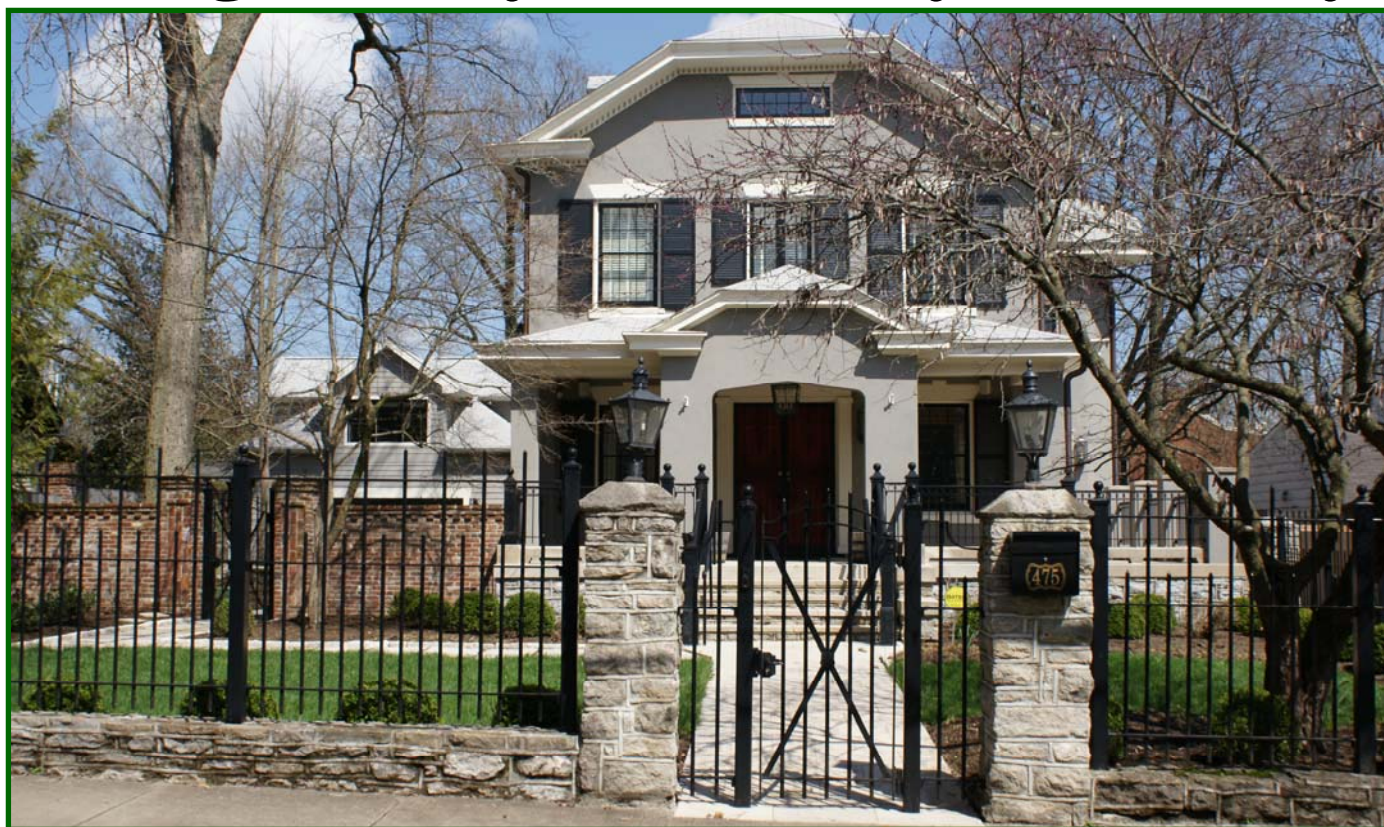


W.J. CARDWELL HOUSE c.1908
“Historic Downtown Elegance”
475 WEST SECOND STREET
Lexington, Fayette County, Kentucky



One of the Most Desirable Homes in Downtown Lexington

Two-and-a-half story 4,635 square foot home, with a partially-finished basement that has been professionally and meticulously renovated, features three bedrooms and three and a half baths. Owners have added a detached garage with studio apartment. Exquisite landscaping and fully fenced.

