

BID PACKET

Jo Ann Wisner

FERN CREEK HOME ONLINE AUCTION



**8923 ZABEL WAY
LOUISVILLE, KY 40291**



ONLINE BIDDING ENDS
THURSDAY, SEPTEMBER 10 @ 6PM

**HARRITT
GROUP** INC.

HARRITGROUP.COM

AUCTION CONDUCTED BY DOUG HARRITT AUCTIONEER AU01051345



REAL ESTATE ONLINE AUCTION TERMS AND CONDITIONS

Bidding Ends Thursday, September 10, 2020

8923 Zabel Way, Louisville, KY 40291

This property is offered under specific terms and conditions per the printed auction bid packet and is included and adapted in a legally binding purchase agreement. If you have not read and reviewed the auction bid packet or do not completely accept the terms and conditions - do not bid.

BIDDING ONLINE - Proper and complete registration is required. All bidders must provide name, address, phone number, email address and credit card information to register. A credit card will be validated before bidding access is granted, but is not a recognized form of payment of the deposit or purchase price. By registering, all bidders acknowledge having read and agree to be bound by the Auction Terms and Conditions.

While online bidding is very popular, not everyone is entirely comfortable with the process. The Harritt Group staff is always available to assist any bidder who has questions. If you need assistance placing a bid online or prefer to submit a bid in person, please call our office for assistance @ 812-944-0217.

BUYER'S PREMIUM - A 10% buyer's premium will be added to the hammer bid price to determine the final purchase price. Example: Hammer Bid Price \$100,000 plus a 10% buyer's premium equals a contract purchase price of \$110,000.

MANNER OF PAYMENT - A 10% non-refundable down payment in the form of cash, check or wired funds are due within 24 hours following the auction with the signing of a legally binding purchase agreement. Arrangements will be made to meet with the successful bidder to execute the documents or the documents can be emailed to the successful bidder and returned by email or fax to the Harritt Group within 24 hours of the auction.

CLOSING All auctions are a cash sale and the balance of the purchase price will be due in 40 calendar days. If the buyer chooses to obtain financing for the balance of the purchase price, completion of this transaction is *not* based upon the condition of successfully obtaining financing nor is it subject to a satisfactory appraisal, survey or inspections of any kind. All closing costs and wiring fees are the buyer's expenses.

INSPECTION - Property is being sold "As Is" with no contingencies and no warranties expressed or implied. All inspections are welcomed *prior to auction* at the buyer's expense. The buyer relies upon the condition of the property based upon their own examination and has not relied upon any statement or representation by the auctioneer or staff as to the nature or condition of the property. All measurements per courthouse.

FLOOD DESIGNATION - Buyer may not terminate the agreement if the property requires flood insurance or that is subject to building or use limitations by reason of the location, which materially interferes with the buyer's intended use of the property. Buyer shall pay for and be responsible for flood certification if needed. *Our records indicate that the property is not in a flood zone.*

EVIDENCE OF TITLE - Seller will provide merchantable title via a deed. Cost of title evidence, as desired by the buyer, to be a buyer's expense. Owner's title insurance is always strongly recommended, and that without said insurance, the buyer may have no future objections to the title, or potential losses. Buyer is accepting title subject to (1) Any recorded or unrecorded building restrictions, restrictive covenants, conditions or other use restrictions applicable to the property and (2) Any recorded, unrecorded, or visible easements for public or private use including road, utilities or others, upon which existing improvements do not encroach of which there are no violations.

SURVEY - Property is being sold without survey. All land measurements are per courthouse records.

REAL ESTATE TAXES AND ASSESSMENTS - All taxes that have accrued for any prior calendar year that remain unpaid shall be paid by the seller either to the County Sheriff and/or the buyer in the form of a credit at closing. All taxes that have accrued for the current calendar year shall be prorated on a calendar-year basis as of the day immediately prior to the closing date. *The buyer also acknowledges the seller's tax exemptions and/or credits may not be reflected on future tax bills.* Buyer may apply for current-year exemptions/credits at or after closing if applicable.

