



Steffes Group, Inc.

23579 MN Hwy 22 South, Litchfield, MN 55355 | (320) 693-9371 | SteffesGroup.com

TIMED ONLINE

BENTON COUNTY, MN COMMERCIAL LOT LAND AUCTION



OPENING June 17 | 8AM

CLOSING June 24 | 1PM ^{CST} 2026

Auctioneer's Note:

We are pleased to offer this commercial lot at public auction, ideally located in St. Cloud just off Highways 10 and 23. This location provides exposure and traffic flow, making it well-suited for a variety of commercial or development opportunities. Positioned in a growing commercial corridor, this property offers potential for business owners, investors, or developers looking to establish or expand in a strategic location.



For more details, visit SteffesGroup.com or Contact:
Steffes Group Representative Randy Kath, (701) 429-8894

TERMS: Ten percent down upon signing purchase agreement, payable by cash or check. Balance due at closing within 30 days. This is a 5% buyer's fee auction. Scott Steffes MN14-51, Ashley Huhn MN47-002, Eric Gabrielson MN47-006, Randy Kath MN47-007, Scott Gillespie MN14-30

The Terms and Conditions of Sale are set forth in the Buyer's Prospectus and the Earnest Money Receipt and Purchase Agreement (the "Purchase Agreement").

The information set forth is believed to be accurate. However, the owner of the properties and Steffes Group make no warranties or guaranties expressed or implied. Information contained in this document was collected from sources deemed to be reliable and is true and correct to the best of the writer's knowledge. Auctioneers and owners will not be held responsible for advertising discrepancies or inaccuracies

All ANNOUNCEMENTS ON AUCTION DAY TAKE PRECEDENCE OVER PREVIOUSLY ADVERTISED INFORMATION.

Prospective buyers are advised to consult with an attorney of their choice with respect to the purchase of any real property including but not limited to, seeking legal advice from their own attorney regarding disclosures and disclaimers set forth below.

**SPECIFIC TERMS FOR ONLINE ONLY AUCTION**

Steffes Group along with their employees are seller's agents and are licensed in the state where the property is located. We strongly recommend buyers secure buyer representation, at their expense, in all real estate transactions.

Bid placed within the last 4 minutes of the auction will extend the auction an additional 4 minutes. Bid extensions continue and auction does not end until there are no bids for 4 minutes.

The sale of this property IS NOT contingent on the bidder securing financing.

THE AUCTION BEGINS ON WEDNESDAY, JUNE 17 AND WILL END AT 1PM WEDNESDAY, JUNE 24.

All bidders must register with SteffesGroup.com as an online bidder to participate in the auction.

All bidders must register their name, address and telephone number in order for your bidding number to be approved.

The successful bidder will be required to sign an Earnest Money Receipt and Purchase Agreement at the close of the real estate auction. A total deposit of 10% of the contract sale price will be required. Those funds will be placed in a Real Estate Trust Account as good faith money until closing.

Purchasers who are unable to close because of insufficient funds will be in default and the deposit money will be forfeited.

The contract signing will take place at Steffes Group, 23579 MN Hwy 22 S, Litchfield, MN 55355

If the winning bidder is unable to come to the Steffes office for signing of the contract, arrangements will be made for signing through email using DocuSign.

CLOSING & BALANCE

Balance of the purchase price must be paid in full at closing on: **Friday, July 24, 2026.**

Closing will take place at Tri-County Abstract in St. Cloud.

- Seller will provide an Alta title insurance commitment for an owner's policy of title insurance in the amount of the purchase price. Property will be conveyed by a **Warranty Deed.**

- **2026 Taxes:** Prorated to close.

- Subsequent taxes and or special assessments, if any, to be paid by buyer. Real Estate Taxes are subject to reassessment under new owner

- Closing Agent Fee will be shared equally between Buyer and Seller.

- The auction sale is for registered bidders and their guests. All bidding is open to the public and the property is offered for sale to qualified purchasers without regard to sex, race, color, religion, natural origin or handicap.

