This Residential Lease Agreement is written in clear, simple language. All highlighted boxes are interactive fillable fields. Dates are pre-filled (December 1, 2026 – November 30, 2027). Both Landlord and Tenant agree to the terms below.

SECTION 1 — PARTIES & LEASED APARTMENT

Landlord Full Name
Michael Alexander Cassilly

Landlord Phone & Leasing Desk Email
(502) 548-7011 | realty@cassilly.capital

Landlord Mailing Address (For Legal Notices & Rent)
2432 Boulevard Napoleon, Apt. 1, Louisville, KY 40205

Tenant Name(s)
Natalie Jones

Leased Apartment Address
2008 Murray Ave, Unit 1, Louisville, KY 40205

SECTION 2 — LEASE TERM, MONTHLY RENT & SECURITY DEPOSIT

Lease Start Date (Fixed)
December 1, 2026

Lease End Date (Fixed)
November 30, 2027

Initial Lease Term
12 Months (No Auto-Renewal)

Monthly Base Rent ($)
$1,200.00

Rent Due Date
1st of Each Month

Late Fee (After 5th of Month)
$50.00

Returned Payment Fee
$25.00 + Bank Fees

Security Deposit Amount ($)
$1,200.00

Escrow Bank Name
Stock Yards Bank & Trust

Escrow Account Number
Account #3042421

SECTION 3 — UTILITIES, APPLIANCES & PET AUTHORIZATION

Utilities & Monthly Fees Paid by Tenant
Gas & Electric (LG&E) + $125.00/mo HOA Fee

Utilities Paid by Landlord
Water and Trash

Appliances Provided by Landlord
Dishwasher, Refrigerator, Gas Stove

Appliances Provided by Tenant (Leave Blank if None)

Approved Pets (Leave Blank Unless Pre-Approved in Writing by Landlord)

SECTION 4 — SIMPLE LEASE TERMS & RESPONSIBILITIES (CLAUSES 1 – 6)

1. Apartment & Occupancy: Landlord leases the apartment listed above to Tenant for private residential living only. Only the named Tenant(s) and any minor children may live in the apartment. Guests may not stay more than 14 days in any 60-day period without Landlord's written permission.

2. Lease Term & Renewal: This Lease runs from the Start Date through the End Date shown above. It does not automatically renew. If both Landlord and Tenant want to extend or renew the Lease, either side will give at least 30 days' written notice before the Lease ends and sign a written renewal. If Tenant stays past the End Date with Landlord's consent without signing a new lease, the tenancy becomes month-to-month at the current rent plus $50.00/month, and either side may end it with 30 days' written notice.

3. Rent Payments, Late Fees & Annual Adjustment: Rent is due on or before the 1st day of each month without offset or deduction. If rent is not received within 5 days after the due date, a $50.00 late fee applies. Any returned check or bounced electronic payment carries a $25.00 administrative fee plus bank charges. If this Lease is extended beyond 12 months, base rent increases by $50.00 per month on each anniversary of the Start Date.

4. Security Deposit & Walk-Through Inspection: Before moving in, Tenant pays the Security Deposit listed above, which is held in a separate escrow account at the bank shown above. The Security Deposit cannot be used by Tenant to pay the last month's rent. Before move-in, Landlord and Tenant will complete a Move-In Condition Checklist. At move-out, once the apartment is returned clean, keys are returned, and there is no unpaid rent or damage beyond normal wear and tear, Landlord will refund the Security Deposit within 30 days.

5. Utilities & Services: Tenant must place all Tenant-paid utilities in Tenant's name at move-in, pay utility bills on time, and keep heat and power active so pipes do not freeze. Landlord is not liable for temporary utility outages caused by utility providers or weather.

6. Appliances & Care of the Apartment: Landlord provides the Landlord-listed appliances in working order. Tenant may install Tenant-provided appliances only if listed above or approved in writing, and Tenant is responsible for any leaks or damage from Tenant-installed equipment.

SECTION 5 — CARE, MAINTENANCE, RULES & LEGAL TERMS (CLAUSES 7 – 22)

7. Assignment & Subletting: Tenant may not sublet the apartment, assign this Lease, or list the apartment on short-term rental platforms (such as Airbnb or VRBO) without Landlord's prior written consent.

8. Everyday Maintenance & Repairs: Landlord maintains the roof, exterior walls, structural systems, and major plumbing, electrical, and heating/cooling systems. Tenant agrees to keep the apartment clean and sanitary, replace lightbulbs and smoke-detector batteries as needed, keep drains clear of hair/grease/foreign objects, and promptly report any water leak or repair issue to Landlord. Tenant is responsible for repair costs caused by misuse or neglect by Tenant or Tenant's guests.

9. Alterations, Locks & Decorations: Tenant may hang normal wall pictures using small nails or picture hooks, but may not paint, remodel, install permanent fixtures, or change door locks without Landlord's prior written permission. If locks are changed with permission, Tenant must immediately provide Landlord a working copy of the new key.

10. Pets: No pets or animals of any kind (including visiting pets) are allowed in the apartment unless explicitly listed in the Approved Pets box on Page 1 or approved in a signed Pet Addendum. Approved pets require compliance with all house rules and applicable monthly pet fees.

11. Quiet Enjoyment, Noise & Smoke-Free Policy: Tenant and guests will respect neighbors' peace and quiet and follow all local laws and community rules. Smoking of any kind (cigarettes, cigars, vaping, marijuana, or illicit substances) is strictly prohibited inside the apartment. Any smoking inside the apartment is a lease violation and forfeits the Security Deposit to cover deep remediation.

12. Trash, Parking & Common Areas: All household trash must be placed in sealed bags inside the designated outdoor bins. Walkways, porches, driveways, and entries must be kept neat and clear of storage, unregistered/inoperable vehicles, and debris.