Offered Exclusively By



www.kyhorsefarms.com

518 East Main Street ♦ Lexington, Kentucky 40508 ♦ (859) 255-3657



This attractive house, with its clipped gables, was built circa 1908 for insurance agent, W. J. Cardwell. It is one of several early 20th century residences at this end of a block consisting of many 19th century homes.

Notes from the Kentucky Historic Resources reflect this house as “a symmetrical stucco over brick. Deep eaves with clipped gabled facing forward.”

Classical touches include dentil cornices under eaves and keystone arches scored in stucco over windows.

FIRST FLOOR



Living Room—Hardwood floors, coffered ceiling, ventless gas fireplace, original built-ins on one wall.

Dining Room—Hardwood floor, bay windows.



Kitchen—Antique black and white marble floor with breakfast room, island with microwave, Wolf gas stove, quartz counter tops, and door to side yard.



Powder Room—Antique black and white marble floor, lacquered walls.

Middle Hall—Hardwood floor.



SECOND FLOOR

Master Bedroom—

Hardwood floor, bay window, original brick accent wall, closet, adjoining sitting room with built-in desk and closets.

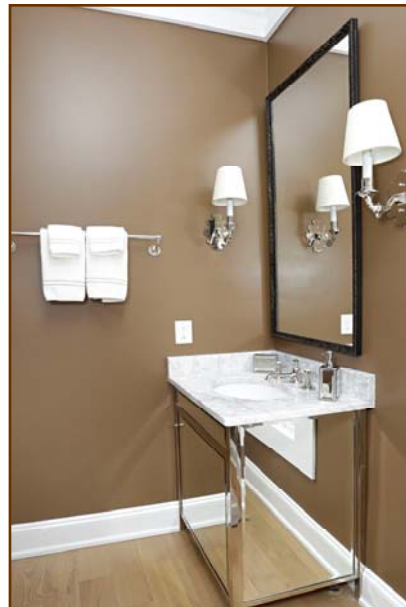


Master Bath—Hardwood floor, Jacuzzi tub, tiled shower, double sink with honed marble counter tops, walk-in closet (by Closets By Design).



Bedroom—Hardwood floor, **bath** with tiled shower, sink with honed marble counter top, closet.

Bedroom—Hardwood floor, **bath** with tub/shower, sink with honed marble counter top and mirrored vanity.



THIRD FLOOR

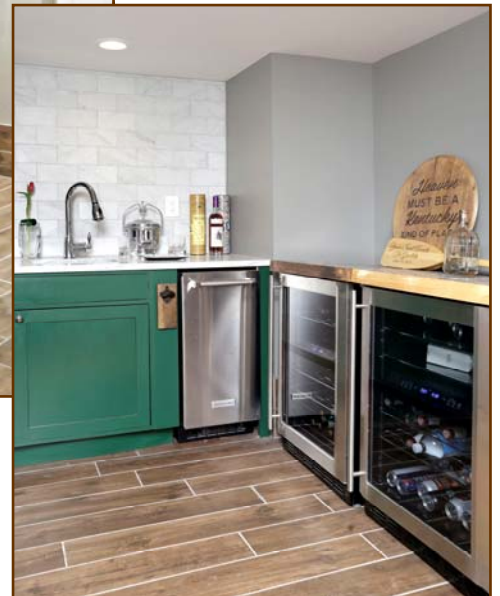
Exercise/Bonus Room—Hardwood floor, two dormers, closet, and attic space access.



LOWER LEVEL (1,027 Square Feet of Finished Space)

Family Room—Tiled flooring, wet bar with sink and honed marble counter tops.

Sitting Room—Tiled flooring.



Large Laundry Room—with sink and honed marble counter top.

- 441 square feet of unfinished storage area (with gun safe).
- Protected by The Basement Doctor—also has 3 sump pumps.
- Tankless hot water heater.