- **THIS IS A 5% BUYER'S FEE AUCTION. FIVE PERCENT WILL BE ADDED TO THE FINAL BID TO ARRIVE AT THE CONTRACT SALE PRICE.**

- Please note the bidding will not close and property will not be sold until everyone has had the opportunity to make his or her highest and best bid.

- **THE PROPERTY WILL BE SOLD AS IS WITH NO WARRANTIES EXPRESSED OR IMPLIED.**

- **THE PROPERTY WILL BE SOLD UPON SELLER CONFIRMATION.**

PROPERTY SOLD WITHOUT WARRANTY

All dimensions and descriptions are approximations only based upon the best information available and are subject to possible variation. Sketches may not be drawn to scale and photographs may not depict the current condition of the property. Bidders should inspect the property and review all the pertinent documents and information available, as each bidder is responsible for evaluation of the property and shall not rely upon the Seller, Broker or Auctioneer, their Employees or Agents. The property will be sold AS IS and without any warranties or representations, expressed or implied.

SUCCESSFUL BIDDER

The successful bidder of the property shall be determined by competitive bidding. Should any dispute arise between bidders, the auctioneer shall have the right to make the final decision either to determine the successful bidder or to re-offer the property that is in dispute. The auction will be recorded and the auctioneer's records shall be conclusive in all respects.

SELLER'S PERFORMANCE

The Seller has agreed to the terms of the sale as published. However, the Broker and Auctioneer make no warranties or guarantees as to the Seller's performance.

AGENCY DISCLOSURE

Steffes Group, Inc. is representing the Seller.

POSSESSION

Possession will be at closing.

MINERAL RIGHTS

All mineral rights, if any, held by Seller will be transferred upon closing. However, the Seller does not warrant the amount or adequacy of the mineral rights.

ENVIRONMENTAL DISCLAIMER

The Seller, Broker and Auctioneers do not warrant with respect to the existence or nonexistence of any pollutants, contaminants or hazardous waste prohibited by federal, state or local law. Buyer is responsible for inspection of the property prior to purchase for conditions including but not limited to water quality, and environmental conditions that may affect the usability or value of the property. No warranties are made as to the existence or nonexistence of water wells on the property, or the condition of any well.

EASEMENTS AND SURVEY

The property to be sold is subject to any restrictive covenants or easements of record and any results that an accurate survey may show.

BIDDING PROCEDURE

As a buyer you have two objectives to accomplish:

1. Purchasing the property.
2. Purchasing the property at a price you can afford.

HOW IS THIS ACCOMPLISHED?

1. Estimate comparative value.
2. Experienced buyers always decide what to pay before the bidding begins.
3. Inspect the property carefully.
4. Compare with other properties available in the area.
5. Check the selling price of previously sold properties.
6. Discuss your buying plans with a lender. Have your financing arrangements made in advance.
7. This sale is not subject to financing.

AVOID OVER OR UNDER BIDDING

- Always bid on a property toward a price.
- Establish that price before the bidding

