

CRAIG A. STANFIELD REAL ESTATE & AUCTION SERVICES

Craig A. Stanfield Real Estate Broker & Auctioneer

2126 W. KY 10, TOLLESBORO, KY 41189-9726

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E-mail: info@stanfieldproperty.com; Website: www.stanfieldproperty.com

EQUAL HOUSING OPPORTUNITY REAL ESTATE BROKERAGE FIRM

EXCLUSIVE RIGHT TO SELL REAL ESTATE LISTING AGREEMENT

In consideration of services to be performed by the undersigned agent, I/we, as the owners or lawful agents thereof, hereby give unto the said real estate sales agent, the exclusive right and agency (not excepting ourselves for a period extending until 11:59 PM on the 6th day of Nov., 2025, to sell at a price of \$_____ or any price that I/we might accept, the following described real estate/property (or any part thereof) to wit:

700 RIVERSIDE DRIVE, WURLAND, GREENUP CO., KY being the same property conveyed to Rachel Howard (now Jordan and Rachel Hunt) ny deed of Shelby and Kay Steel by deed dated the 13th day of April, 2021, said deed recorded in DEED BOOK ____ PAGE ____, Greenup County Court Clerk Records.

Property to be co-listed with a local firm to permit home to be listed with MLS (likely Candace Howell of Prime Realty).

The owner/seller of the real estate listed herein acknowledge that they have been provided with a copy of Kentucky's Fair Housing Law and understand that the law binds not only the real estate agent/brokerage but themselves in the marketing and sale of real estate "property" must comply with the provisions of said law.

NOTE: Advertising: All advertising is to be at the discretion and direction of the agent. HOWEVER, in this modern era, with numerous types of social media available to the public at large, the agent is aware that a property owner may want to advertise the property's availability on various websites or other social media. As such, the KY Real Estate Commission has strict regulations that require that all advertising include the name of the agency/agent, contact information for the agency/agent, and the Equal Housing Emblem (these are minimum requirements). In addition, no comments may be made that are not truthful or are inflammatory or illegal. The seller agrees that, in the event that he does advertise or promote the property for sale, or has others do such on his behalf, that he will comply with all legal requirements in promotion of the real estate offered for sale and hold the agent harmless in the event that such marketing causes the agent/agency problems with the KY Real Estate Commission including any fines or legal costs.

OWNERS/AUTHORIZED AGENT hereby agree to furnish a marketable title and pay said agent a commission if the property is disposed of during the existence of this agreement or within 30 days following the termination of this agreement to any purchaser or purchaser's agent to whom it may have been submitted prior to the termination of this agreement. I/We agree to pay the undersigned real estate brokerage a commission of FIVE (5) PERCENT of the total amount of the gross sales price, commission to be paid in cash at time of closing of said sale or exchange of the herein described property. Owners hereby ascertain that any listing agreements hereto previously signed with other real estate sales agencies have either expired or have been previously released. Erecting a "FOR SALE" sign and the removal of other signs is hereby authorized. The listing agency cooperates with all other real estate brokerages in the conventional sale of real estate.

Jordan HUNT date/time

Rachel HUNT date/time

Craig A. Stanfield Real Estate Broker date/time

CONTACT INFORMATION: (please complete): Name, address, phone numbers, e-mail addresses:

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) _____ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) _____ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c) _____ Purchaser has received copies of all information listed above.

(d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) _____ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Seller	_____ Date	_____ Seller	_____ Date
_____ Purchaser	_____ Date	_____ Purchaser	_____ Date
_____ Agent	_____ Date	_____ Agent	_____ Date



KENTUCKY REAL ESTATE COMMISSION

Public Protection Cabinet
Mayo-Underwood Building
500 Mero Street 2NE09
Frankfort, Kentucky 40601
(502) 564-7760



The Kentucky Real Estate Commission's A GUIDE TO AGENCY RELATIONSHIPS

THIS IS NOT A CONTRACT. This is The Kentucky Real Estate Commission's A Guide To Agency Relationships ("Guide"). This brokerage company is required by law to ask you to sign this Guide as a way to acknowledge that you have received it. Your signature below will not obligate you to work with this brokerage company.

Whether you are selling, buying, or leasing real estate in the Commonwealth of Kentucky, this Guide will help you understand the various agency relationships available to you. This brokerage company is providing you this Guide as an introduction to their professional real estate agency relationship options. Depending on your specific needs, this brokerage company will offer you valuable assistance to achieve your goals.