POSSESSION - Seller will give possession at closing.

FEDERAL LEAD-BASED PAINT DISCLOSURE 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. All inspections and assessments for the presence of lead-based paint and/or lead-based paint hazards must be made prior to the auction. The buyer waives the 10-day opportunity to conduct such an assessment and acknowledge receipt of the lead-based paint disclosure form.

AUCTION END TIME - Harritt Group Online Auctions are timed events and all bidding will close at a specified time. Harritt Group Online Auctions also have an auto extend feature. Any bid placed in the final minutes of an auction will cause the auction ending to be automatically extended from the time the bid was placed. Example: If an auction scheduled to close at 6 PM receives a bid at 5:59 PM, and the extended bidding time for that auction is 10 minutes, the close time will automatically extend to 6:09 PM. The auto-extend feature remains active until no further bids are received within the specified time frame.

MAXIMUM BID Internet bidders who desire to make certain their bids are acknowledged should use the maximum bidding feature and place their maximum bid in ample time before the close of the auction. However, in the event two identical maximum bids for the same amount are placed, it is the first one received which will be given preference. The online bidder, therefore, is responsible for monitoring their bid to the close of the auction. Harritt Group will bear no liability/responsibility in case of bidder error. Bidding platform records of Auction Mobility and the Harritt Group will be deemed conclusive in all respects and will be final.

MALFUNCTION AND LOSS OF SERVICE The results of the auction may be rendered void if a malfunction or temporary loss of service occurs. In such an event, Harritt Group reserves the right to remedy the situation in whichever way best represents the seller, including the cancellation of existing bids. Harritt Group shall not be held liable in any way for any malfunctions or loss of service. Bidder acknowledges and understands that this service may or may not function correctly at the close of the auction. Under no circumstances shall Bidder have any kind of claim against Harritt Group or anyone else if the internet service fails to work correctly during the close of the auction. Harritt Group will not be responsible for any missed bids from any source.

SOLD WITH SELLER'S RESERVE - Final bid price is subject to the seller's confirmation. When the bidding has met the reserve, a notification will be posted and the auction will become absolute and sell to the highest bidder.

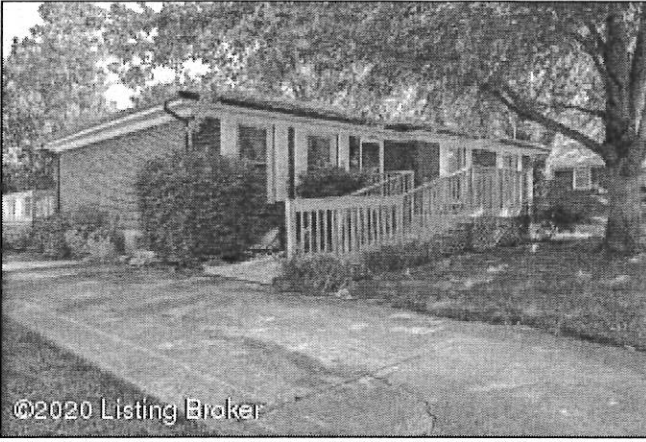
BROKER PARTICIPATION A commission will be paid to any properly licensed Broker who registers prior to the auction a successful buyer according to the appropriate Broker Participation Agreement and requirements.

PRE-AUCTION SALES No pre-auction offers. All bidding to be submitted online during the period of *Thursday, September 3 through Thursday, September 10, 2020.*

AGENCY The Harritt Group is acting exclusively as agents for the seller.

