



KENTUCKY REAL ESTATE COMMISSION

Public Protection Cabinet
Mayo-Underwood Building
500 Mero Street 2NE09
Frankfort, Kentucky 40601
(502) 564-7760
<http://krec.ky.gov>



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

403 Montjoy St

City

Falmouth

State
KY

Zip
41040

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	UNKNOWN
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. 10/2024				
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

Seller Initials

Date/Time

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Buyer Initials

Date/Time

Buyer Initials

Date/Time

PROPERTY ADDRESS: 403 Montjoy St Falmouth Key

2. HOUSE SYSTEMS

Whether or not they have been corrected, state whether there have been problems affecting:

	N/A	YES	NO	UN- KNOWN
a. Plumbing	☐	☐	☐	☒
b. Electrical system	☐	☐	☐	☒
c. Appliances	☐	☐	☐	☒
d. Ceiling and attic fans	☐	☐	☐	☒
e. Security system	☐	☐	☐	☒
f. Sump pump	☐	☐	☐	☒
g. Chimneys, fireplaces, inserts	☐	☐	☐	☒
h. Pool, hot tub, sauna	☐	☐	☐	☒
i. Sprinkler system	☐	☐	☐	☒
j. Heating system	☐	☐	☐	☒
k. Cooling/air conditioning system	☐	☐	☐	☒
l. Water heater	☐	☐	☐	☒

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	☐	☐	☐	☒
2) The structure or exterior veneer	☐	☐	☐	☒
3) The floors and walls	☐	☐	☐	☒
4) The doors and windows	☐	☐	☐	☒
b. 1) Has the basement ever leaked?	☐	☐	☐	☒
2) If so, when did the basement last leak?				
3) Have you ever had any repairs done to the basement?	☐	☐	☐	☒
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?	☐	☐	☐	☒
d. Are you aware of any damage to wood due to moisture or rot?	☐	☐	☐	☒
e. Are you aware of any present or past wood infestation (e.g., termites, borers, carpenter ants, fungi, etc.)?	☐	☐	☐	☒
f. Are you aware of any damage due to wood infestation?	☐	☐	☐	☒
1) Has the house or any other improvement been treated for wood infestation?	☐	☐	☐	☒
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?	☐	☐	☐	☒
c. Has the roof leaked at any time before you owned or lived at the property?	☐	☐	☐	☒
d. When was the last time the roof leaked?				
e. Have you ever had any repairs done to the roof?	☐	☐	☐	☒

Seller Initials: Ref. 11/25 Date/Time: 11/25

Seller Initials: _____ Date/Time: _____

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Buyer Initials: _____ Date/Time: _____

Buyer Initials: _____ Date/Time: _____

PROPERTY ADDRESS: 403 Montjoy St Falmouth Ky

f. Have you ever had the roof replaced? ☐ ☐ ☐ ☒
 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? ☐ ☐ ☐ ☒
 Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:

5. LAND / DRAINAGE N/A YES NO UNRECORDED

a. Whether or not they have been corrected, state whether there have been problems affecting:
 1) Soil stability ☐ ☐ ☐ ☒
 2) Drainage, flooding, or grading ☐ ☐ ☐ ☒
 3) Erosion ☐ ☐ ☐ ☒
 4) Outbuildings or unattached structures ☐ ☐ ☐ ☒
 b. Is the house located within a Special Flood Hazard Area (SFHA) mandating the purchase of flood insurance for federally backed mortgages? ☐ ☐ ☐ ☒
 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? ☐ ☐ ☐ ☒
 Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:

6. BOUNDARIES N/A YES NO UNRECORDED

a. Have you ever had a staked or pinned survey of the property performed? ☐ ☐ ☐ ☒
 b. Are you in possession of a copy of any survey of the property? ☐ ☐ ☐ ☒
 c. Are the boundaries marked in any way? ☐ ☐ ☐ ☒
 Explain:
 d. Do you know the boundaries? ☐ ☐ ☐ ☒
 Explain:
 e. Are there any encroachments or unrecorded easements relating to the property? ☐ ☐ ☐ ☒
 Explain:

7. WATER N/A YES NO UNRECORDED

a. Source of water supply:
 b. Are you aware of below normal water supply or water pressure? ☐ ☐ ☐ ☒
 c. Has your water ever been tested? If so, attach the results or explain. ☐ ☐ ☐ ☒
 Explain:

8. SEWER SYSTEM N/A YES NO UNRECORDED

a. Property is serviced by:
 1. Category I: Public Municipal Treatment Facility ☐ ☐ ☐ ☒
 2. Category II: Private Treatment Facility ☐ ☐ ☐ ☒
 3. Category III: Subdivision Package Plant ☐ ☐ ☐ ☒
 4. Category IV: Single Home Aerobic Treatment System (HOME PACKAGE PLANT) ☐ ☐ ☐ ☒
 5. Category V: Septic Tank with drain field, lagoon, wetland, or other onsite dispersal ☐ ☐ ☐ ☒
 6. Category VI: Septic Tank with dispersal to an offsite, multi-property cluster treatment system ☐ ☐ ☐ ☒
 7. Category VII: No Treatment/Unknown ☐ ☐ ☐ ☒
 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? ☐ ☐ ☐ ☒

[Signature] 7/11/21
 Seller Initials Date/Time
 Seller Initials Date/Time

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KREC Form 402 12/2022

Buyer Initials Date/Time
 Buyer Initials Date/Time

PROPERTY ADDRESS: 403 Montjoy St Falmouth

Please explain any deficiencies noted in this Section:

9. CONSTRUCTION / REMODELING

N/A YES NO ☒ See Remarks

- a. Have there been any additions, structural modifications, or other alterations made? ☐ ☐ ☐ ☒
- b. If so, were all necessary permits and government approvals obtained? ☐ ☐ ☐ ☒

Explain:

10. HOMEOWNERS ASSOCIATION (HOA)

N/A YES NO ☒ See Remarks

- a. 1) Is the property subject to any restrictions, rules, or regulations of a Homeowners Association? ☐ ☐ ☐ ☒
- 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? ☐ ☐ ☐ ☒
- 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? ☐ ☐ ☐ ☒
- d. Are any features of the property shared in common with adjoining landowners, such as walls, fences, driveways, etc.? ☐ ☐ ☐ ☒
- e. Are there any pet or rental restrictions? ☐ ☐ ☐ ☒

Explain:

11. HAZARDOUS CONDITIONS

N/A YES NO ☒ See Remarks

- a. Are you aware of any underground storage tanks, old septic tanks, field lines, cisterns, or abandoned wells on the property? ☐ ☐ ☐ ☒
- b. Are you aware of any other environmental hazards? (e.g., carbon monoxide, hazardous waste, water contamination, asbestos, the use of urea formaldehyde, etc.) ☐ ☐ ☐ ☒

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? ☐ ☐ ☐ ☒
- d. Are you aware of the existence of lead-based paint in or on this house? ☐ ☐ ☐ ☒

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? ☐ ☐ ☐ ☒
- 2) If yes, what were the results?
- f. 1) Is there a radon mitigation system installed? ☐ ☐ ☐ ☒
- 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? ☐ ☐ ☐ ☒
- 2) If no, has the property been professionally decontaminated from methamphetamine contamination? ☐ ☐ ☐ ☒

Explain:

12. MISCELLANEOUS

N/A YES NO ☒ See Remarks

- a. Are you aware of any existing or threatened legal action affecting this property? ☐ ☐ ☐ ☒
- b. Are there any assessments other than property assessments that apply to this property (e.g. sewer assessments)? ☐ ☐ ☐ ☒

R. J. Bell 4/11/21
Seller Initials Date/Time

Seller Initials Date/Time

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KREC Form 402 12/2022

Buyer Initials Date/Time

Buyer Initials Date/Time

PROPERTY ADDRESS: 403 Montjoy St Airmount Key

c. Are you aware of any violations of local, state, or federal laws, codes, or ordinances relating to this property?	☐	☐	☐	☒
d. Are there any transferable warranties?	☐	☐	☐	☒
Explain:				
e. Has this house ever been damaged by fire or other disaster?	☐	☐	☐	☒
Explain:				
f. Are you aware of the existence of mold or other fungi on the property?	☐	☐	☐	☒
g. Has this house ever had pets living in it?	☐	☐	☐	☒
Explain:				
h. Is this house in a historic district or listed on any registry of historic places?	☐	☐	☐	☒
13. ADDITIONAL INFORMATION	N/A	YES	NO	☒
Do you know anything else about the property that that should be disclosed to the Buyer?				
If yes, please provide details in the space provided, below. Attach additional sheets, as necessary.				

Rental-owner has never lived in, selling as is.

Homes Are located in Flood Zone!

