | | | | ✓ |
| Hood | | | | ✓ | Irrigation Systems | | | | ✓ |
| Microwave Oven | | | | ✓ | Water Heater / Electric | | | | ✓ |
| Oven | | | | ✓ | Water Heater / Gas | | | | ✓ |
| Range | | | | ✓ | Water Heater / Solar | | | | ✓ |
| Refrigerator | | | | ✓ | Water Purifier | | | | ✓ |
| Room Air Conditioner(s) | | | | ✓ | Water Softener | | | | ✓ |
| Trash Compactor | | | | ✓ | Well | | | | ✓ |
| TV Antenna / Dish | | | | ✓ | Geothermal and Heat Pump | | | | ✓ |
| Other: | | | | | Other Sewer System (Explain) | | | | ✓ |
| B. ELECTRICAL SYSTEM | Not Applicable / Rented | Defective | Not Defective | Unknown | Swimming Pool & Pool Equipment | | | | ✓ |
| Security Systems(s) | | | | ✓ | | | | | Yes No Unknown |
| Ceiling Fan(s) | | | | ✓ | Are the structures connected to a public water system? | | | | ✓ |
| Garage Door Opener / Controls | | | | ✓ | Are the structures connected to a public sewer system? | | | | ✓ |
| Inside Telephone Wiring and Blocks / Jacks | | | | ✓ | Are there any additions that may require improvements to the sewage disposal system? | | | | ✓ |
| Light Fixtures | | | | ✓ | If yes, have the improvements been completed on the sewage disposal system? | | | | ✓ |
| Sauna | | | | ✓ | Are the structure(s) connected to a private / community water system? | | | | ✓ |
| Smoke / Fire Alarms | | | | ✓ | Are the structure(s) connected to a private / community sewer system? | | | | ✓ |
| Carbon Monoxide Detectors | | | | ✓ | | | | | |
| Switches and Outlets | | | | ✓ | | | | | |
| Vent Fan(s) | | | | ✓ | | | | | |
| <input type="checkbox"/> 60 <input type="checkbox"/> 100 <input type="checkbox"/> 200 Amp Service | | | | ✓ | | | | | |
| Generator | | | | ✓ | | | | | |

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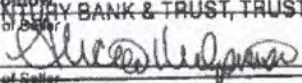
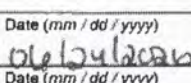
| | | | |
|-------------------------------------------------------------------------------------|-----------------------|----------------------------------|-----------------------|
| Signature of Seller | Date (mm / dd / yyyy) | Signature of Buyer | Date (mm / dd / yyyy) |
|  | 06/28/26 | | |
| By: Alicia K. Kulpinski Vice President & Senior Trust Officer | Date (mm / dd / yyyy) | Signature of Buyer | Date (mm / dd / yyyy) |
| Signature of Seller (at closing) | Date (mm / dd / yyyy) | Signature of Seller (at closing) | Date (mm / dd / yyyy) |

Property address (number and street, city, state, and ZIP code)

