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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, **Joseph Chaney, Kaladia Chaney**, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: **717 W End N Crescent, Lakeland, FL 33803 2828**

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: Joseph Chaney **Joseph Chaney** Date: 11/16/2026

Seller: Kaladia Chaney **Kaladia Chaney** Date: 11/16/2026

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

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