14. SELLER(S) CERTIFICATION (CHOOSE ONE)

☐ 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
<i>[Signature]</i>	9/1/25		

☐ 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

☐ 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

☐ 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

[Signature] 9/1/25
Seller Initials Date/Time
Seller Initials Date/Time

Buyer Initials Date/Time
Buyer Initials Date/Time



KENTUCKY REAL ESTATE COMMISSION

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Property Address

405 Montjoy St

City

Falmouth

State

KY

Zip

41040

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

1. PRELIMINARY DISCLOSURES

	N/A	YES	NO	UNKNOWN
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. 10/2024				
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:

[Signature]
Seller Initials _____ Date/Time _____
Seller Initials _____ Date/Time _____

Page 1 of 5

Buyer Initials _____ Date/Time _____
Buyer Initials _____ Date/Time _____

PROPERTY ADDRESS: 405 Montjoy St Falmouth

2. HOUSE SYSTEMS

Whether or not they have been corrected, state whether there have been problems affecting:		N/A	YES	NO	IN SUSPENSE
a.	Plumbing	☐	☐	☐	☒
b.	Electrical system	☐	☐	☐	☒
c.	Appliances	☐	☐	☐	☒
d.	Ceiling and attic fans	☐	☐	☐	☒
e.	Security system	☐	☐	☐	☒
f.	Sump pump	☐	☐	☐	☒
g.	Chimneys, fireplaces, inserts	☐	☐	☐	☒
h.	Pool, hot tub, sauna	☐	☐	☐	☒
i.	Sprinkler system	☐	☐	☐	☒
j.	Heating system	age of system:	☐	☐	☒
k.	Cooling/air conditioning system	age of system:	☐	☐	☒
l.	Water heater	age of system:	☐	☐	☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve these problems:

3. BUILDING STRUCTURE

Whether or not they have been corrected, state whether there have been problems affecting:		N/A	YES	NO	IN SUSPENSE
a.	Whether or not they have been corrected, state whether there have been problems affecting:				
1)	The foundation or slab	☐	☐	☐	☒
2)	The structure or exterior veneer	☐	☐	☐	☒
3)	The floors and walls	☐	☐	☐	☒
4)	The doors and windows	☐	☐	☐	☒
b.	1) Has the basement ever leaked?	☐	☐	☐	☒
	2) If so, when did the basement last leak?				
	3) Have you ever had any repairs done to the basement?	☐	☐	☐	☒
	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?	☐	☐	☐	☒
d.	Are you aware of any damage to wood due to moisture or rot?	☐	☐	☐	☒
e.	Are you aware of any present or past wood infestation (e.g., termites, borers, carpenter ants, fungi, etc.)?	☐	☐	☐	☒
f.	Are you aware of any damage due to wood infestation?	☐	☐	☐	☒
	1) Has the house or any other improvement been treated for wood infestation?	☐	☐	☐	☒
	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	IN SUSPENSE
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?	☐	☐	☐	☒
c.	Has the roof leaked at any time before you owned or lived at the property?	☐	☐	☐	☒
d.	When was the last time the roof leaked?				
e.	Have you ever had any repairs done to the roof?	☐	☐	☐	☒

Richard 11/15
Seller Initials Date/Time

Seller Initials Date/Time

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KREC Form 402 12/2022

Buyer Initials Date/Time

Buyer Initials Date/Time

PROPERTY ADDRESS: 2405 Montjoy St Fairmount

f. Have you ever had the roof replaced? ☐ ☐ ☐ ☒

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? ☐ ☐ ☐ ☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:

5. LAND / DRAINAGE

N/A YES NO IN SECTION

a. Whether or not they have been corrected, state whether there have been problems affecting:

1) Soil stability ☐ ☐ ☐ ☒

2) Drainage, flooding, or grading ☐ ☐ ☐ ☒

3) Erosion ☐ ☐ ☐ ☒

4) Outbuildings or unattached structures ☐ ☐ ☐ ☒

b. Is the house located within a Special Flood Hazard Area (SFHA) mandating the purchase of flood insurance for federally backed mortgages? ☐ ☐ ☐ ☒

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? ☐ ☐ ☐ ☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:

6. BOUNDARIES

N/A YES NO IN SECTION

a. Have you ever had a staked or pinned survey of the property performed? ☐ ☐ ☐ ☒

b. Are you in possession of a copy of any survey of the property? ☐ ☐ ☐ ☒

c. Are the boundaries marked in any way? ☐ ☐ ☐ ☒

Explain:

d. Do you know the boundaries? ☐ ☐ ☐ ☒

Explain:

e. Are there any encroachments or unrecorded easements relating to the property? ☐ ☐ ☐ ☒

Explain:

7. WATER

N/A YES NO IN SECTION

a. Source of water supply:

b. Are you aware of below normal water supply or water pressure? ☐ ☐ ☐ ☒

c. Has your water ever been tested? If so, attach the results or explain. ☐ ☐ ☐ ☒

Explain:

8. SEWER SYSTEM

N/A YES NO IN SECTION

a. Property is serviced by:

1. Category I: Public Municipal Treatment Facility ☐ ☐ ☐ ☒

2. Category II: Private Treatment Facility ☐ ☐ ☐ ☒

3. Category III: Subdivision Package Plant ☐ ☐ ☐ ☒

4. Category IV: Single Home Aerobic Treatment System (HOME PACKAGE PLANT) ☐ ☐ ☐ ☒

5. Category V: Septic Tank with drain field, lagoon, wetland, or other onsite dispersal ☐ ☐ ☐ ☒

6. Category VI: Septic Tank with dispersal to an offsite, multi-property cluster treatment system ☐ ☐ ☐ ☒

7. Category VII: No Treatment/Unknown ☐ ☐ ☐ ☒

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? ☐ ☐ ☐ ☒

Seller Initials Date/Time

Seller Initials Date/Time

Buyer Initials Date/Time

Buyer Initials Date/Time

PROPERTY ADDRESS: 405 Mt Vernon Hwy St Fairmount

Please explain any deficiencies noted in this Section:

9. CONSTRUCTION / REMODELING

- a. Have there been any additions, structural modifications, or other alterations made? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD
- b. If so, were all necessary permits and government approvals obtained? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

Explain:

10. HOMEOWNERS ASSOCIATION (HOA)

- a. 1) Is the property subject to any restrictions, rules, or regulations of a Homeowners Association? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

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? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

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? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

- d. Are any features of the property shared in common with adjoining landowners, such as walls, fences, driveways, etc.? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

- e. Are there any pet or rental restrictions? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

Explain:

11. HAZARDOUS CONDITIONS

- a. Are you aware of any underground storage tanks, old septic tanks, field lines, cisterns, or abandoned wells on the property? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

- b. Are you aware of any other environmental hazards? (e.g., carbon monoxide, hazardous waste, water contamination, asbestos, the use of urea formaldehyde, etc.) ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

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? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

- d. Are you aware of the existence of lead-based paint in or on this house? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

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? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

2) If yes, what were the results?

- f. 1) Is there a radon mitigation system installed? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

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? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

2) If no, has the property been professionally decontaminated from methamphetamine contamination?

Explain:

12. MISCELLANEOUS

- a. Are you aware of any existing or threatened legal action affecting this property? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

- b. Are there any assessments other than property assessments that apply to this property (e.g., sewer assessments)? ☐ N/A ☐ YES ☐ NO ☒ IN RECORD

Seller Initials Date/Time

Seller Initials Date/Time

Page 4 of 5

KREC Form 402 12/2022

Buyer Initials Date/Time

Buyer Initials Date/Time

PROPERTY ADDRESS: 4105 Montjoy St Fairmount

c. Are you aware of any violations of local, state, or federal laws, codes, or ordinances relating to this property? ☐ ☐ ☐ ☒

d. Are there any transferable warranties? ☐ ☐ ☐ ☒

Explain:

e. Has this house ever been damaged by fire or other disaster? ☐ ☐ ☐ ☒

Explain: ☐ ☐ ☐ ☒

f. Are you aware of the existence of mold or other fungi on the property? ☐ ☐ ☐ ☒

g. Has this house ever had pets living in it? ☐ ☐ ☐ ☒

Explain:

h. Is this house in a historic district or listed on any registry of historic places? ☐ ☐ ☐ ☒

13. ADDITIONAL INFORMATION N/A YES NO ☒

Do you know anything else about the property that should be disclosed to the Buyer? ☐ ☐ ☐ ☒

If yes, please provide details in the space provided, below. Attach additional sheets, as necessary.

Rental-owner has never lived in, selling as is.

Home is located in Flood Zone!

14. SELLER(S) CERTIFICATION (CHOOSE ONE)

☐ 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 [Signature] Date 9/11/25 Seller Signature _____ Date _____

☐ 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 _____

☐ 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 _____

☐ 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 _____

Seller Initials [Signature] Date/Time 9/11/25
Seller Initials _____ Date/Time _____

Buyer Initials _____ Date/Time _____
Buyer Initials _____ Date/Time _____



KENTUCKY REAL ESTATE COMMISSION

Public Protection Cabinet
Mayo-Underwood Building
500 Mero Street 2NE09
Frankfort, Kentucky 40601
(502) 564-7760
<http://krec.ky.gov>



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

407 Montjoy St

City

Falmouth

State

KY

Zip

41040

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 | Other |
|---|--------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 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. 10/2024 | | | | |
| 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:

[Signature]
Seller Initials Date/Time

Seller Initials Date/Time

Page 1 of 5

KREC Form 402 12/2022

Buyer Initials Date/Time

Buyer Initials Date/Time

PROPERTY ADDRESS: 407 Montjoy St Falmouth

2. HOUSE SYSTEMS

Whether or not they have been corrected, state whether there have been problems affecting:		N/A	YES	NO	In Section
a.	Plumbing	☐	☐	☐	☒
b.	Electrical system	☐	☐	☐	☒
c.	Appliances	☐	☐	☐	☒
d.	Ceiling and attic fans	☐	☐	☐	☒
e.	Security system	☐	☐	☐	☒
f.	Sump pump	☐	☐	☐	☒
g.	Chimneys, fireplaces, inserts	☐	☐	☐	☒
h.	Pool, hot tub, sauna	☐	☐	☐	☒
i.	Sprinkler system	☐	☐	☐	☒
j.	Heating system	age of system:	☐	☐	☒
k.	Cooling/air conditioning system	age of system:	☐	☐	☒
l.	Water heater	age of system:	☐	☐	☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve these problems:

3. BUILDING STRUCTURE

Whether or not they have been corrected, state whether there have been problems affecting:		N/A	YES	NO	In Section
a.	Whether or not they have been corrected, state whether there have been problems affecting:				
1)	The foundation or slab	☐	☐	☐	☒
2)	The structure or exterior veneer	☐	☐	☐	☒
3)	The floors and walls	☐	☐	☐	☒
4)	The doors and windows	☐	☐	☐	☒
b.	1) Has the basement ever leaked?	☐	☐	☐	☒
	2) If so, when did the basement last leak?				
	3) Have you ever had any repairs done to the basement?	☐	☐	☐	☒
	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?	☐	☐	☐	☒
d.	Are you aware of any damage to wood due to moisture or rot?	☐	☐	☐	☒
e.	Are you aware of any present or past wood infestation (e.g., termites, borers, carpenter ants, fungi, etc.)?	☐	☐	☐	☒
f.	Are you aware of any damage due to wood infestation?	☐	☐	☐	☒
	1) Has the house or any other improvement been treated for wood infestation?	☐	☐	☐	☒
	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	In Section
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?	☐	☐	☐	☒
c.	Has the roof leaked at any time before you owned or lived at the property?	☐	☐	☐	☒
d.	When was the last time the roof leaked?				
e.	Have you ever had any repairs done to the roof?	☐	☐	☐	☒

Seller Initials: [Signature] Date/Time: 8/11/25

Seller Initials: _____ Date/Time: _____

Buyer Initials: _____ Date/Time: _____

Buyer Initials: _____ Date/Time: _____

PROPERTY ADDRESS: 407 Montjoy St Falmouth

f. Have you ever had the roof replaced? ☐ ☐ ☐ ☒
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? ☐ ☐ ☐ ☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:

5. LAND / DRAINAGE

N/A YES NO in section

a. Whether or not they have been corrected, state whether there have been problems affecting:

1) Soil stability ☐ ☐ ☐ ☒

2) Drainage, flooding, or grading ☐ ☐ ☐ ☒

3) Erosion ☐ ☐ ☐ ☒

4) Outbuildings or unattached structures ☐ ☐ ☐ ☒

b. Is the house located within a Special Flood Hazard Area (SFHA) mandating the purchase of flood insurance for federally backed mortgages? ☐ ☐ ☐ ☒
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? ☐ ☐ ☐ ☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:

6. BOUNDARIES

N/A YES NO in section

a. Have you ever had a staked or pinned survey of the property performed? ☐ ☐ ☐ ☒

b. Are you in possession of a copy of any survey of the property? ☐ ☐ ☐ ☒

c. Are the boundaries marked in any way? ☐ ☐ ☐ ☒

Explain:

d. Do you know the boundaries? ☐ ☐ ☐ ☒

Explain:

e. Are there any encroachments or unrecorded easements relating to the property? ☐ ☐ ☐ ☒

Explain:

7. WATER

N/A YES NO in section

a. Source of water supply:

b. Are you aware of below normal water supply or water pressure? ☐ ☐ ☐ ☒

c. Has your water ever been tested? If so, attach the results or explain. ☐ ☐ ☐ ☒

Explain:

8. SEWER SYSTEM

N/A YES NO in section

a. Property is serviced by:

1. Category I: Public Municipal Treatment Facility ☐ ☐ ☐ ☒

2. Category II: Private Treatment Facility ☐ ☐ ☐ ☒

3. Category III: Subdivision Package Plant ☐ ☐ ☐ ☒

4. Category IV: Single Home Aerobic Treatment System (HOME PACKAGE PLANT) ☐ ☐ ☐ ☒

5. Category V: Septic Tank with drain field, lagoon, wetland, or other onsite dispersal ☐ ☐ ☐ ☒

6. Category VI: Septic Tank with dispersal to an offsite, multi-property cluster treatment system ☐ ☐ ☐ ☒

7. Category VII: No Treatment/Unknown ☐ ☐ ☐ ☒

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? ☐ ☐ ☐ ☒

[Signature] 7/11/21
Seller Initials Date/Time

Seller Initials Date/Time

Buyer Initials Date/Time

Buyer Initials Date/Time

PROPERTY ADDRESS: 407 Montjoy St Falmouth

Please explain any deficiencies noted in this Section:

9. CONSTRUCTION / REMODELING

- | | N/A | YES | NO | IN PROGRESS |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. Have there been any additions, structural modifications, or other alterations made? | ☐ | ☐ | ☐ | ☒ |
| b. If so, were all necessary permits and government approvals obtained? | ☐ | ☐ | ☐ | ☒ |

Explain:

10. HOMEOWNERS ASSOCIATION (HOA)

- | | N/A | YES | NO | IN PROGRESS |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. 1) Is the property subject to any restrictions, rules, or regulations of a Homeowners Association? | ☐ | ☐ | ☐ | ☒ |
| 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? | ☐ | ☐ | ☐ | ☒ |
|-----------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|

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? | ☐ | ☐ | ☐ | ☒ |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|

- | | | | | |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| d. Are any features of the property shared in common with adjoining landowners, such as walls, fences, driveways, etc.? | ☐ | ☐ | ☐ | ☒ |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|

- | | | | | |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|
| e. Are there any pet or rental restrictions? | ☐ | ☐ | ☐ | ☒ |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|

Explain:

11. HAZARDOUS CONDITIONS

- | | N/A | YES | NO | IN PROGRESS |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. Are you aware of any underground storage tanks, old septic tanks, field lines, cisterns, or abandoned wells on the property? | ☐ | ☐ | ☐ | ☒ |

- | | | | | |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|
| b. Are you aware of any other environmental hazards? (e.g., carbon monoxide, hazardous waste, water contamination, asbestos, the use of urea formaldehyde, etc.) | ☐ | ☐ | ☐ | ☒ |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|

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? | ☐ | ☐ | ☐ | ☒ |
| d. Are you aware of the existence of lead-based paint in or on this house? | ☐ | ☐ | ☐ | ☒ |

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? | ☐ | ☐ | ☐ | ☒ |
| 2) If yes, what were the results? | | | | |

- | | | | | |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| f. 1) Is there a radon mitigation system installed? | ☐ | ☐ | ☐ | ☒ |
| 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? | ☐ | ☐ | ☐ | ☒ |
| 2) If no, has the property been professionally decontaminated from methamphetamine contamination? | ☐ | ☐ | ☐ | ☒ |

Explain:

12. MISCELLANEOUS

- | | N/A | YES | NO | IN PROGRESS |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. Are you aware of any existing or threatened legal action affecting this property? | ☐ | ☐ | ☐ | ☒ |
| b. Are there any assessments other than property assessments that apply to this property (e.g., sewer assessments)? | ☐ | ☐ | ☐ | ☒ |

R. J. McCall
Seller Initials Date/Time

Seller Initials Date/Time

Buyer Initials Date/Time

Buyer Initials Date/Time

PROPERTY ADDRESS: 407 Montjay St Falmouth

c.	Are you aware of any violations of local, state, or federal laws, codes, or ordinances relating to this property?	☐	☐	☐	☒
d.	Are there any transferable warranties?	☐	☐	☐	☒
Explain:					
e.	Has this house ever been damaged by fire or other disaster?	☐	☐	☐	☒
Explain:					
f.	Are you aware of the existence of mold or other fungi on the property?	☐	☐	☐	☒
g.	Has this house ever had pets living in it?	☐	☐	☐	☒
Explain:					
h.	Is this house in a historic district or listed on any registry of historic places?	☐	☐	☐	☒

13. ADDITIONAL INFORMATION

Do you know anything else about the property that that should be disclosed to the Buyer?	☐	☐	☐	☒
If yes, please provide details in the space provided, below. Attach additional sheets, as necessary.				

Rental-owner has never lived in, selling as is.

Homes Are located in Flood Zone!

14. SELLER(S) CERTIFICATION (CHOOSE ONE)

☐ 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
<i>R. J. M. M.</i>	<i>9/11/25</i>		

☐ 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).

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Seller Signature	Date	Seller Signature	Date

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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

R. J. M. M. *9/11/25*
 Seller Initials Date/Time

Seller Initials Date/Time

Buyer Initials Date/Time

Buyer Initials Date/Time



KENTUCKY REAL ESTATE COMMISSION

Public Protection Cabinet
Mayo-Underwood Building
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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

401 Montjoy St

City

Falmouth

State

KY

Zip

41040

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.