305 Cottage St, Skewis, MI 49091

| D. HEATING & COOLING SYSTEM | Not Applicable / Rented | Defective | Not Defective | Unknown |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|------------|---------------|----------------|
| Attic Fan | | | | ✓ |
| Boiler / Radiator | | | | ✓ |
| Central Air Conditioning | | | | ✓ |
| Electric Heat Pump | | | | ✓ |
| Furnace Heat / Gas | | | | ✓ |
| Furnace Heat / Electric | | | | ✓ |
| Geothermal | | | | ✓ |
| Solar House-Heating | | | | ✓ |
| Woodburning Stove | | | | ✓ |
| Fireplace | | | | ✓ |
| Fireplace Insert | | | | ✓ |
| Air Cleaner | | | | ✓ |
| Humidifier | | | | ✓ |
| Propane Tank | | | | ✓ |
| Other Heating Source | | | | ✓ |
| 2. ROOF | | Yes | No | Unknown |
| Age, if known: _____ Years. | | | | ✓ |
| Does the roof leak? | | | | ✓ |
| Is there present damage to the roof? | | | | ✓ |
| Is there more than one layer of shingles on the house? | | | | ✓ |
| If yes, how many layers? _____ | | | | ✓ |
| 3. WATER HEATER | | | | ✓ |
| Age, if known: _____ Years. | | | | ✓ |
| 4. FURNACE | | | | ✓ |
| Age, if known: _____ Years. | | | | ✓ |
| 5. CENTRAL AIR CONDITIONING | | | | ✓ |
| Age, if known: _____ Years. | | | | ✓ |
| 6. HAZARDOUS CONDITIONS | | Yes | No | Unknown |
| Have there been or are there any hazardous conditions on the property, such as methane gas, lead paint, radon gas in house or well, radioactive material, landfill, mineshaft, expansive soil, toxic materials, mold, other biological contaminants, asbestos insulation, or PCB's? | | | | ✓ |
| Is there contamination caused by the manufacture of a controlled substance on the property that has not been certified as decontaminated by an inspector approved under IC 15-19-3.1? | | | | ✓ |
| Has there been manufacture of methamphetamine or dumping of waste from the manufacture of methamphetamine in a residential structure on the property? | | | | ✓ |
| Explain: | | | | |

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| | | | |
|------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------|
| Signature of Seller  | Date (mm / dd / yyyy) 01/24/2024 | Signature of Buyer  | Date (mm / dd / yyyy) |
| Signature of Seller By: Alicia K. Kulpinski Vice President & Senior Trust Officer | Date (mm / dd / yyyy) | Signature of Buyer | Date (mm / dd / yyyy) |

The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

Property address (number and street, city, state, and ZIP code)

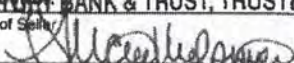
305 Cottage St, Sturgis, MI 49091

| 7. OTHER DISCLOSURES | Yes | No | Unknown |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|---------|
| Do structures have aluminum wiring? | | | ✓ |
| Are there any foundation problems with the structures? | | | ✓ |
| Are there any encroachments? | | | ✓ |
| Are there any violations of zoning, building codes, or restrictive covenants? | | | ✓ |
| Does the property have a shared driveway with another property? | | | ✓ |
| Is the property subject to covenants, conditions and / or restrictions of a homeowner's association? | | | ✓ |
| Is the property subject to a homeowner's association assessment? If yes, what is the current amount? | | | ✓ |
| Is this property located within a locally designated historic district under IC 36-7-11? | | | ✓ |
| Is the present use a non-conforming use? Explain: | | | ✓ |
| Is the access to your property via a private road? | | | ✓ |
| Is the access to your property via a public road? | | | ✓ |
| Is the access to your property via an easement? | | | ✓ |
| Have you received any notices by any governmental or quasi-governmental agencies affecting this property? | | | ✓ |
| Are there any structural problems with the building? | | | ✓ |
| Have any substantial additions or alterations been made without a required building permit? | | | ✓ |
| Are there moisture and/or water problems in the basement, crawl space area, or any other area? | | | ✓ |
| Is there any damage due to wind, flood, termites or rodents? | | | ✓ |
| Have any structures been treated for wood destroying insects? | | | ✓ |
| Is the property or a portion of the property located within a community's flood plain boundaries, as indicated in a Federal Emergency Management Agency Flood Insurance Rate Map? See https://msc.fema.gov/portal/home . | | | ✓ |
| Do you currently pay flood insurance? | | | ✓ |
| Is the property located near a military installation, within a state area of interest ((as defined in IC 36-7-30.2-6) and may be impacted to some degree by the effects of the installation's military operations? If yes, local laws may restrict use and development of the property to promote compatibility with military installation operation. | | | ✓ |
| Does the property contain underground storage tank(s)? | | | ✓ |
| Is the homeowner a licensed real estate broker? | | | ✓ |
| Is there any threatened or existing litigation regarding the property? | | | ✓ |
| Is the Owner subject to the Foreign Investment in Real Property Tax Act? See http://www.irs.gov/publications/p515/index.html . | | | ✓ |
| Is the property located within one (1) mile of an airport? | | | ✓ |
| Is the property subject to a conservation easement as defined in IC 32-23-5-2? | | | ✓ |