This is a brief overview of real estate brokerage in the Commonwealth of Kentucky. To practice real estate brokerage for compensation, a person must be appropriately licensed, which requires extensive education and testing. There are two types of licenses, broker and sales associate. A principal broker is the person responsible for the operation of the real estate brokerage company. Licensed brokers and sales associates affiliate with a principal broker to engage in real estate brokerage. **Craig A. Stanfield**
(INSERT NAME OF PRINCIPAL BROKER) is the principal broker of **Craig A. Stanfield Real Estate & Auction Services**
(INSERT NAME OF BROKERAGE COMPANY), and can be reached at **606-301-3350** (INSERT BROKERAGE COMPANY PHONE NUMBER).

To provide real estate brokerage services, a principal broker enters into an agency relationship with a client to act as an agent to represent the client's interests and provide necessary guidance to complete real estate transactions. A licensee affiliated with the principal broker may be your direct contact during a transaction and, depending on the type of agency, may also be your exclusive agent. These agency relationships are explained in more detail below. Each relationship imposes fiduciary duties owed by the agent to a client. A principal broker may also provide services to a party who is not a client and owe limited, or no, fiduciary obligations to that party, or, by written agreement, provide other than the minimum services proscribed by law. To learn more, reference Kentucky Revised Statutes, Chapter 324 and Kentucky Administrative Regulations, Title 201, Chapter 11.

This is not a contract or agreement for services. Your signature on this Guide is simply to acknowledge receipt and by law the real estate licensee presenting you this Guide must ask for your signature. Prior to the exchange of confidential information that could be interpreted as an agency relationship, you will be asked to consent in writing to a specific agency relationship for a contemplated transaction.

Carefully read about the available agency relationships below and ask the licensee providing you this Guide, **Craig A. Stanfield** (INSERT NAME OF LICENSEE), any questions you may have to better understand agency. The duties and responsibilities of the principal broker, affiliated licensees, and the real estate brokerage company in a real estate transaction do not relieve the seller, buyer, lessor, or lessee from the duty and responsibility to protect their own interests. You are advised to carefully read all agreements to assure that they adequately express your understanding of the transaction. The principal broker and affiliated licensees are qualified to advise on real estate brokerage and transaction matters only. IF YOU NEED LEGAL OR TAX ADVICE, YOU SHOULD CONSULT THE APPROPRIATE PROFESSIONAL.

Single Agency: In a Single Agency relationship, the principal broker of a brokerage company, and all affiliated licensees, act as an agent for a client who is a seller or buyer, or a lessor or lessee, on one side of a transaction. If a party on the other side of the transaction is represented by an agent, that agent will be affiliated with another principal broker at another brokerage.

Dual Agency: In a Dual Agency relationship, the principal broker of a brokerage company, and all affiliated licensees, simultaneously act, in a limited fiduciary capacity, as agents for different clients who are either seller and buyer, or lessor and lessee, in the same transaction. Dual Agency relationships frequently occur when a listing agent simultaneously represents both seller and buyer clients in the same transaction and must take care to adequately represent the interests of both clients.

Designated Agent: In a Designated Agent relationship, one or more affiliated licensees are designated by their principal broker to act as an agent for a client who is a buyer or seller, or a lessor or lessee, to the exclusion of all other licensees affiliated with that principal broker. The principal broker shall not designate himself or herself as a designated agent. None of the other licensees affiliated with the principal broker represent the client in the transaction. Reference KRS 324.121(1).

Designated Agency: In a Designated Agency relationship, two or more Designated Agents within one brokerage act as agents for their respective clients on different sides of a transaction, while their principal broker and any designated manager simultaneously act in a limited fiduciary capacity as a dual agent for all clients on both sides of the transaction. This type of agency relationship allows Designated Agents affiliated with same principal broker to offer each client exclusive representation with full fiduciary obligations, not limited as they would be in a Dual Agency relationship, while still safeguarding clients' confidential information. Reference KRS 324.121(2).

Transactional Brokerage: In a Transactional Brokerage relationship, the principal broker of a brokerage company, and an affiliated licensee(s), if so designated by the principal broker, provide real estate brokerage services to either, or both, party(ies) to a transaction. They owe the party(ies) only the duties of good faith and fair dealing, and do not relay confidential information between the parties, unless so directed by the sending party. A party to Transactional Brokerage is not a client or prospective client.

Unrepresented Party: From time to time in a real estate transaction, a party will not be represented by an agent, but will otherwise interact with a licensee. This party is known as an Unrepresented Party and a licensee owes an Unrepresented Party the duties of good faith and fair dealing. An Unrepresented Party is not a client or prospective client. If you elect to be an Unrepresented Party to a transaction, take the steps necessary to protect your best interests. If the other party is represented by an agent, you may be at a disadvantage in the transaction due to the skill and experience of that agent.

