



BID PACKET

HISTORIC IRISH HILL HOME

ONLINE AUCTION

**1238 PAYNE STREET
LOUISVILLE, KY 40204**

ONLINE BIDDING ENDS

THURSDAY, MARCH 19 @ 2PM

BID ONLINE AT HARRITGROUP.COM

**HARRITT
GROUP INC.**
AUCTIONS SINCE 1985



HARRITT GROUP INC.

REAL ESTATE ONLINE AUCTION TERMS AND CONDITIONS

1238 PAYNE STREET, LOUISVILLE, KY 40204

Bidding Ends Thursday, March 19, 2026

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 final bid. The buyer's premium, together with the final bid amount, will constitute the total purchase price of the Real Estate. *(Example: Hammer Bid Price \$100,000 plus 10% Buyer's Premium equals Contract Purchase Price of \$110,000)*

MANNER OF PAYMENT

A 10% non-refundable down payment of the Contract Purchase Price in the form of cash, check, or wired funds in USD are due within 24 hours following the auction with the signing of a legally binding purchase agreement. *(Example: Hammer Bid Price \$100,000 + 10% Buyer's Premium \$10,000 = Contract Purchase Price \$110,000 with a 10% Down Payment of \$11,000)*. 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, DocuSign 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, **on or before Tuesday, April 28, 2026**. 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. *Square footage measurements are estimated. Buyers can make their own precise measurements, if needed.*

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. The buyer shall pay for and be responsible for flood certification if needed. *FEMA records indicate that the property is not in a flood zone.*

EVIDENCE OF TITLE

Seller will provide a merchantable title via a deed. The 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* a 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 City Treasurer 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 closing date. *The buyer also acknowledges the seller's tax exemptions and/or credits may not be reflected on future tax bills.* The buyer may apply for current-year exemptions/credits at or after closing if applicable.

2025 - Jefferson County, KY

Annual Gross Base Amount - \$2,604.04

POSSESSION

Seller will give possession of Real Estate 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 and will indicate the bidder is "Winning". 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 a 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. The 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, February 26 through Thursday, March 19, 2026*.

AGENCY

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

SELLER

Susan M. Rademaker

Angela R. Henderson

Residential - Single Family Residence



List Number: 1710561
Address: 1238 Payne St, Louisville, KY 40204
Area: 02-Butchertwn/HghLnds/Germantwn
Preservation Dist: None
Municipality: Louisville
Total Living Area: 2,012
Basement: Cellar; None
Total # Bedrooms: 2
Disclosure: No

Status: Active
School District: Jefferson
Above Grade
Finished: 2,012
Total Baths: 2
Sqft - Total Unfin: 0
Fin: 0
Nonconform SqFt
UF: 0

Listing Price: 1
County: Jefferson
Subdivision/Condo: NONE
Total Baths: 2
Baths - Full: 2
Baths - 1/2: 0
Age: 136
Year Built: 1890
Stories: 2



Open House Info:

Directions: I-64 Story Avenue Exit to Baxter Avenue to Payne Street. Also accessible via Lexington Road.

HISTORIC IRISH HILL HOME | ONLINE AUCTION - BIDDING ENDS THURSDAY, MARCH 19 @ 2PM. Opportunity knocks in the heart of Irish Hill, one of Louisville's most beloved historic neighborhoods. Circa-1890 brick two-story home includes detached 22.2 x 20.2 garage on the corner lot with brick alley access, offering incredible potential. Formerly configured as a duplex, this 2,012 sq. ft. residence is ready for renovation and restoration. Easy access off I-64 Story Avenue exit. Located between Baxter Avenue and Lexington Road. Above-ground pool on site, sold as-is, no filter. 2 gas & electric meters. See Auction Terms - 10% Buyer's Premium added to the hammer bid price to determine the final purchase price. REAL ESTATE TERMS A non-refundable down payment, 10% of the Purchase Price (Final Bid + 10% Buyer's Premium), in the form of cash, check, or wired funds in USD are due within 24 hours following the auction, balance due in 40 days. Buyer to receive clear title. Taxes prorated to the day of closing. Selling as is without contingencies, all inspections welcomed prior to auction. If you choose to obtain financing, not subject to approval or appraisal. All closing costs are the buyer's expense. Possession at closing.

Room Level WidthLengthRemarks

Room Name	Level	Width	Length	Remarks
Living Room	First	16	15.9	
Family Room	First	11.11	15.9	
Bedroom	First	12	13.2	
Full Bathroom	First	8.7	11.6	
Kitchen	First	11.5	16.3	No Appliances
Bedroom	Second	16.1	15.1	Space Heater
Family Room	Second	11.4	15.9	
Kitchen	Second	8.9	16	No Appliances. Space Heater.
Full Bathroom	Second	4	6	

	(Fin)	(UF)
AG	2,012	0
BG	0	0
NC	0	0
Total	2,012	0
SgFtSrc:	Other	

Architectural Style:

Basement:
Construction:
Cooling:
Foundation:
Fencing:
Heating:

Traditional
 Cellar; None
 Brick
 None
 Crawl Space; Other
 Partial; Privacy
 # of HVAC Units: 1; Forced Air; Natural Gas; Other

Lot Description:

Garage/Parking:
Garage Spaces:
Other Structures:
Patio and Porch
Features:
Pool Features:
Roof:
Sewer:
Utilities:
Water Source:
M Struct Flood Plain:

Corner Lot
 Detached; Off Street; Entry Front
 1
 Garage(s)
 Porch
 Above Ground
 Rubber; Shingle
 Public Sewer
 Electricity Connected; Fuel:Natural
 Public
 No

Total # of Rooms: 7 **First Floor PBR:** Yes **First Floor Laundry:** Yes **Laundry Level:** 1st **# Closets** Level 1: 2 Level 2: 2 **# Fireplaces**