8. ADDITIONAL COMMENTS AND/OR EXPLANATIONS:

(Use additional pages and attach, if necessary)

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| | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------|-----------------------|
| Signature of Seller  | Date (mm / dd / yyyy) 08/24/2021 | Signature of Buyer | Date (mm / dd / yyyy) |
| Signature of Seller By: Alicia K. Kulpinski Vice President & Senior Trust Officer | Date (mm / dd / yyyy) | Signature of Buyer | Date (mm / dd / yyyy) |
| The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer. | | | |
| Signature of Seller (at closing) | Date (mm / dd / yyyy) | Signature of Seller (at closing) | Date (mm / dd / yyyy) |



Metzger Property Services, LLC (MPS, LLC) Agency Disclosure Form

MPS, LLC AND ITS' AGENTS, REPRESENT THE SELLER ONLY IN THIS TRANSACTION.

Real estate licensees are considered to be an agent of the property owner unless there is an agreement stating otherwise and all parties are aware of said agreement. While the duties of a licensee acting as an agent for the owner are extensive, some of said duties include but are not limited to:

- Representing the client without discriminating in any form on the basis of race, color, religion, national origin, sex, marital status, familial status, mental or physical handicap
- Handling each transaction honestly and fairly
- Assist in negotiating, completing real estate forms, communicating, presenting offers timely, conducting counteroffers, notices and various addenda relating to the offers and counteroffers until a purchase agreement is signed and or all contingencies are satisfied or waived
- Keeping the best interest of the owner at the forefront of each transaction
- Obtain the best price possible for the owner
- Disclose all information and facts to the owner which may influence he or she's decisions
- Timely and openly present all offers to the owner

Indiana, Ohio, and Michigan law states that all real estate licensed persons are required to disclose which party they represent in a real estate transaction. All prospective purchasers must have agency disclosure made to them by a licensee with whom they work. By signing below, you are fulfilling the terms set forth by Indiana, Ohio, and Michigan law.

Agency Disclosure Statement

The listing broker, Metzger Property Services, LLC, and all agents associated with the listing broker solely represent the owner.

Metzger Property Services, LLC, Chad Metzger represent,
(MPS, LLC Owner/Agent)

The Owner: X The Purchaser: _____ (check which applies)

If dual and or limited agent representation occurs, where the broker and or agent is representing both the purchaser and the owner, said agent must give signed documentation of such an agreement signed by both the purchaser and the owner conceding their knowledge of such transaction.

Your signature below confirms that you have received, read and understand the information within Metzger Property Services, LLC's Agency Disclosure Form and that this information was provided to you before signing a contract to purchase real estate.

Authorized
Alicia Kulpinski, Vice President 05/15/26

Owner Date

Owner Date

Owner Date

Owner Date

Purchaser Date

Purchaser Date

Our refreshed BSA Online page goes live April 1st. Be sure to check it out! Details can be found at: <https://info.bsasoftware.com/ct-resources/updates/bsao>

305 COTTAGE ST STURGIS, MI 49091 (Property Address)

Parcel Number: 052 777 172.00



Item 1 of 5 4 Images / 1 Sketch

Property Owner: BRAHAM PAMELA HODGES TRUST

Summary Information

> Residential Building Summary

- Year Built: 1951
- Bedrooms: 0
- Full Baths: 2
- Half Baths: 0
- Sq. Feet: 1,868
- Acres: 0.674