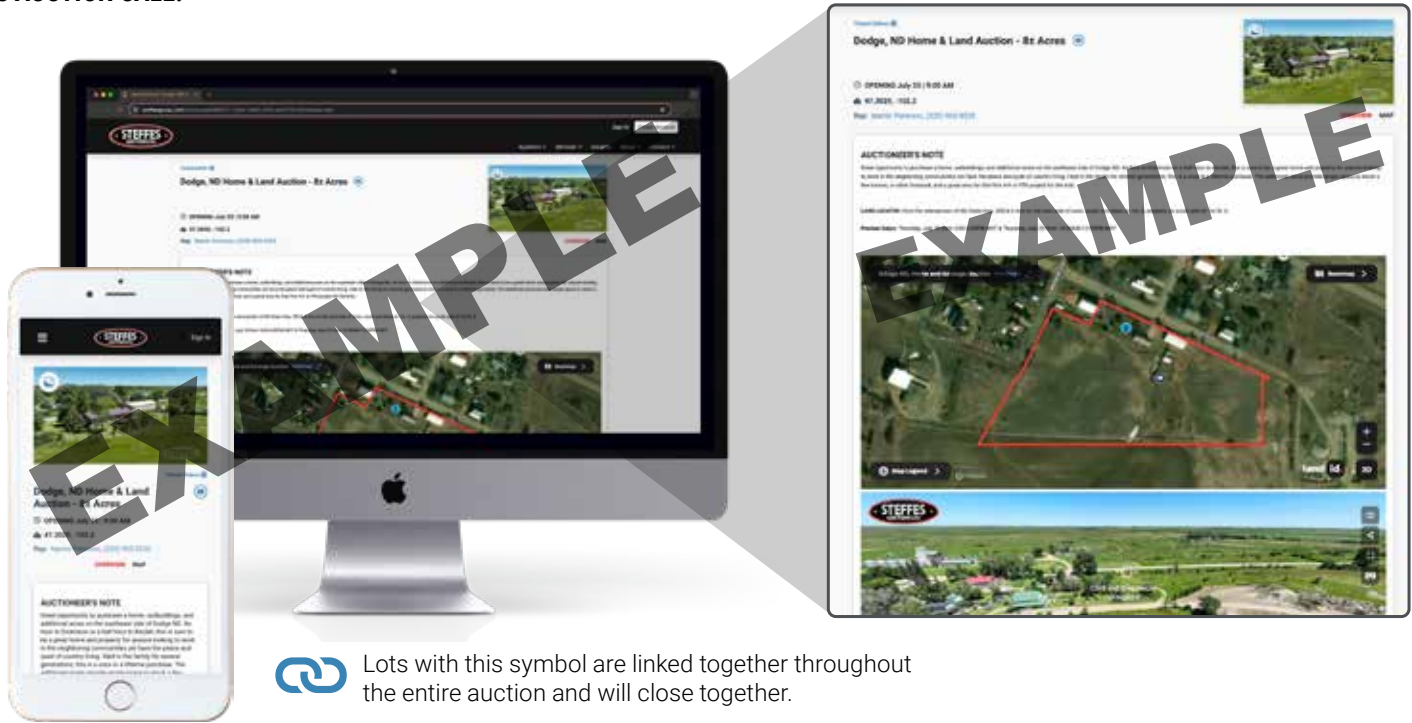
begins. By doing this you will avoid getting caught up in the auction excitement and pay a price that is too high for the market or one that you cannot afford. It will also make you confident to bid to your established fair market value. Many bidders who do not plan ahead end up with regrets after the auction because they were too nervous or uncertain about their judgment to bid.

THE BIDDING STRATEGY

- Research and know the value of the property.
- Have your financing arranged before the auction.
- Establish your highest and best bid before the bidding begins.
- Make your bids promptly to force other bidders up or out without delay.

Please note the bidding will not close until there has been no bidding activity for a period of 4 minutes. This is accomplished through the bid extension feature of our website. Bids placed within the last 4 minutes of the auction will extend the auction an additional 4 minutes. Bid extensions continue and the auction does not end until there are no bids for 4 minutes. Our goal is to realize the highest return to the seller, and satisfy all interested parties.

This is an AUCTION! To the Highest Bidder. The bidding will not close and property will not be sold until everyone has had the opportunity to make their highest and best bid. PLEASE NOTE THIS IS A SAMPLE FOR THE TIMED ONLINE BIDDING PLATFORM AND DOES NOT REPRESENT THIS AUCTION SALE!



AUCTION DATES

JUNE

2026

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	OPENS 17	18	19	20
21	22	23	CLOSES 24	25	26	27
28	29	30				

BENTON COUNTY, MN – CITY OF ST. CLOUD

Land Located: From Hwy 10 & Hwy 23, southeast on 14th Ave SE, continue south on to 14th Ave SE, .2 miles west on Johnson Rd, continue south on Frontage Road. Parcel is on the east side of the road.