13. Landlord Entry & Notice: Landlord or Landlord's service technicians may enter the apartment at reasonable times after giving at least 24 hours' notice (or immediately in an emergency such as fire or active water leak) to make repairs, perform inspections, or show the property to prospective tenants, buyers, lenders, or appraisers.

14. Renter's Insurance & Personal Belongings: Landlord's property insurance covers the building structure only and does not cover Tenant's personal belongings or personal liability. Tenant is strongly encouraged (and may be required) to carry standard Renter's Insurance covering personal property and liability.

15. Fire or Major Casualty Damage: If the apartment becomes uninhabitable due to fire or storm not caused by Tenant, either Landlord or Tenant may cancel this Lease by written notice, and rent will be prorated only up to the date Tenant vacates.

16. Sale of Property Option: If Landlord sells the building during the Lease term, Landlord may end this Lease by giving Tenant at least 60 days' prior written notice so Tenant has ample time to relocate.

17. Extended Absence & Abandonment: Tenant will notify Landlord if Tenant plans to be away from the apartment for more than 7 consecutive days. If the apartment is left unoccupied for 15 consecutive days while rent is unpaid and without notice, Landlord may treat the apartment as abandoned under Kentucky law.

18. Move-Out & Surrender: When the Lease ends, Tenant will remove all personal items, leave the apartment broom-clean, and return all keys. Any items left behind after move-out may be removed and disposed of by Landlord.

19. Default & Remedies: If Tenant fails to pay rent within 7 days after written notice, or fails to cure another material lease violation within 14 days after written notice, Landlord may terminate this Lease and pursue possession and unpaid amounts as permitted by Kentucky law (KRS Chapter 383).

20. Subordination & Notices: This Lease is subordinate to any mortgage on the property. Official notices may be delivered in person, by mail, or by email to the addresses listed in Section 1.

21. Kentucky Law & Severability: This Lease is governed by the laws of the Commonwealth of Kentucky (KRS Chapter 383). If any single provision is found invalid, the rest of the Lease remains in full effect. This document contains the complete agreement between Landlord and Tenant.

22. Joint & Several Responsibility: If more than one Tenant signs this Lease, each person is individually and jointly responsible for full compliance with the Lease, though the total monthly rent for the apartment remains the single Monthly Base Rent stated in Section 2.

Clause 16 — Minimum Written Notice Days if Property is Sold

60 Days Written Notice

SECTION 6 — REQUIRED DISCLOSURES (CLAUSES 23 – 25)

23. Kentucky Licensed Real Estate Agent Disclosure: Tenant acknowledges that Landlord / Owner (Michael Alexander Cassilly) is a licensed real estate agent in the Commonwealth of Kentucky acting on his own behalf as property owner.

24. Lead-Based Paint Disclosure (Pre-1978 Housing): Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Landlord has no knowledge of lead-based paint hazards in the apartment and has no reports or records pertaining to lead-based paint hazards in the building. Tenant acknowledges receiving the EPA pamphlet 'Protect Your Family From Lead in Your Home.'

25. Mold & Moisture Care: To keep the apartment dry and healthy, Tenant agrees to use bathroom exhaust fans or open a window during showers, avoid blocking air vents, wipe up standing moisture, and immediately notify Landlord of any plumbing leak or visible moisture.

Tenant Initials (Acknowledging Lead-Based Paint & Agent Disclosures)	Landlord Initials
	MAC

SECTION 7 — LEASE SIGNATURES (LANDLORD & TENANT)

By signing below, Landlord and Tenant agree to all terms of this Residential Lease Agreement.

LANDLORD / OWNER SIGNATURE

Landlord Signature (Signed by Michael A. Cassilly)	Landlord Printed Name	Date Signed
Michael A Cassilly	Michael Alexander Cassilly	11/01/2026

TENANT SIGNATURE(S)

Tenant 1 Signature (Sign or Type Full Legal Name)	Tenant 1 Printed Name	Date Signed
	Natalie Jones	

Tenant 2 Signature (If Applicable)	Tenant 2 Printed Name	Date Signed

SECTION 8 — OPTIONAL CO-SIGNER / GUARANTOR AGREEMENT (COMPLETE ONLY IF REQUIRED)

Co-Signer Guarantee: If a Co-Signer is required by Landlord, the Co-Signer guarantees payment of rent and performance of this Lease during the Lease term.

Co-Signer Signature (If Applicable)	Co-Signer Printed Name & Phone	Date Signed

SECTION 9 — APARTMENT WALK-THROUGH CONDITION CHECKLIST (KRS 383.580)

Landlord and Tenant inspect the apartment together at move-in and note the condition of each area below.

Room / Area	Standard Items Inspected	Move-In Condition	Move-Out Notes
Living Room	Hardwood floors, walls, windows, blinds, outlets, light		
Kitchen	Refrigerator, gas stove, dishwasher, cabinets, sink		
Bedroom	Floors, walls, closet doors/shelving, windows, locks		
Bathroom	Tub/shower, tile, toilet, vanity, mirror, exhaust fan		
Hallway & Entry	Entry doors, deadbolts, smoke/CO detectors, thermostat		
Basement / Laundry	Storage area, laundry hookups, water heater, furnace		
Exterior & Porch	Mailbox, porch light, steps/railings, outdoor trash bins		

Move-In Inspection Summary & General Notes (Fillable)

Keys Issued at Move-In (Door / Deadbolt / Mailbox)
2 Entry Keys + 1 Mailbox Key

Move-In Inspection Date
12/01/2026

SECTION 10 — MOVE-IN WALK-THROUGH ACKNOWLEDGMENT

Tenant Walk-Through Signature

Landlord / Agent Walk-Through Signature
Michael A. Cassilly

Date
12/01/2026