Lot Dimensions: 27 x 140 **Lot SF Source:** PVA **Acres:** 0.09 **Assumable:** No **Sold As-Is:** Yes
\$0 **HOA Y/N:** No **Monthly Maintenance:** **Monthly Maintenance \$:**

Condo Features:

Farm Features:

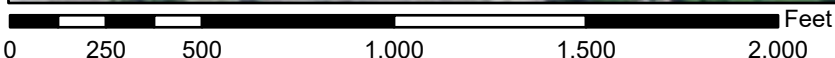
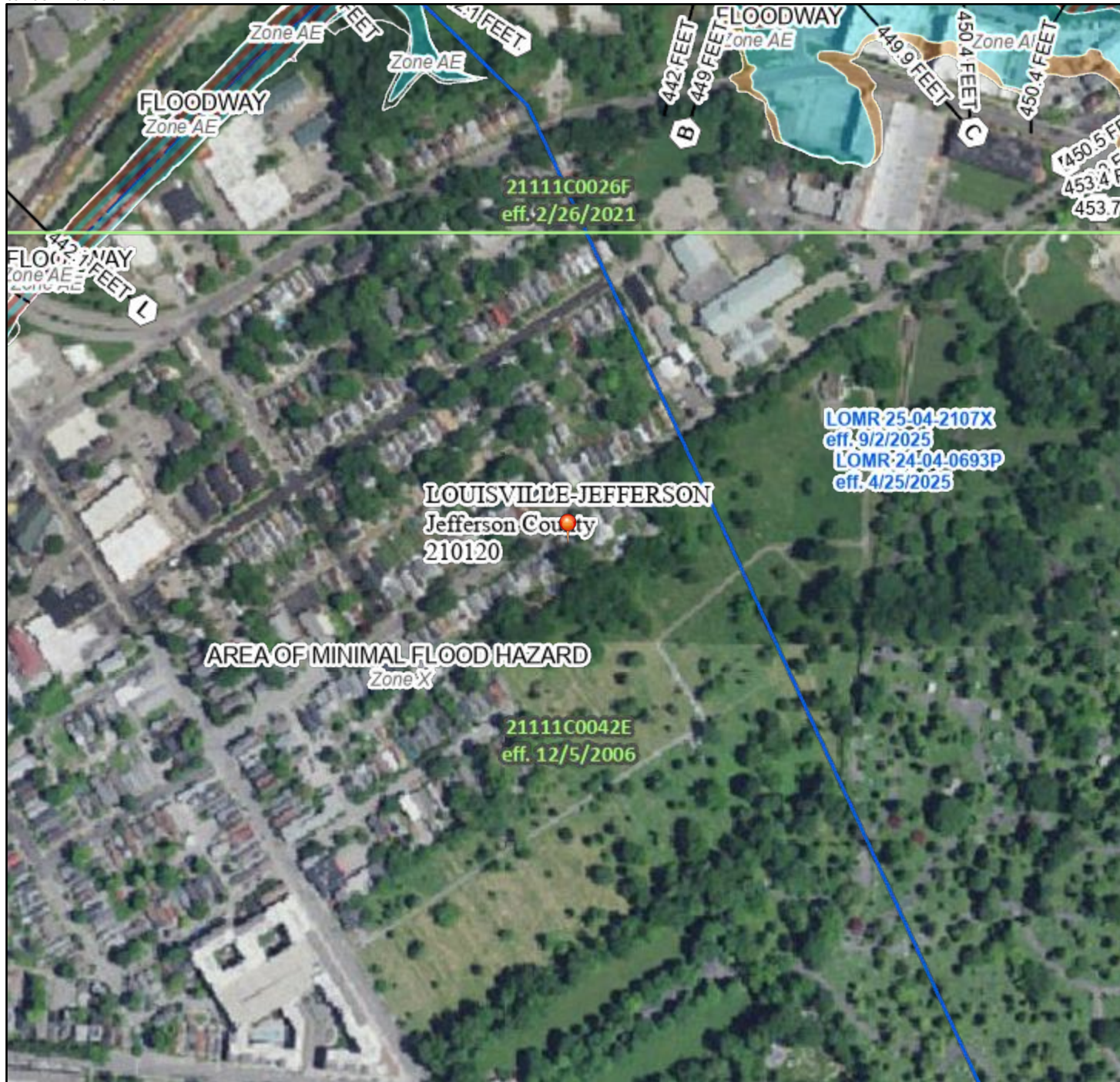
Deed Bk: 12406 **Pg #:** 183 **Block:** 068G **Lot:** 0084 **Sub-Lot:** 0000

, Lic. # **DOM/CDOM:** 1/ 1
 , Lic. # **Listing Date:** 03/05/2026

National Flood Hazard Layer FIRMMette



85°43'51"W 38°15'6"N



1:6,000

85°43'14"W 38°14'38"N

Basemap Imagery Source: USGS National Map 2023

Legend

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

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
		Coastal Transect Baseline
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped
		The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.



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

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 2/26/2026 at 5:25 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

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



GREATER LOUISVILLE ASSOCIATION OF REALTORS®, INC. ATTACHMENT TO RESIDENTIAL SALES CONTRACT



Susan M. Rademaker & Angela R. Henderson (Seller) and (Buyer) for Property at 1238 Payne Street, Louisville, KY 40204

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):

Initial [Signature] Initial [Signature] [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):
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)

Initial [Signature] (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 Signed by: [Signature] Date 3/4/2026 / Buyer Date / /
Seller Signed by: [Signature] Date 3/4/2026 / Buyer Date / /
Agent Signed by: Douglas R. Harritt Date 3/4/2026 / Agent Date / /