Address: 410 Hwy 10 S, St. Cloud, MN 56304

Description: SECT-36 TWP-036 RANGE-031 AMERIBUILT PLAT 1 LOT-002 BLOCK-001

PID #: 17.02357.00

Taxes (2026): \$4,902.00

Ameribuilt Plat

Drainage & Utility Easement

Ingress/Egress Easement

St. Cloud Right-Of-Way Plat

Temporary Construction Easement







Benton County Auditor-Treasurer
531 Dewey Street, PO Box 129
Foley, MN 56329-0129
320.968.5006
www.co.benton.mn.us

Property ID #: 17.02357.00

Taxpayer: 118346



You may be eligible for one or even two refunds to reduce your property tax. Read the back of this statement to find out how to apply.

Property 410 HWY 10 S, ST CLOUD MN 56304
Address:

TAX STATEMENT		2026	
2025 Values for Taxes Payable in			
Step 1	VALUES AND CLASSIFICATION		
	Taxes Payable Year:	2025	2026
	Estimated Market Value:	\$192,000	\$192,000
	Homestead Exclusion:	\$0	\$0
	Taxable Market Value:	\$192,000	\$192,000
Step 2	New Improvements:		
	Property Classification:	COMMERL PREF	COMMERL PREF
Step 3	Desc: SECT-36 TWP-036 RANGE-031 AMERIBUILT PLAT 1 LOT-002 BLOCK-001		
	Sent in March 2025		
	PROPOSED TAX		
		4,898.00	
		Sent in November 2025.	
PROPERTY TAX STATEMENT			
	First half taxes due May 15, 2026:		\$2,451.00
	Second half taxes due October 15, 2026:		\$2,451.00
	Total Taxes Due in 2026:		\$4,902.00



	2025	2026
Taxes Payable Year		
1. Use this amount on Form M1PR to see if you are eligible for a property tax refund. File by August 15. If this box is checked, you owe delinquent taxes and are not eligible.	<input type="checkbox"/>	\$0.00
2. Use these amounts on Form M1PR to see if you are eligible for a special refund.	\$0.00	
Property Tax and Credits		
3. Property taxes before credits	\$4,371.61	\$4,902.00
4. Credits that reduce property taxes:		
A. Agricultural Market Value Credits	\$0.00	\$0.00
B. Other Credits	\$0.00	\$0.00
	<hr/>	<hr/>
	\$4,371.61	\$4,902.00
5. Property taxes after credits		
Property Tax by Jurisdiction		
6. County BENTON COUNTY	\$1,407.64	\$1,478.06
7. City or Town ST CLOUD	\$1,667.73	\$2,120.54
8. State General Tax	\$242.40	\$237.84
9. School District 0742	\$228.94	\$257.18
	\$596.76	\$563.72
10. Special Taxing Districts		
A. Voter Approved Levies	\$0.00	\$0.00
B. Other Local Levies	\$0.00	\$0.00
A. Airport Authority	\$0.00	\$0.00
B. TIF	\$0.00	\$0.00
C. Other	\$150.67	\$170.50
	<hr/>	<hr/>
	77.47	74.16
11. Non-school voter approved referenda levies		
12. Total property tax before special assessments	4,371.61	4,902.00
Special Assessments on Your Property		
13. Special Assessments		
Spec Assess in Prior Yr Only	\$310.39	\$0.00
	<hr/>	<hr/>
14. YOUR TOTAL PROPERTY TAX AND SPECIAL ASSESSMENTS	\$4,682.00	\$4,902.00





SteffesGroup.com

DATE: _____

Received of _____

Whose address is _____

SS# _____ Phone# _____ the sum of _____ in the form of _____

as earnest money deposit and in part payment of the purchase of real estate sold by Auction and described as follows: _____

This property the undersigned has this day sold to the BUYER for the sum of _____ \$ _____

