

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, Lynn Caraman, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 3132 Indian River Drive Northeast, Palm Bay, FL 32905

PALM BAY ESTATES MOBILE HOME PARK CO-OP UNIT 10 AS DESC IN ORB 3257 PG 1129 AND ALL AMENDMENTS THERETO

Seller, please check the applicable boxes in paragraphs (1) through (3) 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 no knowledge of any flooding that has damaged the property during Seller's ownership of the property.
- (2) 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.
- (3) Seller has has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (4) 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:	<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="font-family: cursive; font-size: 1.2em;">Lynn Caraman</div> <div style="font-size: 0.8em; text-align: right;"> dotloop verified 05/06/26 11:38 AM EDT NOE9-KYMB-PTWW-TTOR </div> </div>	Date: _____
Seller:		Date: _____

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