Amenities

- Bates security system
- 8 DVR security cameras
- Front and rear gates lock/unlock from phone app
- App controls home entertainment system and speakers throughout
- Ring doorbell cameras are hardwired on front and back gates
- New roof and copper downspouts (2012)
- 4 gas furnaces and electric air conditioning units
- Significant curtains and shades throughout will remain
- Interior renovations completed in 2015



Two Car Detached Garage and Apartment

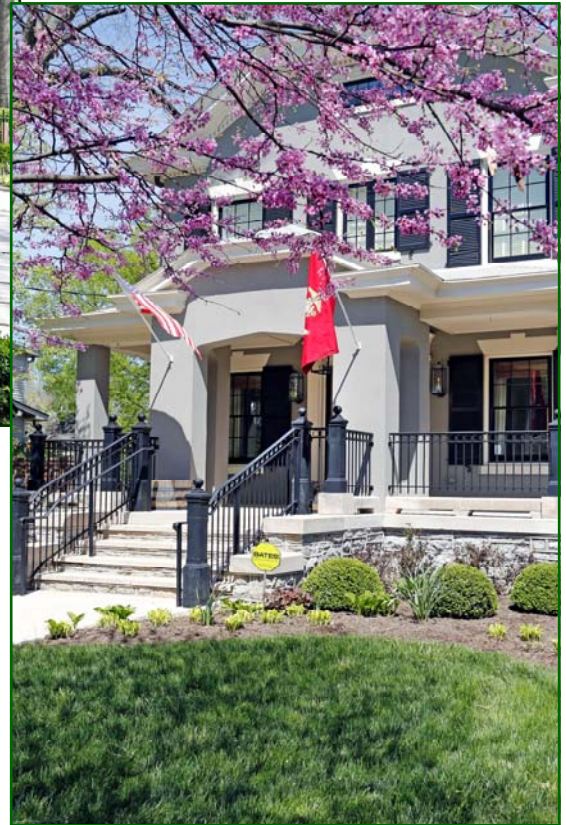
- Accessed by Miller Street with security gate and man gate with a brick driveway.
- Open on one side for entertaining
- Beadboard walls
- Hardie board siding



Garage Apartment (1,220 square feet)

- Studio/bedroom with vaulted beadboard ceiling and painted hardwood floors, honed marble counter top.
- Full bath with heated mosaic tile and ceramic tile tub/shower.





- Secure privacy fence and gate enclose the entire property.
- Generator (master/security/refrigerator)
- Stone wall around firepit
- Side brick walkway
- Front and side porch

PRICE: \$1,550,000.

