

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 ~~James West~~ ~~Harvey L. Neal~~ ~~Edie B. Neal~~ ~~Bryant Neal~~ ^{Bridget L. Neal} ^{Abbie Neal} ^{Edie Neal} provides Buyer the following flood disclosure at or before the time the sales contract is executed.

Property address: 417 ALAME OCEAN, FL. 32926

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.

James 05/20/26
Harvey 5/30/26
Edie 5/30/26

Seller: <u>Bryant Neal</u>	Date: <u>5/30/2026</u>
Seller: <u>Abbie Neal</u>	Date: <u>5/30/2026</u>
Seller: <u>Bridget Neal</u>	<u>06/04/2026</u>
Copy provided to Buyer on _____ by <input type="checkbox"/> email <input type="checkbox"/> facsimile <input type="checkbox"/> mail <input type="checkbox"/> personal delivery.	