

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

Property address: 1000 S Banana Dr
Merritt Island FL 32952.

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: 
PHILIPPE GAGLIONE

Date: 05/13/2026

Seller: _____

Date: _____

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

Personal Property Inventory

This document is part of the Purchase and Sale Contract and outlines the personal property included in the sale. Ensure all listed items match the property's condition at the time of your offer, with no changes unless agreed upon in writing. Be specific when listing each item.

Address: 1000 S. Banana River Dr. Merritt Island FL 32952

YES = The item is present on the property and will be part of the sale

N/A = The item is not on the property and does not apply

Leased = Indicate if the item is leased and provide lease specifics

NO = The item is present on the property but not included in the sale

Age = The approximate age of the item

Details = Any other helpful information on the item

Item	Yes	No	N/A	Age	Leased	Notes
Surround Sound System: Components _____ Speakers _____			✓			
Water Heater(s): Qty _____ _____ Tankless _____ Gas _____ Electric _____	✓					
Generator: _____ Electric _____ Propane _____ Natural Gas _____			✓			
Propane Tank: _____ Propane _____ Natural Gas _____			✓			Location and what uses this heat source?
Central Vac System Equip + Accessories			✓			
Heating & Cooling System: Qty _____	✓					
Security Gate Remotes(s): Qty _____			✓			
Garage Door Opener(s): Qty _____	✓					
Garage Door Remote(s): Qty _____			✓			
Smart Doorbell	✓					
Smart Thermostat(s): Qty _____	✓					
Security System Number of Cameras _____			✓			
Satellite Dish TV Antenna			✓			
Summer Kitchen Grill			✓			
Pool: _____ Salt _____ Chlorine _____			✓			
Pool Heater: _____ Gas _____ Elec _____ Solar _____			✓			
Hot Tub Spa: Heated: ☒ Yes _____ No _____	✓					
Pool Cleaning Equipment: _____ Vacuum _____ Nets/Brushes _____			✓			
Pool Child Fence Barrier			✓			
Fencing: _____ Wood _____ Metal _____ Vinyl _____ Other _____			✓			

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Item	Yes	No	N/A	Age	Leased	Notes
Range (Oven & Cooktop): ☒ Electric ☐ Gas	☒					
OR						
Wall Oven(s): ☐ Electric ☐ Gas			☒			
AND						
Cooktop: ☐ Electric ☐ Gas			☒			
Refrigerator with Freezer	☒					
Icemaker	☒					
Microwave Oven	☒					
Dishwasher	☒					
Disposal	☒					
Water Softener OR Purifier			☒			
Bar Refrigerator			☒			
Separate Refrigerator			☒			
Separate Freezer			☒			
Stand Alone Ice Maker			☒			
Wine Cooler			☒			
Compactor			☒			
Washer	☒					
Dryer: ☒ Electric ☐ Gas	☒					
Intercom System			☒			
Televisions and Equipment: TV's: Qty _____ TV Mounts: Qty _____			☒			

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Item	Yes	No	N/A	Age	Leased	Notes
Satellite Dish TV Antenna			✓			
Chandelier/Hanging Lamp Qty <u>2</u> Kitchen Pendant	✓					
Ceiling Paddle Fan Qty <u>3</u>	✓					
Sconce(s): Qty _____			✓			
Draperies: Qty _____ Rods: Qty _____	✓					
Plantation Shutters: Qty _____			✓			
Shades Blinds: Qty _____	✓					
Mirrors Location:	✓					
Fireplace(s) Qty _____ _____ Wood Burning _____ Gas _____ Both			✓			
Boat Lift: Weight _____ Davits: _____ Electric _____ Manual			✓			
Storm Shutters Panels: _____ Electric _____ Manual _____ Both			✓			
Awnings: _____ Electric _____ Manual			✓			
Storage Shed: Qty _____			✓			
Potted Plants	✓					Describe:
Lawn Ornaments	✓					Describe:
Fountains: Qty _____			✓			
Pool Table Game Table			✓			
Other: EV Charging Station			✓			

Seller 1 Name: PHILIPPE GAGLIONE 05/13/26	Seller 2 Name: PHILIPPE GAGLIONE
Seller 1 Signature:	Seller 2 Signature:

FREQUENTLY ASKED QUESTIONS

Seller Provided Details for Home Buyer

Property Information

Address: 1000 S. Banana River DR. Merritt Island, FL 32952	
Seller 1 Signature: PHILIPPE GAGLIONE 05/13/26	Seller 2 Signature:

Home Service Information

Home Warranty Company Name Phone Number Cost N/A	
Termite Company Phone Number Cost/Month Transferrable Bond: YES NO N/A	
Lawn Company Phone Number Cost/Month Blue Bell \$160/MTH	Pool Company Phone Number Cost/Month N/A
Pest Company Phone Number Cost/Month	Alarm System Company Phone Number Cost/Month N/A
Cleaning Service Company Phone Number Cost/Month	Other:
Home Insurance Cost/Month Appx \$3300	Flood Insurance Cost/Month Appx \$2000

Utility Information

Trash Pick-Up Days M/Th	Trash: M/Th	Yard: Friday	Recycle: Friday
Approximate Utility Cost Per Month \$150 W/ EV	Electric: \$150 W/ EV	Gas: /	Water: \$70
Heat Source: Electric	Gas	Water Source: City Water	
Well	Sprinkler System Runs On: Well	City	Reclaimed
Plumbing Source: Sewer	Septic	Septic Age: 2024	Septic Location: Front yard

Property Information

Type of Roof & Age: 2015/shingle	Type of Flooring & Age: LVP	Type of Countertops & Age: Quartz
Irrigation System Age:	Water Depth at Dock: 5'	Waterfront Footage: 76'
Dock and/or Boat House Age: 2024	Seawall Age: Coquina 2024	Plumbing & Electrical Updates: N/A
Property Features Updates & Year Community & Neighborhood Details		