> Assessed Value: \$144,300 | Taxable Value: \$74,086

- > Property Tax information found
- > 2 Building Department records found

Owner and Taxpayer Information

Owner

BRAHAM PAMELA HODGES **Taxpayer**
 TRUST
 305 COTTAGE
 STURGIS, MI 49091

SEE OWNER INFORMATION

Legal Description

COM AT INTER OF S LN OF COTTAGE ST WITH E 1/2 1/4 LN OF SEC 12 TH W ALG S LN COTTAGE ST 275 FT TO POB TH S 113.67 FT TH W PRL WITH ST 275 FT TH N 113.67 FT TO S LN OF COTTAGE TH E ALG S LN OF ST 275 FT TO POB EXC E 36 FT UNPLATTED CITY OF STURGIS.

Other Information

Recalculate amounts using a different Payment Date

You can change your anticipated payment date in order to recalculate amounts due as of the specified date for this property

Enter a Payment Date

3/31/2026

Recalculate

Tax History

| Year | Season | Total Amount | Total Paid | Last Paid | Total Due |
|------|--------|--------------|------------|------------|-----------|
| 2025 | Winter | \$602.47 | \$602.47 | 12/09/2025 | \$0.00 |
| 2025 | Summer | \$2,641.26 | \$2,641.26 | 08/14/2025 | \$0.00 |
| 2024 | Winter | \$589.41 | \$589.41 | 12/16/2024 | \$0.00 |
| 2024 | Summer | \$2,569.26 | \$2,569.26 | 08/08/2024 | \$0.00 |
| 2023 | Winter | \$561.52 | \$561.52 | 12/11/2023 | \$0.00 |
| 2023 | Summer | \$2,489.95 | \$2,489.95 | 07/25/2023 | \$0.00 |
| 2022 | Winter | \$534.78 | \$534.78 | 12/14/2022 | \$0.00 |
| 2022 | Summer | \$2,291.01 | \$2,291.01 | 08/08/2022 | \$0.00 |
| 2021 | Winter | \$519.99 | \$519.99 | 12/16/2021 | \$0.00 |
| 2021 | Summer | \$2,223.82 | \$2,223.82 | 07/27/2021 | \$0.00 |

Load More Years

****Disclaimer:** BS&A Software provides BS&A Online as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data

305 COTTAGE ST

STURGIS, MI 49091

Parcel #052 777 172 00

Property Owner: BRAHAM PAMELA HODGES TRUST



Last updated March 2, 2026

Owner and Taxpayer Information

| | |
|-------|----------------------------------------------------------------|
| Owner | BRAHAM PAMELA HODGES TRUST 305 COTTAGE STURGIS, MI 49091 |
|-------|----------------------------------------------------------------|

| | |
|----------|-----------------------|
| Taxpayer | SEE OWNER INFORMATION |
|----------|-----------------------|

General Information for Tax Year 2026

| | |
|---------------------|--------------------------|
| Property Class | 401 RESIDENTIAL-IMPROVED |
| School District | STURGIS PUBLIC SCHOOLS |
| MAP # | 12-1 |
| USER NUM IDX | 0 |
| CLASS DESC | <i>Not Available</i> |
| USER ALPHA 3 | <i>Not Available</i> |
| Historical District | <i>Not Available</i> |
| PP CLASS | <i>Not Available</i> |

| | |
|--------------------------|---------------------------|
| Unit | 052 CITY OF STURGIS |
| Assessed Value | \$144,300 |
| Taxable Value | \$74,086 |
| State Equalized Value | \$144,300 |
| Date of Last Name Change | 04/05/2025 |
| Notes | <i>Not Available</i> |
| Census Block Group | <i>Not Available</i> |
| Exemption | <i>No Data to Display</i> |

Principal Residence Exemption Information

| | |
|----------------|------------|
| Effective Date | 07/13/2009 |
|----------------|------------|

| Principal Residence Exemption | June 1st | Final |
|-------------------------------|-----------|-----------|
| 2026 | 100.0000% | - |
| 2025 | 100.0000% | 100.0000% |

