

## Flood Disclosure

Florida Statute 689.302 requires a seller to complete and provide a flood disclosure to a purchaser of residential real property **at or before** the time the sales contract is executed.

Seller, Timothy K. Reynolds Charmaine M. Reynolds, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 8025 WEYERS CT, ENGLEWOOD, FL 34224-5139

Seller, please check the applicable box in paragraphs (1) and (2) below.

### FLOOD DISCLOSURE

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

- (1) Seller  has  has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
- (2) Seller  has  has not received federal assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (3) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
  - a. The overflow of inland or tidal waters.
  - b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
  - c. Sustained periods of standing water resulting from rainfall.

Seller: Timothy K. Reynolds

Date: November 17, 2024

Seller: Charmaine M. Reynolds

Date: November 18, 2024

Copy provided to Buyer on upon signing by  email  facsimile  mail  personal delivery.

## Flood Insurance Notice

In connection with your purchase of this property, your lender may require you to purchase flood insurance, at your own expense, for the entire loan term. Even if you are not required to purchase flood insurance, it may be wise to do so.

With a few exceptions, the National Flood Insurance Program (NFIP) makes flood insurance available to homeowners, renters, and businesses in communities that participate in the NFIP. Flood insurance is also available from private insurers.

Currently some NFIP policies receive taxpayer rate subsidies. Due to changes in federal law governing the NFIP, subsidized rates will be eliminated over time; and in some cases, the cost of flood insurance may rise by a substantial amount. Therefore, you should not rely on the current rate that is paid by the owner of this property as an indication of the rate that will be charged to you after you complete your purchase or in the future.

When evaluating this property for purchase, you should consult with one or more flood insurance carriers to learn the flood risk for this property, investigate the availability of flood insurance, and determine the current and future anticipated cost of flood insurance. For more information contact your insurance agent and read the information available at the following website addresses:

[www.floodsmart.gov](http://www.floodsmart.gov)

[www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program)

[www.fema.gov/floodplain-management/flood-insurance-rate-map-firm](http://www.fema.gov/floodplain-management/flood-insurance-rate-map-firm)

[www.fema.gov/flood-insurance-reform](http://www.fema.gov/flood-insurance-reform)

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Buyer

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