Real Estate Teams: In the course of your real estate transaction, you may engage with a real estate team. Teams are defined as a group of more than one licensee working together who are affiliated with the same principal broker, led by a team leader, and representing themselves to the public utilizing the same authorized alternate or assumed name to brand, advertise, and broker real estate. Teams form for a variety of reasons, including sharing branding and expenses, to broker real estate under the supervision of the principal broker. A team does not operate independently of the principal broker or agency law and must not represent themselves as a separate brokerage company providing real estate brokerage services. Make sure you understand who specifically is representing you as an agent if you choose to work with a team.

Confidential Information: If you are a client or prospective client as defined by law, you are owed the fiduciary obligation of confidentiality, which means that the licensee must protect information provided by you that would materially compromise your negotiating position in a transaction if disclosed to the other party, unless disclosure is required by law. You may also designate in writing other information you wish to maintain confidential. If you have any questions or concerns about confidentiality, seek a satisfactory answer prior to providing the information you wish to maintain confidential. During the course of a transaction, including when sending offers, information delivered to the other party will not be confidential unless a previous agreement is in place to maintain confidentiality.

Cooperation: This brokerage company may, during the course of a transaction, share fees or compensation with another brokerage company. This typically occurs when a listing brokerage company shares compensation with another brokerage company representing a buyer for a specific listed property. The fact that brokerage companies may share compensation during the course of a transaction does not mean that you are in an agency relationship with any brokerage company. If you are concerned about compensation and how it may be shared, seek a satisfactory answer prior engaging in a transaction.

Fair Housing Statement: It is illegal, pursuant to the Kentucky Fair Housing Law and Federal Fair Housing Law, to refuse to sell, transfer, assign, rent, lease, sublease, or finance housing accommodations, or refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status, disability, national origin, sexual orientation (in some counties) or gender identity (in some counties) or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the providing of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.

We hope you find this information helpful as you begin your real estate transaction. When you are ready to enter into a transaction, you will be asked to sign an Agency Consent Agreement that specifically identifies the agency relationship between you, the principal broker of this brokerage company, and any affiliated licensees. Please ask questions if there is anything you do not understand.

Your signature below will not obligate you to work with this brokerage company if you do not choose to do so. A copy of this signed Guide will be provided to you and a record of it maintained by the brokerage company. Please add this Guide to your records for reference even if you refuse to sign.

Signature	Date/Time
Signature	Date/Time



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500 Mero Street 2NE09
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AGENCY CONSENT AGREEMENT – SELLER / LESSOR

The real estate agent who is providing you with this Agency Consent Agreement (“Agreement”) is required to do so by Kentucky law. The purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term “seller” includes “lessor”.)

Seller(s)/Lessor(s): Jordan & Rachel Hunt

Property Address: 700 Riverside Drive, Wurtland, Greenup Co., KY 41144

PART A

(To be completed prior to entering into a written agreement to provide real estate brokerage services, including, but not limited to, a listing, advertising, or similar agreement.)

The Principal Broker being retained is Craig A. Stanfield (name of Principal Broker)
and Affiliate Agent Craig A. Stanfield (name of Affiliate Agent)
of the Craig A. Stanfield Real Estate & Auction Services (name of Brokerage Company) Brokerage Company.

At this time Licensee is retained as the following type of agent: (check one)

- ☒ Seller’s agent
☐ Dual agent
☐ Designated agent
☐ Licensee(s) shall provide transactional brokerage services to seller(s) / lessor(s). For the purposes of this form, a party to transactional brokerage services is not a client or prospective client.

I (we) consent to the above relationships as we enter into this real estate contract. If there is a dual agency or designated agency in this transaction, I (we) acknowledge reading the information contained in the ***Kentucky Real Estate Commission's A Guide to Agency Relationships***.