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

1. PRELIMINARY DISCLOSURES	N/A	YES	NO	UNKNOWN
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. 10/2024				
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:				

[Signature]
Seller Initials _____ Date/Time _____
Seller Initials _____ Date/Time _____

Page 1 of 5

KREC Form 402 12/2022

Buyer Initials _____ Date/Time _____
Buyer Initials _____ Date/Time _____

PROPERTY ADDRESS: 409 Montjoy St Fairmount

2. HOUSE SYSTEMS

Whether or not they have been corrected, state whether there have been problems affecting:	N/A	YES	NO	IN PROGRESS
a. Plumbing	☐	☐	☐	☒
b. Electrical system	☐	☐	☐	☒
c. Appliances	☐	☐	☐	☒
d. Ceiling and attic fans	☐	☐	☐	☒
e. Security system	☐	☐	☐	☒
f. Sump pump	☐	☐	☐	☒
g. Chimneys, fireplaces, inserts	☐	☐	☐	☒
h. Pool, hot tub, sauna	☐	☐	☐	☒
i. Sprinkler system	☐	☐	☐	☒
j. Heating system	☐	☐	☐	☒
k. Cooling/air conditioning system	☐	☐	☐	☒
l. Water heater	☐	☐	☐	☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve these problems:

3. BUILDING STRUCTURE

Whether or not they have been corrected, state whether there have been problems affecting:	N/A	YES	NO	IN PROGRESS
a. Whether or not they have been corrected, state whether there have been problems affecting:				
1) The foundation or slab	☐	☐	☐	☒
2) The structure or exterior veneer	☐	☐	☐	☒
3) The floors and walls	☐	☐	☐	☒
4) The doors and windows	☐	☐	☐	☒
b. 1) Has the basement ever leaked?	☐	☐	☐	☒
2) If so, when did the basement last leak?				
3) Have you ever had any repairs done to the basement?	☐	☐	☐	☒
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?	☐	☐	☐	☒
d. Are you aware of any damage to wood due to moisture or rot?	☐	☐	☐	☒
e. Are you aware of any present or past wood infestation (e.g., termites, borers, carpenter ants, fungi, etc.)?	☐	☐	☐	☒
f. Are you aware of any damage due to wood infestation?	☐	☐	☐	☒
1) Has the house or any other improvement been treated for wood infestation?	☐	☐	☐	☒
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	IN PROGRESS
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?	☐	☐	☐	☒
c. Has the roof leaked at any time before you owned or lived at the property?	☐	☐	☐	☒
d. When was the last time the roof leaked?				
e. Have you ever had any repairs done to the roof?	☐	☐	☐	☒

Refused to sell 40 11/25

Seller Initials _____ Date/Time _____

Seller Initials _____ Date/Time _____

Buyer Initials _____ Date/Time _____

Buyer Initials _____ Date/Time _____

PROPERTY ADDRESS: 409 Mantjoy St Falmouth

f. Have you ever had the roof replaced? ☐ ☐ ☐ ☒
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? ☐ ☐ ☐ ☒

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
RECORD

a. Whether or not they have been corrected, state whether there have been problems affecting:

1) Soil stability ☐ ☐ ☐ ☒
2) Drainage, flooding, or grading ☐ ☐ ☐ ☒
3) Erosion ☐ ☐ ☐ ☒
4) Outbuildings or unattached structures ☐ ☐ ☐ ☒

b. Is the house located within a Special Flood Hazard Area (SFHA) mandating the purchase of flood insurance for federally backed mortgages? ☐ ☐ ☐ ☒
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? ☐ ☐ ☐ ☒

Please explain any deficiencies noted in this Section and/or corrections or repairs to resolve those problems:

6. BOUNDARIES

N/A YES NO UN
RECORD

a. Have you ever had a staked or pinned survey of the property performed? ☐ ☐ ☐ ☒

b. Are you in possession of a copy of any survey of the property? ☐ ☐ ☐ ☒

c. Are the boundaries marked in any way? ☐ ☐ ☐ ☒

Explain:

d. Do you know the boundaries? ☐ ☐ ☐ ☒

Explain:

e. Are there any encroachments or unrecorded easements relating to the property? ☐ ☐ ☐ ☒

Explain:

7. WATER

N/A YES NO UN
RECORD

a. Source of water supply: ☐ ☐ ☐ ☒

b. Are you aware of below normal water supply or water pressure? ☐ ☐ ☐ ☒

c. Has your water ever been tested? If so, attach the results or explain. ☐ ☐ ☐ ☒

Explain:

8. SEWER SYSTEM

N/A YES NO UN
RECORD

a. Property is serviced by:

1. Category I: Public Municipal Treatment Facility ☐ ☐ ☐ ☒
2. Category II: Private Treatment Facility ☐ ☐ ☐ ☒
3. Category III: Subdivision Package Plant ☐ ☐ ☐ ☒
4. Category IV: Single Home Aerobic Treatment System (HOME PACKAGE PLANT) ☐ ☐ ☐ ☒
5. Category V: Septic Tank with drain field, lagoon, wetland, or other onsite dispersal ☐ ☐ ☐ ☒
6. Category VI: Septic Tank with dispersal to an offsite, multi-property cluster treatment system ☐ ☐ ☐ ☒
7. Category VII: No Treatment/Unknown ☐ ☐ ☐ ☒