Previous Year Information

| Year | MBOR Assessed | Final SEV | Final Taxable |
|------|---------------|-----------|---------------|
| 2025 | \$126,500 | \$126,500 | \$72,139 |
| 2024 | \$118,900 | \$118,900 | \$69,970 |
| 2023 | \$107,400 | \$107,400 | \$66,639 |

Land Information

| | | |
|-------------------------|---------------------------|-------------------------------------------|
| Zoning Code | <i>Not Available</i> | |
| Land Value | \$23,143 | How can I help you today? |
| Renaissance Zone | No | |
| ECF Neighborhood | <i>Not Available</i> | |
| Lot Dimensions/Comments | <i>No Data to Display</i> | |

| | |
|-------------|-------|
| Total Acres | 0.674 |
|-------------|-------|

| | | | |
|----------------------------------|---------------------------|--------------------------|--|
| Land Improvements | \$6,033 | | |
| Renaissance Zone Expiration Date | <i>No Data to Display</i> | | |
| Mortgage Code | <i>No Data to Display</i> | | |
| Neighborhood Enterprise Zone | No | | |
| Lot(s) | Frontage | Depth | |
| Lot 1 | 235.80 ft | 113.67 ft | |
| Total Frontage: 235.80 ft | | Average Depth: 113.67 ft | |

Legal Description

COM AT INTER OF S LN OF COTTAGE ST WITH E 1/2 1/4 LN OF SEC 12 TH W ALG S LN COTTAGE ST 275 FT TO POB TH S 113.67 FT TH W PRL WITH ST 27 FT TH N 113.67 FT TO S LN OF COTTAGE TH E ALG S LN OF ST 275 FT TO POB. EXC E 36 FT. UNPLATTED CITY OF STURGIS.

Land Division Act Information

| | | | |
|----------------------------|---------------------------|--|--|
| Date of Last Split/Combine | <i>No Data to Display</i> | | |
| Date Form Filed | <i>No Data to Display</i> | | |
| Date Created | <i>No Data to Display</i> | | |
| Acreage of Parent | 0.00 | | |
| Split Number | 0 | | |
| Parent Parcel | <i>No Data to Display</i> | | |

| | | | |
|-------------------------------|----------------------|--|--|
| Number of Splits Left | 0 | | |
| Unallocated Div.s of Parent | 0 | | |
| Unallocated Div.s Transferred | 0 | | |
| Rights Were Transferred | <i>Not Available</i> | | |
| Courtesy Split | <i>Not Available</i> | | |

Sale History

| Sale Date | Sale Instrument Price | Grantor | Grantee | Terms of Sale | Liber/Page |
|------------|-----------------------|---------------------------|----------------------------|----------------------|------------|
| 03/20/2025 | \$1.00 QC | BRAHAM PAMELA H | BRAHAM PAMELA HODGES TRUST | 14-INTO/OUT OF TRUST | 2025001996 |
| 07/23/2009 | \$0.00 CD | BRAHAM JOYCELYN H-TRUSTEE | BRAHAM PAMELA H | 21-NOT USED/OTHER | 1541/24 |

Building Information - 1868 sq ft 1 STRY (Residential)

| | |
|---------------------|---------------------------|
| General | |
| Floor Area | 1,868 sq ft |
| Garage Area | 572 sq ft |
| Foundation Size | 1,868 sq ft |
| Estimated TCV | \$259,476 |
| Basement Area | 1,868 sq ft |
| Year Built | 1951 |
| Occupancy | Single Family |
| Effective Age | 35 yrs |
| Percent Complete | 100% |
| AC w/Separate Ducts | No |
| Year Remodeled | <i>No Data to Display</i> |
| Class | BC |
| Tri-Level | No |
| Heat | Forced Heat & Cool |
| Wood Stove Add-on | No |
| Basement Rooms | 0 |
| 1st Floor Rooms | 0 |
| 2nd Floor Rooms | 0 |