Jordan Hunt

SELLER/LESSOR Signature

Printed Name

DATE/TIME

Rachel Hunt

SELLER/LESSOR Signature

Printed Name

DATE/TIME

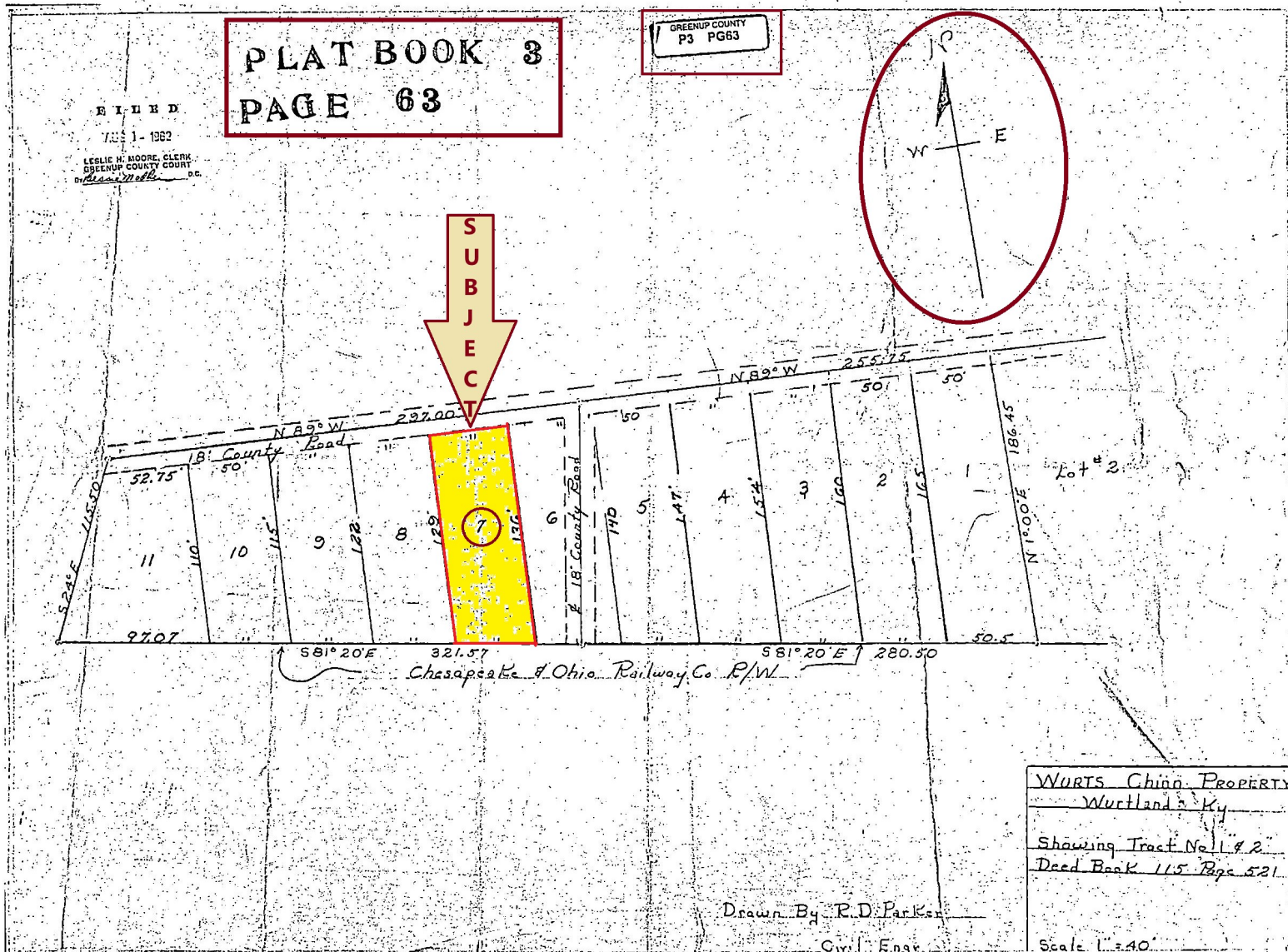
LEGAL DESCRIPTION

property, located in the County of Greenup, State of Kentucky, and more particularly described as follows:

Situate, lying and being in Greenup County, Kentucky, to wit:

Lot No. 7 of the Wurts Chinn Plot, as shown in Plat Book No. 3
Page 63, Greenup County, Court Clerk's Office.

Being the same property conveyed to Rachel Howard (now Rachel and Jordan Hunt) by deed of Shelby and Kay Steel by deed dated the 13th day of April, 2021, said deed recorded in Deed Book ____ Page ____,
Greenup County Court Clerk Records.



