Additional Seller Disclosure

1. HOME INSPECTION. Seller(s), Broker(s), Real Estate Agent(s) and Real Estate Companies strongly recommend You, for your protection, to get a home inspection that will give You an impartial, physical evaluation that is more detailed than an appraisal – information that You need to make a wise decision. In a home inspection, a qualified inspector takes an in depth, unbiased look at your potential new home to: (**i**) – evaluate that physical condition; structure, construction, and mechanical systems (**ii**) identify items that need to be repaired or replaced and (**iii**) estimate the remaining useful life of the major systems, equipment, structures, and finishes.
The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning, and interiors. It is your responsibility to be an informed Buyer. You have the right to carefully examine your potential new home with a qualified home inspector. This inspection should be carried out within the time constraints contained in your purchase and sale contract. Termite, Rodent, Mold, Septic, Well, Pool and other inspections are also recommended.

2. PROPERTY TAXES. The Constitution of the State of Florida states that annual increase in the assessed value of homestead property shall not exceed the lower of: three percent (3%) of the assessed value for the prior year or the percent change in the Consumer Price Index. After any change of ownership, homestead property will be assessed at 'just value' as of January 1 of the following year, which may result in a property tax increase. Seller(s), Broker(s), Real Estate Agent(s) and Real Estate Companies make no representation as to the future property taxes, and we advise You to contact the local Property Appraiser's Office for an estimate of tax liability.

3. SEX OFFENDER/PREDATOR INFORMATION. The Florida Sexual Predators Act (Florida Statute 775.21) requires all sexual offenders and predators to register with the Florida Department of Law Enforcement (FDLE). This information is available to the public and may be obtained by referring to the FDLE website at www.fdle.state.fl.us or by calling the FDLE at 888-FL-PREDATOR (888-357-7332). Seller(s), Broker(s), Real Estate Agent(s) and Real Estate Companies strongly recommends that You obtain this information before purchasing a home.

4. MOLD. You are advised and understand that potential health risks are known to derive from mold, which is often found in residential homes. In the event You decline the opportunity to have the home tested for the presence of mold, including laboratory sample analysis, You agreed to hold harmless all those involved in the sale, for any damages or responsibility for the building conditions which remain undiscovered regarding all types of mold and mold spores. This includes the Broker, Seller(s), Real Estate Agent(s) and Real Estate Companies.

5. SCHOOL ZONES. Due to growth in our area, school districts regularly redistrict. You are advised to research the school zones, both current and projected, for the property they are interested in buying. Broker, Seller(s), Real Estate Agent(s) and Real Estate Companies cannot be held responsible for these changes. "School Choice" and "magnet schools" are options that are available in some districts. It is recommended that You contact the appropriate district for specific information.

6. CONDOMINIUMS AND HOMEOWNERS' ASSOCIATION. Properties governed by a Condominium or Homeowners' Association are subject to restrictions, rules and regulations and owners of such properties are typically required to pay various fees and expenses associated with this form of ownership. Seller(s), Broker(s), Real Estate Agent(s) and Real Estate Companies recommends that You contact the Association directly prior to entering into a contract to determine any matters that are important to You, including, but not limited to, the Association's financial condition, whether there are rental restrictions, any pending or threatening litigation or whether current or anticipated repairs or improvements to the property or common elements could result in a fee or assessment, and You agree to hold Broker harmless in connection therewith.

BUYER: RR _____ **SELLER:** JR _____ DH

February 11, 2025

Serial#: **035328-700179-3107801**
Prepared by: Brent Martin | Marcus & Company Realty | brentmartinrealestate@gmail.com |
Sabal Sign Session Id: 84d6dd89-d20a-11f1-8915-0affd9261ec7
Form Simplicity

7. DEED RESTRICTIONS. Certain neighborhoods and communities have deed restrictions that may affect your use of the property. If the property is affected by deed restrictions, You should consult with an attorney to determine the nature of the restrictions prior to entering into a contract.