SELLER Jo Ann Wisner

Residential - Auction



List Number: 1567457
Address: 8923 Zabel Way,
 Louisville, KY 40291
Area: 07-FernCreek/Hikes Point/
 Jeffersontown
Sub Area: A
Total Living Area: 1,471
Basement: Unfinished
Total # Bedrooms: 3
Disclosure: No
Style: Ranch

Status: Active
School District:
 Jefferson
Above Grade
Finished: 1,471
Total Baths: 2
Sqft - Total Unfin:
 1,261
Nonconform SqFt
Fin: 0
Nonconform SqFt
UF: 0

Listing Price: 1
County: Jefferson
Subdivision: FERN
 CREEK ACRES
Baths - Full: 1
Baths - 1/2: 1
Age: 47
Year Built: 1973
Stories: 1



Open House Info:

In-Person Open House 09/03/2020 4:00 PM to 6:00 PM
 In-Person Open House 09/10/2020 10:00 AM to 1:00 PM

Directions: S. Hurstbourne Parkway to Stony Brook Drive. East 0.3 miles to right on Michael Edward Drive to left on Roman Drive to right on Zabel Way. Home on left. Or from I-265 take Bardstown Road US-31 Exit #17 East 2 miles to Hudson Lane to Roman Drive.

Fern Creek Home Online Auction - Bidding Ends Thursday, September 10 @ 6PM. Selling online a 1970's brick ranch with family room addition and basement on 1/3 acre lot amongst mature trees in an established Fern Creek neighborhood located just one mile from S. Hurstbourne Parkway-Stony Brook intersection and 3 miles NE of I-265 Bardstown Road exit. Home features three bedrooms, one and one-half baths, living room, spacious eat-in kitchen, and an adjacent family gathering room with shared access to a half bath, and basement. Additional outdoor living space includes a 14' x 15' wood deck that overlooks mature trees on an 80' x 190' lot. Additional laundry hookup in basement. Its ideal location puts this house close to the shops and restaurants on Hurstbourne Parkway and just minutes to the Bardstown Road shopping corridor. Measurements per PVA records. BUYERS PREMIUM 10% Buyer's Premium added to the hammer bid price to determine the final purchase price. REAL ESTATE TERMS 10% Non-refundable down payment in the form of cash, check or wired funds is due within 24 hours following the auction, balance due in 40 days. Taxes prorated to the day of closing. Possession at closing. Selling as is without contingencies, all inspections welcomed before the auction. OPEN Thursday, September 3, 4 PM - 6 PM and Thursday, September 10, 11 AM - 1 PM

Room Name	Level	Width	Length	Remarks
Living Room	First	13	18.1	
Kitchen	First	11	20	
Family Room	First	13.7	13.7	
Bedroom	First	12.1	11.4	
Bedroom	First	11	12.1	
Bedroom	First	9.11	12	
Full Bathroom	First	5.3	6.11	
Half Bathroom	First	3	5	

	(Fin)	(UF)
AG	1,471	0
BG	0	1,261
NC	0	0
Total	1,471	1,261
SgFtSrc:	Other	

Basement: Unfinished
Construction: Brk/Ven
Exterior: Deck
Foundation: Poured Concrete
Fencing: None
Heating/Cooling: Central Air; Forced Air Heat
Lot Description: Level
Garage/Parking: None
Roof: Shingle
Utilities: Electricity Connected; Fuel:Natural; Public Sewer; Public Water
M Struct Flood Plain: No

Total # of Rooms: 6
First Floor MBR: Yes
First Floor Laundry: Yes
Closets Level 1: 7
Fireplaces:

Lot Dimensions: 80' x 190' **Lot SF Source:** PVA **Acres:** 0.34 **Sold As-Is:** Yes

HOA Fee: No \$0 **HOA Y/N:** No

Condo Features:

Farm Features:

City Tax: 0 **County Tax:** 0 **Deed Bk:** 4807 **Pg #:** 0341 **Block:** 0 **Lot:** 0 **Sub-Lot:** 0

, Lic. # **DOM/CDOM:** 0/0
 , Lic. # **Listing Date:** 08/24/2020

Information is deemed to be reliable, but is not guaranteed. © 2020 MLS and FBS. Prepared by Douglas A Harritt on Monday, August 24, 2020 1:10 PM. The information on this sheet has been made available by the MLS and may not be the listing of the provider.



ATTACHMENT TO RESIDENTIAL SALES CONTRACT



JOANN WISNER (Seller) and _____ (Buyer)

for Property at 8923 ZABEL WAY LOUISVILLE KY 40291

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.