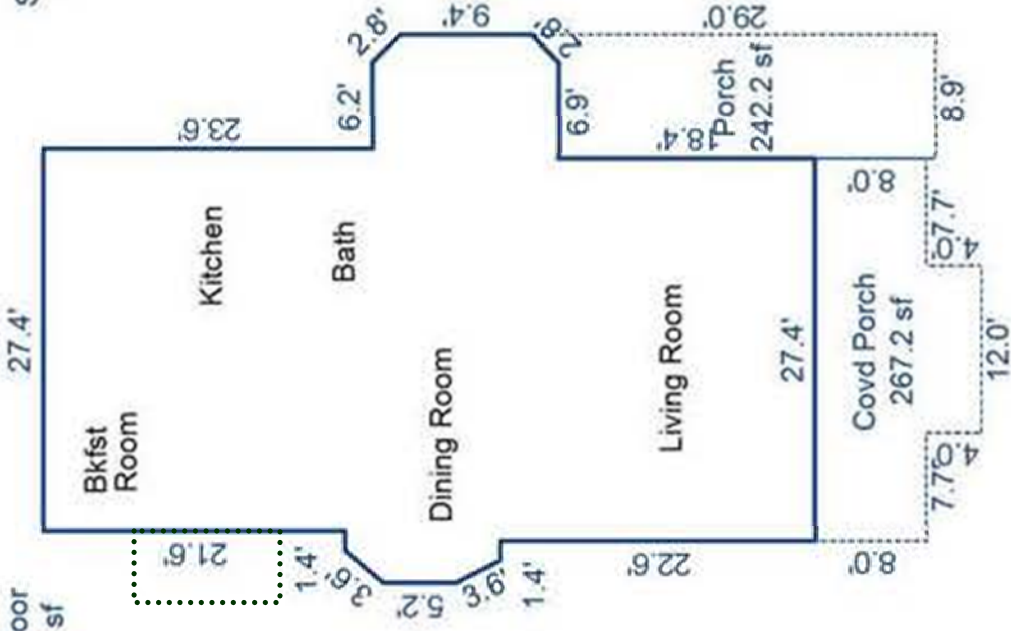


**Bill Justice, Agent
859-255-3657**

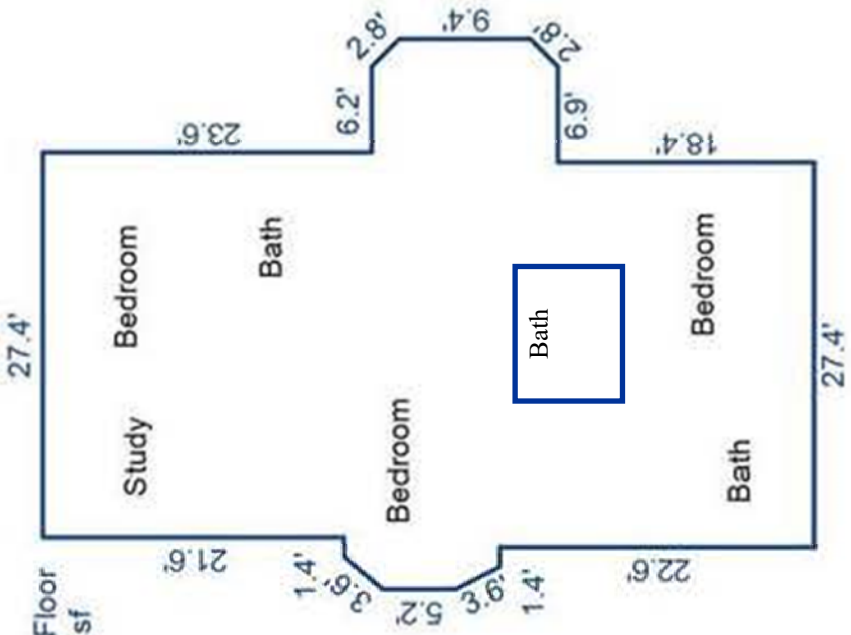
www.kyhorsefarms.com

518 East Main Street ♦ Lexington, Kentucky 40508 ♦ (859) 255-3657

First Floor
1660.4 sf



Second Floor
1660.4 sf



Third Floor



PROPERTY ADDRESS: 475 W. Second St. Lexington, KY 40507

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 written warranty is provided;
2. Sales of real estate at auction; or
3. A court supervised foreclosure.

The information in this form is based upon the undersigned's observation and knowledge about the property during the period beginning on the date of his or her purchase of the property on June 2007, and ending on _____.

PROPERTY ADDRESS: 475 W. Second St. Lexington, KY 40507

PURPOSE OF DISCLOSURE FORM: Completion of this form shall satisfy the requirements of KRS 324.360 that mandates the seller's disclosure of information about the property he or she is about to sell. This disclosure is based solely on the seller's observation and knowledge of the property's condition and the improvements thereon. This disclosure form shall not be a warranty by the seller or seller's 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, architectural, engineering, or any other specific areas related to the construction or condition of the improvements on the property. Other than having lived at or owned the property, the seller possesses no greater knowledge than that which could be obtained upon a careful inspection of the property by the potential buyer. Unless otherwise advised, the seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. It is not a warranty of any kind by the seller or by any real estate agent representing any seller in this transaction. It is not a substitute for any inspections. The purchaser is encouraged to obtain his or her own professional inspections.

INSTRUCTIONS TO THE SELLER: (1) Complete all numbered items. (2) Report all known conditions affecting the property. (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 some items do not apply to your property, mark "not applicable." (6) If you do not know the answer to a question, mark "unknown."

SELLER'S DISCLOSURE: As seller, 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 authorizes 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.

Please answer all questions. If the answer is yes, please explain. If additional space is needed, use the reverse side or make attachments.