Earnest money hereinafter receipted for _____ \$ _____

Balance to be paid as follows _____ In cash at closing _____ \$ _____

- Said deposit to be placed in the Steffes Group, Inc. Trust Account until closing, BUYER'S default, or otherwise as agreed in writing by BUYER and SELLER. By this deposit BUYER acknowledges purchase of the real estate subject to Terms and Conditions of this contract, subject to the Terms and Conditions of the Buyer's Prospectus, and agrees to close as provided herein and therein. BUYER acknowledges and agrees that the amount of the deposit is reasonable; that the parties have endeavored to fix a deposit approximating SELLER'S damages upon BUYER'S breach; that SELLER'S actual damages upon BUYER'S breach may be difficult or impossible to ascertain; that failure to close as provided in the above referenced documents will result in forfeiture of the deposit as liquidated damages; and that such forfeiture is a remedy in addition to SELLER'S other remedies.
- Prior to closing, SELLER at SELLER'S expense and election shall furnish to Buyer either: (i) an abstract of title updated to a current date, or (ii) an ALTA title insurance commitment for an owner's policy of title insurance in the amount of the purchase price. Seller shall provide good and marketable title. Zoning ordinances, building and use restrictions and reservations in federal patents and state deeds, existing tenancies, easements and public roads shall not be deemed encumbrances or defects.
- If the SELLER'S title is not insurable or free of defects and cannot be made so within sixty (60) days after notice containing a written statement of defects is delivered to SELLER, then said earnest money shall be refunded and all rights of the BUYER terminated, except that BUYER may waive defects and elect to purchase. However, if said sale is approved by the SELLER and the SELLER'S title is marketable and the buyer for any reason fails, neglects, or refuses to complete purchase, and to make payment promptly as above set forth, then the SELLER shall be paid the earnest money so held in escrow as liquidated damages for such failure to consummate the purchase. Payment shall not constitute an election of remedies or prejudice SELLER'S rights to pursue any and all other remedies against BUYER, included, but not limited to specific performance. Time is of the essence for all covenants and conditions in this entire agreement.
- Neither the SELLER nor SELLER'S AGENT make any representation of warranty whatsoever concerning the amount of real estate taxes or special assessments, which shall be assessed against the property subsequent to the date of purchase.
- State Taxes: SELLER agrees to pay _____ of the real estate taxes and installment of special assessments due and payable in _____ BUYER agrees to pay _____ of the real estate taxes and installments and special assessments due and payable in _____ SELLER warrants taxes for _____ are Homestead, _____ Non-Homestead. SELLER agrees to pay the State Deed Tax.
- Other fees and taxes shall be paid as set forth in the attached Buyer's Prospectus, except as follows: _____
- The property is to be conveyed by _____ deed, free and clear of all encumbrances except in special assessments, existing tenancies, easements, reservations and restrictions of record.
- Closing of the sale is to be on or before _____, Possession will be at closing.
- This property is sold AS IS, WHERE IS, WITH ALL FAULTS. BUYER is responsible for inspection of the property prior to purchase for conditions including but not limited to water quality, seepage, septic and sewer operation and condition, radon gas, asbestos, presence of lead based paint, and any and all structural or environmental conditions that may affect the usability or value of the property. Buyer's inspection shall be performed at Buyer's sole cost and expense. Buyer hereby indemnifies Seller for any damage to the property as a result of Buyer's inspections.
- The contract, together with the Terms and Conditions of the Buyer's Prospectus, contain the entire agreement and neither party has relied upon any oral or written representations, agreements, or understanding not set forth herein, whether made by agent or party hereto. This contract shall control with respect to any provisions that conflict with or are inconsistent with the attached Buyer's Prospectus or any announcements made at auction.
- Other conditions: Subject to easements, reservations and restrictions of record, existing tenancies, public roads and matters that a survey may show. Seller and Seller's agent DO NOT MAKE ANY REPRESENTATIONS OR ANY WARRANTIES AS TO MINERAL RIGHTS, TOTAL ACREAGE, TILLABLE ACREAGE OR BOUNDARY LOCATION.
- Any other conditions: _____
- Steffes Group, Inc. stipulates they represent the SELLER in this transaction.

Buyer: _____

Seller: _____

Steffes Group, Inc.

Seller's Printed Name & Address:

SteffesGroup.com

Drafted By:
Saul Ewing Arnstein & Lehr LLP

BENTON COUNTY
MINNESOTA



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