How can I help you today?

| | | | |
|------------------------------------------|---------------------------|----------|---------------------|
| Bedrooms | 0 | | |
| Water | <i>Not Available</i> | | |
| Sewer | <i>Not Available</i> | | |
| Style | 1 STRY | | |
| Area Detail - Basic Building Area | | | |
| Height | Foundation | Exterior | Area Heated |
| 1 Story | Basement | Brick | 1,868 sq ft 1 Story |
| Basement Finish | | | |
| Recreation | 0 sq ft | | |
| Living Area | 0 sq ft | | |
| Walk Out Doors | 0 | | |
| Recreation % Good | 0% | | |
| Living Area % Good | 0% | | |
| No Concrete Floor Area | 0 sq ft | | |
| Plumbing Information | | | |
| 3 Fixture Bath | 2 | | |
| Garage Information | | | |
| Area | 572 sq ft | | |
| Foundation | 42 Inch | | |
| Year Built | <i>No Data to Display</i> | | |
| Auto Doors | 0 | | |
| Exterior | Brick | | |
| Common Wall | 1/2 Wall | | |
| Finished | No | | |
| Mech Doors | 0 | | |
| Porch Information | | | |
| CGEP (1 Story) | 234 sq ft | | |
| Foundation | Standard | | |

How can I help you today?



CLIENT REGISTRATION FORM

2

This agreement is entered into and shall initiate on August 6, 2026 by Listing Broker, Metzger Property Services, LLC, on behalf of Listing Licensee, Chad Metzger & Dodie Hart and Selling Broker, _____ for property in Sturgis Township, St. Joseph County, State of Indiana, to wit: 052-777-172-00 legal: COM AT INTER OF S LN OF COTTAGE ST WITH E 1/2 1/4 LN OF SEC 12 6 TH W ALG S LN COTTAGE ST 275 FT TO POB TH S 113.67 FT TH W PRL WITH ST 275 FT TH N 113.67 FT TO S LN OF 7 COTTAGE TH E ALG S LN OF ST 275 FT TO POB. EXC E 36 FT. UNPLATTED CITY OF STURGIS, commonly known as, 305 Cottage St., Sturgis, MI 49091.

Client/Buyer's Name(s): _____

To receive a commission, a buyer representative must be present at the open house, all showings prior to the auction, and if the auction is conducted live, the buyer rep must be present the day of the auction. **Buyer representative must turn in this form, 24 hours in advance of the auction to tiff@metzgerauction.com**

Buyer Representative shall or shall not be compensated for the above property as follows: *(check one)*

Selling Brokers will be compensated 3 %.

Seller will **Not** be compensating a buyer representative for this transaction.

LISTING BROKER:

Metzger Property Services, LLC

BROKER COMPANY NAME

Chad Metzger or MPS Agent

LISTING BROKER

1582 W. State Road 114

ADDRESS

260-982-0238

PHONE

Chad Metzger

ACCEPTED BY: MANAGING BROKER

North Manchester, IN 46962

CITY, STATE, ZIP

tiff@metzgerauction.com

EMAIL ADDRESS

SELLING BROKER:

BROKER COMPANY NAME

ACCEPTED BY: MANAGING BROKER

SELLING BROKER

SELLING BROKER

ADDRESS

CITY, STATE, ZIP

PHONE

EMAIL ADDRESS

CLIENT/ BUYER'S ACKNOWLEDGEMENT & AGREEMENT:

CLIENT SIGNATURE

CLIENT SIGNATURE (if more than one)

METZGER ONLINE BIDDING INSTRUCTIONS

Create an Account:

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

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

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

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

You are now ready to Bid in that specific auction!

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

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

Happy Bidding!

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

...Generation after Generation



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Property Services, LLC

Farm Sales • Real Estate • Auctions • Appraisals

260-982-0238

WWW.METZGERAUCTION.COM