1. HOUSE SYSTEMS		N/A	YES	NO	UNKNOWN
Any past or current problems affecting:					
(a) Plumbing	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(b) Electrical system	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(c) Appliances	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(d) Floors and walls	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(e) Doors and windows	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(f) Ceiling and attic fans	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(g) Security system	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(h) Sump pump	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(i) Chimneys, fireplaces, inserts	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(j) Pool, hot tub, sauna	<input checked="" type="checkbox"/>	_____	_____	_____	_____
(k) Sprinkler system	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(l) Heating	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(m) Cooling/air conditioning	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(n) Water heater	_____	_____	_____	<input checked="" type="checkbox"/>	_____
Explain: _____					
2. FOUNDATION/STRUCTURE/BASEMENT					
N/A YES NO UNKNOWN					
(a) Any defects or problems, current or past, to the foundation or slab?	_____	_____	_____	<input checked="" type="checkbox"/>	_____
(b) Any defects or problems, current or past, to the structure or exterior veneer?	_____	_____	_____	<input checked="" type="checkbox"/>	_____
Explain: _____					
(c) Has the basement leaked at any time since you have owned or lived at the property?	_____	<input checked="" type="checkbox"/>	_____	_____	_____
(d) When was the last time the basement leaked?	<u>2016</u>	_____	_____	_____	_____
(e) Have you ever had any repairs done to the basement?	_____	<input checked="" type="checkbox"/>	_____	_____	_____
(f) If you have had basement leaks repaired, when was the repair performed?	<u>2016</u>	_____	_____	_____	_____
Explain: <u>Basement Doctor</u>					

Initials (Seller) _____ Date/Time _____

Initials (Buyer) _____ Date/Time _____

Form M105 revised 3/2016

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PROPERTY ADDRESS: 475 W. Second St. Lexington, KY 40507

(g) If the basement presently leaks, how often does it leak? (e.g., every time it rains, only after an extremely heavy rain, etc.) _____

(h) Have you experienced, or are you aware of, any water or drainage problems with regard to the crawl space?..... ✓

3. **ROOF**

N/A YES NO UNKNOWN

(a) Age of the roof covering? 8 yrs.

(b) 1. Has the roof leaked at any time since you have owned or lived at the property?.....

2. When was the last time the roof leaked? N/A

(c) 1. Have you ever had any repairs done to the roof?.....

2. If you have ever had the roof repaired, when was the repair performed?.....

(d) 1. Have you ever had the roof replaced?.....

2. If you have had the roof replaced, when was the replacement performed?.....

(e) If the roof presently leaks, how often does it leak? (e.g., every time it rains, only after an extremely heavy rain, etc.).....

(f) 1. Have you ever had roof repairs that involved placing shingles on the roof instead of replacing the entire roof covering?.....

2. If yes, when was the repair performed?.....

Explain: _____

4. **LAND/DRAINAGE**

N/A YES NO UNKNOWN

(a) Any soil stability problems?.....

(b) Has the property ever had a drainage, flooding, or grading problem?.....

(c) Is the residence located within a Special Flood Hazard Area (SFHA) mandating the purchase of flood insurance for federally backed mortgages?.....

If yes, what is the flood zone?.....

(d) Is there a retention/detention basin, pond, lake, creek, spring, or water shed on or adjoining this property?.....

Explain: _____

5. **BOUNDARIES**

N/A YES NO UNKNOWN

(a) 1. Have you ever received a staked or pinned survey of the property?.....

2. Are the boundaries marked in any way?.....

3. Do you know the boundaries? If yes, provide description below.....

Explain: Pins

(b) Are there any encroachments or unrecorded easements relating to the property of which you are aware?.....

Explain: _____

6. **WATER**

N/A YES NO UNKNOWN

(a) 1. Source of water supply City

2. Are you aware of below normal water supply or water pressure?.....

(b) Is there a water purification system or softener remaining with the house?.....

(c) Has your water ever been tested? If yes, provide results below.....

Explain: _____

7. **SEWER SYSTEM**

N/A YES NO UNKNOWN

(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, 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 (if known):.....

(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?.....