Sellers Disclosure (initial)

(a) Presence of lead-based paint and/or lead-based paint hazards (check one below)
[] Known lead-based paint and/or lead-based paint hazards are present in the housing: (explain):

[X] 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 one below):

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

[X] Seller has no reports or records pertaining to lead-based paint and/or lead-based paint in the housing.

Buyer'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 one below):

[] Received a 10-day opportunity (or mutually agreed upon period) to conduct risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards; or

[] 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. 4852 d and is aware of his/her responsibility to ensure compliance.

Broker Agent has advised Seller of Seller's obligation under the law to complete this form and Seller has refused to do so.

Seller _____ Date / / Buyer _____ Date / /

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 JoAnn Wisner Date 2/19/20 Buyer _____ Date / /

Seller _____ Date / / Buyer _____ Date / /

Agent _____ Date 2/19/20 Agent _____ Date / /

JEFFERSON COUNTY PVA

8923 ZABEL WAY

Mailing Address 8923 ZABEL WAY, LOUISVILLE, KY 40291-1552
Owner WISNER JO ANN
Parcel ID 055904110010
Land Value \$29,000
Improvements Value \$134,340
Assessed Value \$163,340
Approximate Acreage 0.3420
Property Class 510 RES 1 FAMILY DWELLING
Deed Book/Page 4807 0341 (N/A Online)
District Number 500015
Old District 22
Fire District FERN CREEK
School District Jefferson County
Neighborhood 715103 / FERN CREEK ACRES
Satellite City Jefferson County
Sheriff's Tax Info [View Tax Information](#)
County Clerk [Delinquent Taxes](#)



Area Type	Gross Area	Finished Area
Main Unit	-	1,471
Basement	1,471	0
Attic	NONE	0
Attached Garage	-	n/a
Detached Garage	-	n/a

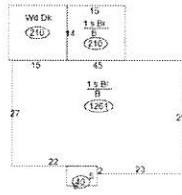
All measurements in square feet.

Property Details

Type 1 : SINGLE FAMILY
Year Built 1973
Exterior Wall BV BRICK VENEER
Roof HIP
Basement Foundation FULL BSMT
Condition NORMAL FOR AGE
Heating Type 1 CENTRAL WARM AIR
Central Air Yes
Fireplace No
Construction Frame Wood frame
Stories 1.00
Full Bathrooms 1
Half Bathrooms 1

[Help](#)

Property Sketch



Sales History

Deed Book/Page	Price	Date	Previous Owner
4807 0341 (N/A Online)	\$0	01/01/1975	OWNER UNKNOWN

Assessment History

Record Year	Land	Improvements	Total	Reason
2016	\$29,000	\$134,340	\$163,340	RC - Residential computer reass
2012	\$25,000	\$115,900	\$140,900	NC - Residential no change
2007	\$25,000	\$115,900	\$140,900	RC - Residential computer reass
2003	\$25,000	\$105,360	\$130,360	RC - Residential computer reass
1999	\$25,000	\$86,960	\$111,960	RC - Residential computer reass

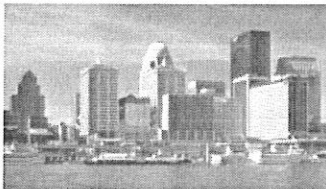
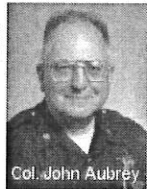
Legal Lines

LN	Legal Description
1	80X190 FERN CREEK ACRES SEC 4 SUB 10

Property is assessed per KRS 132.20 on January 1st of each year. The current year assessments are updated and posted on the website in mid April. Information deemed reliable but not guaranteed. Data last updated: 08/20/2020.