8. FLOOD INSURANCE. In connection with your purchase of this property, your lender may require you to purchase flood insurance, at your own expense, for the entire loan term. Even if you are not required to purchase flood insurance, it may be wise to do so. With a few exceptions, the National Flood Insurance Program (NFIP) makes flood insurance available to homeowners, renters, and businesses in communities that participate in the NFIP. Flood insurance is also available from private insurers. Currently some NFIP policies receive taxpayer rate subsidies. Due to changes in federal law governing the NFIP, subsidized rates will be eliminated over time; and in some cases, the cost of flood insurance may rise by a substantial amount. Therefore, you should not rely on the current rate that is paid by the owner of this property as an indication of the rate that will be charged to you after you complete your purchase or in the future. When evaluating this property for purchase, you should consult with one or more flood insurance carriers to learn the flood risk for this property, investigate the availability of flood insurance, and determine the current and future anticipated cost of flood insurance. Broker makes no representation as to the future flood insurance premium rate or the flood zone, and we advise you to contact a local insurance agent for a flood hazard determination and a rate quote prior to purchasing a property. Additionally, Broker makes no representation as to the impact that future flood costs may have on the value of a property. A substantial increase in the cost of flood insurance may have a material impact on the value of a property.

RR

For more information contact your insurance agent and read the information available at the following website addresses:
www.floodsmart.gov
www.fema.gov/national-flood-insurance-program
www.fema.gov/flood-insurance-reform

Don Hill 10/28/2026 04:56:46 PM EDT

Seller: John Rakoczy **Date:** 10/28/2026

Print Name: John Rakoczy

Seller: _____ **Date:** 10/27/2026

Print Name: Rachon Rakoczy

Buyer: _____ **Date:** _____

Print Name: _____

Buyer: _____ **Date:** _____

Print Name: _____

RR

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

This disclosure is provided to you by Marcus & Company Realty LLC ("Broker") pursuant to the Real Estate Settlement Procedures Act ("RESPA"), 12 U.S.C. §2601 et seq., and its implementing regulations (24 C.F.R. Part 3500). This notice informs you that Broker has a business relationship with certain settlement-service providers identified below.

YOU ARE NOT REQUIRED to use any affiliated provider as a condition for the purchase, sale, or refinance of real property. You may shop for settlement services and are encouraged to compare costs.

1. Affiliated Companies

Flamingo Bay Title LLC – Broker holds an ownership interest in Flamingo Bay Title LLC. Because of this relationship, the referral of business to Flamingo Bay Title LLC may provide Marcus & Company Realty LLC with a financial or other benefit.

2. Preferred (Unaffiliated) Service Providers

Agents of Broker may also recommend certain lenders, inspectors, insurance companies, or other service providers with whom Broker has no ownership interest, (e.g., Zillow Home Loans, West Florida Home Inspections, Florida All Risk Insurance, Old Republic Home Warranty, Fidelity Home Warranty). Broker does not receive direct compensation tied to your use of any mortgage lender or any other service provider.

3. Estimated Range of Charges

Charges vary based on the county, purchase price, loan amount, insurer, and provider. Florida title premiums are governed by the Florida Department of Financial Services under Rule 690-186.003

	Service Provided	Common Charge / Range*
Flamingo Bay Title LLC	**Owners Title Insurance**	Florida promulgated rates typically range from $5.75 per $1,000 for the first $100,000 of liability and $5.00 per $1,000 thereafter. Minimum charges may apply.
	Lenders Title Insurance	Same promulgated rate schedule as above. When both policies are issued simultaneously, the Lender's Policy is typically $25.00 in Florida.
	Endorsements	Typically $25.00 each, depending on type and underwriter guidelines.
	Settlement / Closing Fee	$350.00 - $950.00 depending on provider and transaction complexity.

* Actual fees may vary based on property type, underwriter, liability amount, and county-specific practices.

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December 2025

4. Acknowledgement

By signing below, you acknowledge and understand that the use of Flamingo Bay Title LLC, or any other third-party service provider—whether affiliated, associated, or connected with the brokerage—is not required as a condition of the transaction.

You retain the unrestricted right to select any service provider of your choice.

Signature of Buyer **Date**	**Signature of Buyer** **Date**
Printed Name of Buyer	**Printed Name of Buyer**
John Rakoczy RR 10/28/2026	10/27/2026
Signature of Seller **Date**	**Signature of Seller** **Date**
John Rakoczy	Rachon Rakoczy
Printed Name of Seller	**Printed Name of Seller**

Don Hill 10/28/2026 04:57:48 PM EDT

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Serial#: 048927-300179-3107803
Prepared by: Brent Martin | Marcus & Company Realty | brentmartinrealestate@gmail.com |
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