Name of Servicer:

b. For properties with Category IV, V, or VI systems

Date of last inspection (sewer):

Date of last inspection (septic):

c. Are you aware of any problems with the sewer system? ☐ ☐ ☐ ☒

[Signature] 7/11/21
Seller Initials Date/Time

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Buyer Initials Date/Time

Seller Initials Date/Time

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Buyer Initials Date/Time

PROPERTY ADDRESS: 409 Montjoy St Fairmount

Please explain any deficiencies noted in this Section:

9. CONSTRUCTION / REMODELING

- | | N/A | YES | NO | IN PROGRESS |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. Have there been any additions, structural modifications, or other alterations made? | ☐ | ☐ | ☐ | ☒ |
| b. If so, were all necessary permits and government approvals obtained? | ☐ | ☐ | ☐ | ☒ |

Explain:

10. HOMEOWNERS ASSOCIATION (HOA)

- | | N/A | YES | NO | IN PROGRESS |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. 1) Is the property subject to any restrictions, rules, or regulations of a Homeowners Association? | ☐ | ☐ | ☐ | ☒ |
| 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? | ☐ | ☐ | ☐ | ☒ |
| 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? | ☐ | ☐ | ☐ | ☒ |
| d. Are any features of the property shared in common with adjoining landowners, such as walls, fences, driveways, etc.? | ☐ | ☐ | ☐ | ☒ |
| e. Are there any pet or rental restrictions? | ☐ | ☐ | ☐ | ☒ |

Explain:

11. HAZARDOUS CONDITIONS

- | | N/A | YES | NO | IN PROGRESS |
|--|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. Are you aware of any underground storage tanks, old septic tanks, field lines, cisterns, or abandoned wells on the property? | ☐ | ☐ | ☐ | ☒ |
| b. Are you aware of any other environmental hazards? (e.g., carbon monoxide, hazardous waste, water contamination, asbestos, the use of urea formaldehyde, etc.) | ☐ | ☐ | ☐ | ☒ |

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? | ☐ | ☐ | ☐ | ☒ |
| d. Are you aware of the existence of lead-based paint in or on this house? | ☐ | ☐ | ☐ | ☒ |

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? | ☐ | ☐ | ☐ | ☒ |
| 2) If yes, what were the results? | | | | |
| f. 1) Is there a radon mitigation system installed? | ☐ | ☐ | ☐ | ☒ |
| 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? | ☐ | ☐ | ☐ | ☒ |
| 2) If no, has the property been professionally decontaminated from methamphetamine contamination? | ☐ | ☐ | ☐ | ☒ |

Explain:

12. MISCELLANEOUS

- | | N/A | YES | NO | IN PROGRESS |
|---|--------------------------|--------------------------|--------------------------|-------------------------------------|
| a. Are you aware of any existing or threatened legal action affecting this property? | ☐ | ☐ | ☐ | ☒ |
| b. Are there any assessments other than property assessments that apply to this property (e.g., sewer assessments)? | ☐ | ☐ | ☐ | ☒ |

Seller Initials: R. J. Hill Date/Time: 4/17/21
 Buyer Initials: _____ Date/Time: _____

Buyer Initials: _____ Date/Time: _____
 Buyer Initials: _____ Date/Time: _____

PROPERTY ADDRESS:

409 Montjoy St Fairmount

- c. Are you aware of any violations of local, state, or federal laws, codes, or ordinances relating to this property? ☐ ☐ ☐ ☒
- d. Are there any transferable warranties? ☐ ☐ ☐ ☒
- Explain:
- e. Has this house ever been damaged by fire or other disaster? ☐ ☐ ☐ ☒
- Explain:
- f. Are you aware of the existence of mold or other fungi on the property? ☐ ☐ ☐ ☒
- g. Has this house ever had pets living in it? ☐ ☐ ☐ ☒
- Explain:
- h. Is this house in a historic district or listed on any registry of historic places? ☐ ☐ ☐ ☒

13. ADDITIONAL INFORMATION

N/A YES NO ☒

Do you know anything else about the property that should be disclosed to the Buyer?

☐ ☐ ☐ ☒

If yes, please provide details in the space provided, below. Attach additional sheets, as necessary.

Rental-owner has never lived in, selling as is.

Homes Are located in Flood Zone!

14. SELLER(S) CERTIFICATION (CHOOSE ONE)

- ☐ 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 [Signature] Date 9/11/25 Seller Signature _____ Date _____

- ☐ 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 _____

- ☐ 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 _____

- ☐ 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 _____

[Signature] 9/11/25
Seller Initials _____ Date/Time _____

Seller Initials _____ Date/Time _____

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Buyer Initials _____ Date/Time _____

Buyer Initials _____ Date/Time _____