Welcome to Tract Plotter!

n89w 50
s1w 129
s81.2e 50.5
n1e 136

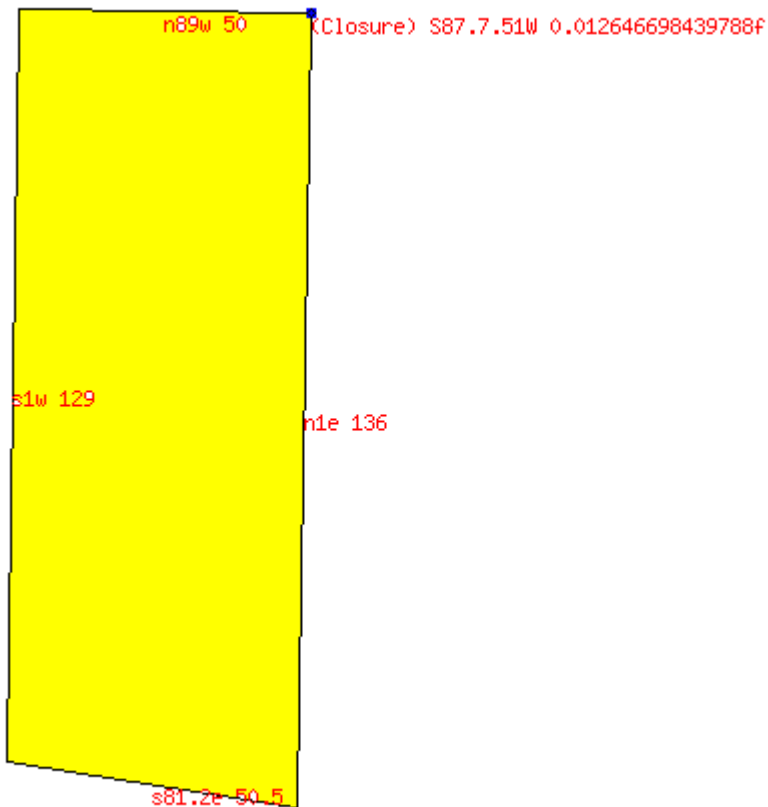
[Enlarge This Box](#)

Show Labels? ☒ Show Full Precision? ☒

6626.6505337989 square feet

0.15212696358583 acres (+/- 0.000005 acres) Perimeter: 365.5 feet

Closure: S87.7.51W 0.012647f (0.003460109012254% or 1:28901 perimeter error)



National Flood Hazard Layer FIRMette



82°46'51"W 38°33'16"N



0 250 500 1,000 1,500 2,000 Feet 1:6,000

Basemap: USGS National Map: Orthoimagery: Data refreshed October, 2020

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
MAP PANELS		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Digital Data Available
		No Digital Data Available
		Unmapped



The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 2/10/2021 at 7:23 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



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SELLER'S DISCLOSURE OF PROPERTY CONDITION

This form applies to **residential real estate sales and purchases**. This form is **not required** for:

1. Residential purchases of new construction homes if a warranty is provided; or
2. Sales of real estate at auction; or
3. A court supervised foreclosure

As a Seller, you are asked to disclose what you know about the property you are selling. **Your answers to the questions in this form must be based on the best of your knowledge of the property you are selling, however and whenever you gained that knowledge.** Please take your time to answer these questions accurately and completely.

Property Address

City

State

Zip

PURPOSE OF DISCLOSURE FORM: Completion of this form shall satisfy the requirements of KRS 324.360 that mandates the "seller's disclosure of conditions" relevant to the listed property. This disclosure is based on the Seller's knowledge of the property's condition and the improvements thereon, however that knowledge was gained. This disclosure form shall not be a warranty by the Seller or real estate agent 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. Unless otherwise advised, the Seller does not possess any expertise in construction, architecture, engineering, or any other specific areas related to the construction or condition of the property or the improvements on it. Unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. The Buyer is encouraged to obtain his or her own professional inspections of this property.

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 or sign the authorization at the end of this form to authorize the real estate agent to complete this form on your behalf in accordance with KRS 324.360(9). (5) If an item does not apply to your property, mark "not applicable." (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 your agent or any potential buyer of the change in writing.

SELLER'S DISCLOSURE: As Seller(s), I / we disclose the following information regarding the property. This information is true and accurate to the best of my / our knowledge as of the date signed. Seller(s) authorize(s) the real estate agent to provide a copy of this statement to any person or entity in connection with actual or anticipated sale of the property or as otherwise provided by law. The following information is not the representation of the real estate agent.

Answer all questions to the BEST OF YOUR KNOWLEDGE. Attach additional sheets as necessary.

1. PRELIMINARY DISCLOSURES

N/A YES NO UN-
KNOWN

a. Have you ever lived in the house? If yes, please indicate the length of time:

☐ ☐ ☐ ☐

b. List the date (month / year) you purchased the house.

c. Do you own the property as (an) individual(s) or as representative(s) of a company?

Explain:

d. Has the house been used as a rental? If yes, length of time rented?

☐ ☐ ☐ ☐

e. Has this house ever been vacant (not lived-in) for more than three (3) consecutive months?

☐ ☐ ☐ ☐

f. Has this house ever been used for anything other than a residence?

