

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, GERWIEN-MORETA FAMILY TRUST, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 319 Hibiscus Trail, Melbourne Beach, FL 32951

RIVER COLONY EAST LOT 7 BLK G

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:

James F Gervien-Moreta

dotloop verified
09/15/26 10:55 PM EDT
DWLHJ30J-QKR0-9RAR

Seller:

Date: 09/15/2026

Date:

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