Built by VIA Studio



531 Court Place
Suite 504
Louisville, Ky 40202
Phone: 502-574-5400
Hours: 8:00 am to 4:00
Monday through Friday



[Home](#)
[Start a New Search](#)

Property Tax Search

[Search by the Property ID](#)

Property ID:	Property Owner:	Tax Year:
22055904110010	WISNER JO ANN	2019
Property Location Address:	8923 ZABEL WAY	Invoice Number:
8923 ZABEL WAY	LOUISVILLE KY 40291	2191900
Property's Taxable Assessment:	Gross (Base) Amt: \$1344.34	Mortgage Company Name:
\$124040		
Scan Line: 22 0559 0411 0010 2191900 61 0000000000 0000000000 0000000008		
Homestead Exemption Amount:	\$39300	
Disability Exemption Amount:	\$0	
	Payment Periods	Amount
Discount Amount:	\$0	If Paid By:
Gross (Base) Amount:	\$0	
5% Penalty Amount:	\$0	
10% + 10% Penalty Amount:	\$0	
Amount Paid:	\$1317.45	
Paid on: (or refunded/modified)	11/13/2019	
Balance Due:	\$0	

Would you like to run another Property ID search?

Property ID: 22055904110010

* When searching by Property ID, you must have all 14 digits exactly right. Partial searches will not produce any results.

Disclaimer: The tax data found on this site was updated on 8/20/2020. If you have tax questions, please call: (502) 574-5479.

**FERN CREEK ACRES
SECTION NO. 4
ROLLING ACRES INC. - OWNERS**

March 14, 1959
LAWRENCE, SHAWNEE & WILSON - ENGINEERS & SURVEYORS
LOUISVILLE, KENTUCKY



EASEMENT FOR ELECTRIC and TELEPHONE UTILITIES

The spaces outlined by electric lines and marked 'E' & 'T' Easement' are hereby reserved to the utility companies for the purpose of installing and maintaining electric and telephone lines and appurtenant easements including the right of ingress and egress over all the lands shown on this plan. The easements shall be subject to the right of the utility companies to install and maintain their original construction of the electric lines and telephone lines below original construction.

OWNERS: Rolling Acres Inc. Jefferson County, Kentucky
Lawrence, Shawnee & Wilson

EASEMENT FOR SANITARY and STORM SEWER UTILITIES

An easement for sanitary and storm sewage purposes is hereby reserved on, over and under all the lands shown on this plan defined and bounded by dashed lines and marked 'S' and 'ST' Easement' for the purpose of installing and maintaining sanitary and storm sewer lines and appurtenant easements including the right of ingress and egress over all the lands shown on this plan. The easements shall be subject to the right of the utility companies to install and maintain their original construction of the sanitary and storm sewer lines below original construction.

OWNERS: Rolling Acres Inc. Jefferson County, Kentucky
Lawrence, Shawnee & Wilson

CERTIFICATE OF DEDICATION

The undersigned owners of the property shown on the foregoing plan do hereby acknowledge the dedication of the streets shown on this plan to the public use of Jefferson County, Kentucky, subject to the usual provisions of law.

OWNERS: Rolling Acres Inc. Jefferson County, Kentucky
Lawrence, Shawnee & Wilson

**ACKNOWLEDGEMENT
STATE OF KENTUCKY
COUNTY OF JEFFERSON } SS**

I, B. J. BISHOP, a notary public in and for the state and county aforesaid, do hereby certify that the foregoing plan of Fern Creek Acres, Section 4, was presented to me on my office and acknowledged and delivered by Rolling Acres Inc. and Lawrence, Shawnee & Wilson, the owners and grantors of the premises, and was duly acknowledged and recorded by me in my office on this day of March, 1959.

B. J. Bishop
Notary Public, Jefferson County, Ky.

ENGINEER'S CERTIFICATE

I hereby certify that the survey for this plan was made by me or under my direct supervision and that I am a duly licensed professional engineer and have personally examined the plan and find it to be correct in all respects.

P. L. Johnson
Professional Engineer
No. 3136

CERTIFICATE OF APPROVAL

Approved this 14th day of April, 1959
LOUISVILLE and JEFFERSON COUNTY
PLANNING and ZONING COMMISSION

Richard E. ...
Chairman