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, JAAC Real Estate FL LLC , provides Buyer of the following flood disclosure **at or before** the time the sales contract is executed

Property address 2952 Penelope Loop, Kissimmee, Florida 34746

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 Sellers'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: Adele Di Giosia Date: 11-18-2026

Seller: Jan Khan Date: 11-18-2026

Copy provided to Buyer on by email facsimile mail personal delivery

Prepared with Sellers Shield

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