## 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, *Athena Portfolio 3, LLC*, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: *6344 Holiday Drive, Spring Hill, FL 34606*.

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.

(5) If you are purchasing a flood damaged property, you should be aware that many counties in Florida who participate in FEMA's Flood insurance program are required to adhere to both FEMA's and State Requirements with respect to to rebuilding and repairs in Coastal Flood damaged areas. Counties throughout Florida generally have ordinances which follow state and federal requirements with respect to the cost of repairing the Flood damage exceeding 50% in monitary costs vs the assessed building value of the property. Your own estimation of costs for remediation and repairs may differ from the counties estimation at time of permit application. Should the repairs for damages exceed the 50% rule, you may be forced to elevate the structure to FEMA's and local/federal building codes, or demolish the home through condemnation. Buyer's are solely responsible to do their own due dilligence with regard to these rules and should not rely on any statements from their Real Estate Broker, Real Estate Agent, Or Sellers. By proceeding and purchasing a flood damaged home, you agree to hold People's Trust Realty Inc, its agents and or affilated businesses forever harmless from any damage or additional costs you may incur associated with purchasing, closing on, repairing, or reselling a flood damaged property.

Seller: *Christopher Wilson, Manager* BM-SIGNED 11/18/25 10:16 PM EST Date: *Nov 18, 2026*

Seller: _____ Date: _____

Copy provided to Buyer on *Nov 16, 2026* by ☑ email ☐ facsimile ☐ mail ☐ personal delivery.



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