☐ ☐ ☐ ☐

Explain:

Seller Initials

Date/Time

Buyer Initials

Date/Time

Seller Initials

Date/Time

Buyer Initials

Date/Time

PROPERTY ADDRESS:

2. HOUSE SYSTEMS		N/A	YES	NO	UN- KNOWN
Whether or not they have been corrected, state whether there have been problems affecting:					
a.	Plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Electrical system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Ceiling and attic fans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Security system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f.	Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g.	Chimneys, fireplaces, inserts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h.	Pool, hot tub, sauna	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i.	Sprinkler system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j.	Heating system	age of system:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k.	Cooling/air conditioning system	age of system:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Water heater	age of system:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve these problems:					
3. BUILDING STRUCTURE		N/A	YES	NO	UN- KNOWN
a. Whether or not they have been corrected, state whether there have been problems affecting:					
1)	The foundation or slab	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)	The structure or exterior veneer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)	The floors and walls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)	The doors and windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	1) Has the basement ever leaked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2) If so, when did the basement last leak?				
	3) Have you ever had any repairs done to the basement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4) If you have had basement leaks repaired, when was the repair done?				
	5) If the basement presently leaks, how often does it leak? (e.g., every time it rains, only after an extremely heavy rain, etc.)				
Explain:					
c.	Have you experienced, or are you aware of, any water or drainage problems in the crawl space?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Are you aware of any damage to wood due to moisture or rot?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Are you aware of any present or past wood infestation (e.g., termites, borers, carpenter ants, fungi, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f.	Are you aware of any damage due to wood infestation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1) Has the house or any other improvement been treated for wood infestation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2) If yes, by whom?				
	3) Is there a warranty?				
Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:					
4. ROOF		N/A	YES	NO	UN- KNOWN
a.	How old is the roof covering? Age of the roof if known:				
b.	Has the roof leaked at any time since you have owned or lived at the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Has the roof leaked at any time before you owned or lived at the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	When was the last time the roof leaked?				
e.	Have you ever had any repairs done to the roof?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Seller Initials

Date/Time

Buyer Initials

Date/Time

Seller Initials

Date/Time

Buyer Initials

Date/Time

PROPERTY ADDRESS:

f.	Have you ever had the roof replaced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If so, when?				
g.	If the roof presently leaks, how often does it leak? (e.g., every time it rains, only after an extremely heavy rain, etc.)				
	Explain:				
h.	Have you ever had roof repairs that involved placing shingles on the roof instead of replacing the entire roof covering? If so, when?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:					

5. LAND / DRAINAGE		N/A	YES	NO	UN- KNOWN
a.	Whether or not they have been corrected, state whether there have been problems affecting:				
	1) Soil stability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2) Drainage, flooding, or grading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	3) Erosion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4) Outbuildings or unattached structures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Is the house located within a Special Flood Hazard Area (SFHA) mandating the purchase of flood insurance for federally backed mortgages?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If so, what is the flood zone?				
c.	Is there a retention / detention basin, pond, lake, creek, spring, or water shed on or adjoining this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:					

6. BOUNDARIES		N/A	YES	NO	UN- KNOWN
a.	Have you ever had a staked or pinned survey of the property performed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Are you in possession of a copy of any survey of the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Are the boundaries marked in any way?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Explain:				
d.	Do you know the boundaries?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Explain:				
e.	Are there any encroachments or unrecorded easements relating to the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Explain:				

7. WATER		N/A	YES	NO	UN- KNOWN
a.	Source of water supply:				
b.	Are you aware of below normal water supply or water pressure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Has your water ever been tested? If so, attach the results or explain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Explain:				

8. SEWER SYSTEM		N/A	YES	NO	UN- KNOWN
a.	Property is serviced by:				
	1. Category I: Public Municipal Treatment Facility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2. Category II: Private Treatment Facility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	3. Category III: Subdivision Package Plant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4. Category IV: Single Home Aerobic Treatment System (HOME PACKAGE PLANT)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	5. Category V: Septic Tank with drain field, lagoon, wetland, or other onsite dispersal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	6. Category VI: Septic Tank with dispersal to an offsite, multi-property cluster treatment system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	7. Category VII: No Treatment/Unknown	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Name of Servicer:				
b.	For properties with Category IV, V, or VI systems				
	Date of last inspection (sewer):				
	Date of last inspection (septic):	Date last cleaned (septic):			
c.	Are you aware of any problems with the sewer system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PROPERTY ADDRESS:

Please explain any deficiencies noted in this Section:					
9. CONSTRUCTION / REMODELING		N/A	YES	NO	UN- KNOWN
a.	Have there been any additions, structural modifications, or other alterations made?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	If so, were all necessary permits and government approvals obtained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explain:					
10. HOMEOWNERS ASSOCIATION (HOA)		N/A	YES	NO	UN- KNOWN
a.	1) Is the property subject to any restrictions, rules, or regulations of a Homeowners Association?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) If yes, what is the annual or monthly assessment?					
3) HOA Name:					
HOA Primary Contact Name:					
HOA Primary Contact Phone No. and email address:					
b.	Is the property a condominium?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, you must also complete KREC Form 404, the Condominium Seller's Certificate					
c.	Are you aware of any condition or legal action that may result in an increase in dues, taxes or assessments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Are any features of the property shared in common with adjoining landowners, such as walls, fences, driveways, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Are there any pet or rental restrictions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explain:					
11. HAZARDOUS CONDITIONS		N/A	YES	NO	UN- KNOWN
a.	Are you aware of any underground storage tanks, old septic tanks, field lines, cisterns, or abandoned wells on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Are you aware of any other environmental hazards? (e.g., carbon monoxide, hazardous waste, water contamination, asbestos, the use of urea formaldehyde, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LEAD BASED PAINT DISCLOSURE REQUIREMENT					
Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint, which may cause certain health risks.					
c.	Was this house built before 1978?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Are you aware of the existence of lead-based paint in or on this house?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RADON DISCLOSURE REQUIREMENT					
Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks, including lung cancer. The Kentucky Department for Public Health recommends radon testing. For more information, visit chfs.ky.gov and search "radon."					
e.	1) Are you aware of any testing for radon gas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) If yes, what were the results?					
f.	1) Is there a radon mitigation system installed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) If yes, is it functioning properly?					
METHAMPHETAMINE CONTAMINATION DISCLOSURE REQUIREMENT					
A property owner who chooses NOT to decontaminate a property used in the production of methamphetamine MUST make written disclosure of methamphetamine contamination pursuant to KRS 224.1-410(10) and 902 KAR 47:200. Failure to properly disclose methamphetamine contamination is a Class D Felony under KRS 224.99-010.					
g.	1) Is the property currently contaminated by the production of methamphetamine?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) If no, has the property been professionally decontaminated from methamphetamine contamination?					
Explain:					
12. MISCELLANEOUS		N/A	YES	NO	UN- KNOWN
a.	Are you aware of any existing or threatened legal action affecting this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Are there any assessments other than property assessments that apply to this property (e.g. sewer assessments)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Seller Initials

Date/Time

Buyer Initials

Date/Time

Seller Initials

Date/Time

Buyer Initials

Date/Time

c.	Are you aware of any violations of local, state, or federal laws, codes, or ordinances relating to this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Are there any transferable warranties?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explain:					
e.	Has this house ever been damaged by fire or other disaster?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explain:					
f.	Are you aware of the existence of mold or other fungi on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g.	Has this house ever had pets living in it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explain:					
h.	Is this house in a historic district or listed on any registry of historic places?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. ADDITIONAL INFORMATION		N/A	YES	NO	UN- KNOWN
Do you know anything else about the property that that should be disclosed to the Buyer?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, please provide details in the space provided, below. Attach additional sheets, as necessary.					
14. SELLER(S) CERTIFICATION (CHOOSE ONE)					
<input type="checkbox"/> As Seller(s) I / we hereby certify that the information disclosed above is complete and accurate to the best of my / our knowledge and belief. I / we agree to immediately notify Buyer in writing of any changes that become known to me / us prior to closing.					
Seller Signature		Date	Seller Signature		Date
<input type="checkbox"/> As Seller(s) I / we hereby certify that my / our Real Estate Agent, _____ (print name) has completed this form with information provided by me / us at my / our direction and request. I / we further agree to hold the above-named agent harmless for any representations that appear on this form, in accordance with KRS 324.360(9).					
Seller Signature		Date	Seller Signature		Date
<input type="checkbox"/> As Seller(s) I / we refuse to complete this form and acknowledge that the Real Estate Agent will so inform the Buyer.					
Seller Signature		Date	Seller Signature		Date
<input type="checkbox"/> The Seller(s) refuse(s) to complete this form or to acknowledge such refusal.					
Principal Broker / Real Estate Agent Print Name			Principal Broker / Real Estate Agent Signature		Date
The Buyer(s) hereby certifies they have received a copy of this Seller's Disclosure of Property form.					
Buyer Signature		Date	Buyer Signature		Date

What housing is covered?