Explain: _____

PROPERTY ADDRESS: 475 W. Second St. Lexington, KY 40507

8. **CONSTRUCTION/REMODELING** N/A YES NO UNKNOWN
(a) Have there been any additions, structural modifications, or other alterations made? — ✓ — —
(b) Were all necessary permits and government approvals obtained? — ✓ — —
Explain: interior changes to kitchen ~~removal of ramp~~
9. **HOMEOWNER'S ASSOCIATION** N/A YES NO UNKNOWN
(a) 1. Is the property subject to rules or regulations of a homeowner's association? — — ✓ —
2. If yes, what is the yearly assessment? \$ —
3. Homeowner's Association Name: —
HOA Primary Contact Name: —
HOA Primary Contact Phone No. —
(b) Are you aware of any condition that may result in an increase in taxes or assessments? — — ✓ —
(c) Are any features of the property shared in common with adjoining landowners such as: walls, fences, driveways, etc? — ✓ — —
Explain: privacy fences
10. **MISCELLANEOUS** N/A YES NO UNKNOWN
(a) Was this house built before 1978? — ✓ — —
(b) Are you aware of any use of urea formaldehyde, asbestos materials, or lead based paint in or on this home? — — ✓ —
(c) 1. Are you aware of any testing for radon gas? — — ✓ —
2. Results, if tested —
(d) Are you aware of any underground storage tanks, old septic tanks, field lines, cisterns or abandoned wells on the property? — — ✓ —
(e) Are there any other environmental hazards known to seller? (e.g., carbon monoxide, hazardous waste, water contamination or methamphetamine contamination) — — ✓ —

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.

- (f) Are you aware of any present or past wood infestation (e.g., termites, borers, carpenter ants, fungi, etc.)? — — ✓ —
(g) Are you aware of any damage due to wood infestation? — — ✓ —
(h) 1. Has the house or other improvements ever been treated for wood infestation? — — ✓ —
2. If yes, when, by whom, and any warranties? —
(i) Are you aware of any existing or threatened legal action affecting this property? — — ✓ —
(j) Are there any assessments other than property assessments that apply to this property (e.g., sewer assessments)? — — ✓ —
(k) Are you aware of any violations of local, state, or federal laws, codes, or ordinances relating to this property? — — ✓ —
(l) Are you aware of any other conditions that are defective with regard to this property? — — ✓ —
(m) Are there any environmental hazards known to seller? E.g., methamphetamine contamination? — — ✓ —
(n) Are there any warranties to be passed on? — — ✓ —
(o) Has this house ever been damaged by fire or other disaster (e.g., tornado, hail, etc.)? — — ✓ —
If yes, please explain: —
(p) Are you aware of the existence of mold or other fungi on the property? — — ✓ —
(q) Has this house ever had pets living in it? — ✓ — —
If yes, Explain Dogs
(r) Is the property in a historic district? — — ✓ —

PROPERTY ADDRESS: 475 W. Second St. Lexington, KY 40507

SPACE FOR ADDITIONAL INFORMATION

Seller states that the information contained in this Disclosure of Property Condition Form is complete and accurate to the best of his/her/their knowledge and belief. Seller agrees to immediately notify Buyer of any changes that may become known to Seller prior to closing by providing a written addendum hereto.

Ma A. Oller 2/12/2020
Seller _____ Date _____
Graphic President
Wilmington Trust Co. Trustee

Seller _____ Date _____

THE REAL ESTATE AGENT NAMED HERE, _____ HAS BEEN REQUESTED BY THE OWNER TO COMPLETE THIS FORM AND HAS DONE SO. SELLER HEREBY AGREES TO HOLD HARMLESS THE NAMED REAL ESTATE AGENT FOR ANY REPRESENTATIONS THAT APPEAR ON THIS FORM IN ACCORDANCE WITH KRS 324.360(9).

Seller: _____

Date: _____

THE SELLER REFUSES TO COMPLETE THIS FORM AND ACKNOWLEDGES THAT THE REAL ESTATE AGENT SHALL SO INFORM THE BUYER.

Seller: _____
Date: _____

Seller: _____
Date: _____

THE SELLER HAS REFUSED TO COMPLETE THIS FORM AND HAS REFUSED TO ACKNOWLEDGE HIS FAILURE TO COMPLETE THE FORM

Broker/Real estate agent: _____

Date: _____

THE BUYER ACKNOWLEDGES RECEIPT OF THIS FORM.

Buyer _____ Date _____

Buyer _____ Date _____

THIS FORM PROVIDES THE MINIMUM DISCLOSURES REQUIRED BY LAW. SELLER MAY DISCLOSE ADDITIONAL INFORMATION NOT REQUESTED ON THIS FORM AND MAY RESPOND TO ADDITIONAL INQUIRIES OF THE BUYER.

Initials (Seller) _____ Date/Time _____

Initials (Buyer) _____ Date/Time _____