Real property meant as a home or residence for one or more families. This includes homes, apartments, and lots, whether rented or sold, by a real estate broker, sales agent, operator, or directly by the owner.

Who must obey the law?

Any real estate-related organization; real estate operators, brokers, or agents; savings and loan associations; mortgage lenders; banks; apartment house agents/managers; rental agents; builders; contractors; developers; owners of building lots; advertising media; homeowners advertising and selling their own homes; and insurers.

Are there exemptions to these laws?

Yes. Exemptions include the rental of an owner-occupied duplex or one room in a private home, the sale of property without help from a real estate dealer and without public advertising, and rental of church-owned housing to the extent of giving preference to those of that religion.

Report discrimination!

If you think you have been a victim of housing discrimination, please contact one of the agencies on the back of this brochure. Fair housing is not an option. It's the law.

Kentucky Housing Corporation

1231 Louisville Rd.
Frankfort, KY 40601
502-564-7630
Toll-free in KY 800-633-8896
TTY 711
www.kyhousing.org

Kentucky Commission on Human Rights

332 W. Broadway, Ste. 700
Louisville, KY 40202
800-292-5566
TDD: 502-595-4084
www.kchr.ky.gov

U.S. Department of Housing and Urban Development

601 W. Broadway, Rm. 110
Louisville, KY 40202
502-582-6163
TTY: 800-972-9275
www.hud.gov



KHC promotes fair housing practices in the state and prohibits discrimination based on race; color; religion; sex; national origin; sexual orientation; gender identity; ancestry; age; genetic information; disability; or marital, familial, or veteran status.

No state funds were used to produce this document.

Fair Housing in Kentucky



Kentucky Housing Corporation (KHC), as the state housing finance agency, is charged with funding good and affordable homes across the Commonwealth of Kentucky and must promote freedom in housing choice for Kentucky residents.



Fair Housing

Understand the facts and know your rights!

The Fair Housing Act

The Fair Housing Act was introduced as a component of the Civil Rights Act of 1968. The act provides equal opportunity to all who buy, sell, rent, finance, or insure housing. In a nutshell, the act protects each individual's basic right to choose where to live and ensures equal treatment after obtaining housing.

Who is protected?

The Fair Housing Act, as amended, prohibits discrimination in housing based on race, color, national origin, religion, disability, gender, and familial status.

On February 3, 2012, the U.S. Department of Housing and Urban Development (HUD) issued a final rule that prohibits discrimination on the basis of actual or perceived sexual orientation, gender identity, or marital status in regards to housing programs assisted by HUD or subject to a mortgage insured by the Federal Housing Administration.

In addition, local communities, such as Louisville, Lexington, and Frankfort, have passed ordinances to prohibit discrimination based on sexual orientation. Always check with your local community to see what ordinances may be in effect.

KHC and our fair housing mission

Housing is a basic human need. Having a home instills a sense of safety and security. Our mission at KHC is to provide safe, quality, affordable housing opportunities, and we are committed to putting people first. Our core values guide our work. We believe everyone deserves to have a safe place to live and that everyone has a right to fair housing, free from discrimination.

KHC partners with...

- Home Buyers
- Renters
- Mortgage Lenders
- Housing Producers
- Special Needs Housing and Service Providers
- Government Agencies
- All Housing Industry Members

KHC maintains an ongoing commitment to fair housing through our homeownership (including homeownership education and counseling), rental, housing production/repair, and special needs housing programs throughout the state. All entities that receive financial assistance from KHC to conduct their housing programs are required to uphold fair housing activities.

KHC requires partners to:

- Develop a fair housing plan and affirmative marketing program.
- Promote the use of minority- and female-owned businesses in all legal documents.
- Promote the design and construction of housing that ensures maximum use by all persons.
- Promote fair housing by displaying posters and brochures.

What is housing discrimination?

In sale or rental of housing, it is illegal to:

- Refuse to rent or sell to someone based on a status, if protected.
- Provide different services or facilities based on a status, if protected.
- Falsely deny housing availability based on a status, if protected.
- Impose different rules on different people based on a status, if protected.

In financial transactions, it is illegal for lending institutions to:

- Refuse to accept mortgage loan applications based on a status, if protected.
- Refuse to provide loan information based on a status, if protected.
- Give people different terms/conditions on a loan based on a status, if protected.
- Discriminate in the appraisal of property based on a status, if protected.

In any aspect of housing, it is illegal for any person to:

- Threaten, intimidate, or interfere with any person's fair housing rights.
- Advertise any availability of housing that states a preference or limitation based on a person's race, color, gender, national origin, religion, disability (handicap), familial status, and, in some areas, sexual orientation.

