

Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



When initialed by all parties, the parties acknowledge that the disclosure set forth below was provided to Buyer prior to execution of the Florida Realtors/Florida Bar Residential Contract For Sale and Purchase between the parties and the clauses below will be incorporated therein:

David Cole _____ (SELLER)
and _____ (BUYER)

concerning the Property described as 9911 Orion Lake Circle, Navarre, FL 32566

ENHNCD LIFE EST* RESRVD IN: LOT 46 BLK 2 ORION LAKE PHS II AS DES IN OR 4057 PG 1598 & E-L/E RES IN OR 4635 PG 1030

Buyer's Initials Seller's Initials
05/16/26 5:27 AM CDT dotloop verified

B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

PART A. DISCLOSURE SUMMARY

IF THE DISCLOSURE SUMMARY REQUIRED BY SECTION 720.401, FLORIDA STATUTES, HAS NOT BEEN PROVIDED TO THE PROSPECTIVE PURCHASER BEFORE EXECUTING THIS CONTRACT FOR SALE, THIS CONTRACT IS VOIDABLE BY BUYER BY DELIVERING TO SELLER OR SELLER'S AGENT OR REPRESENTATIVE WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS AFTER RECEIPT OF THE DISCLOSURE SUMMARY OR PRIOR TO CLOSING, WHICHEVER OCCURS FIRST. ANY PURPORTED WAIVER OF THIS VOIDABILITY RIGHT HAS NO EFFECT. BUYER'S RIGHT TO VOID THIS CONTRACT SHALL TERMINATE AT CLOSING.

BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THIS DISCLOSURE.

Disclosure Summary For _____
(Name of Community)

1. AS A BUYER OF PROPERTY IN THIS COMMUNITY, YOU WILL BE OBLIGATED TO BE A MEMBER OF A HOMEOWNERS' ASSOCIATION ("ASSOCIATION").
2. THERE HAVE BEEN OR WILL BE RECORDED RESTRICTIVE COVENANTS ("COVENANTS") GOVERNING THE USE AND OCCUPANCY OF PROPERTIES IN THIS COMMUNITY.
3. YOU WILL BE OBLIGATED TO PAY ASSESSMENTS TO THE ASSOCIATION. ASSESSMENTS MAY BE SUBJECT TO PERIODIC CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ _____ PER _____. YOU WILL ALSO BE OBLIGATED TO PAY ANY SPECIAL ASSESSMENTS IMPOSED BY THE ASSOCIATION. SUCH SPECIAL ASSESSMENTS MAY BE SUBJECT TO CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ _____ PER _____.
4. YOU MAY BE OBLIGATED TO PAY SPECIAL ASSESSMENTS TO THE RESPECTIVE MUNICIPALITY, COUNTY, OR SPECIAL DISTRICT. ALL ASSESSMENTS ARE SUBJECT TO PERIODIC CHANGE.
5. YOUR FAILURE TO PAY SPECIAL ASSESSMENTS OR ASSESSMENTS LEVIED BY A MANDATORY HOMEOWNERS' ASSOCIATION COULD RESULT IN A LIEN ON YOUR PROPERTY.
6. THERE MAY BE AN OBLIGATION TO PAY RENT OR LAND USE FEES FOR RECREATIONAL OR OTHER COMMONLY USED FACILITIES AS AN OBLIGATION OF MEMBERSHIP IN THE HOMEOWNERS' ASSOCIATION. IF APPLICABLE, THE CURRENT AMOUNT IS \$ _____ PER _____.
7. THE DEVELOPER MAY HAVE THE RIGHT TO AMEND THE RESTRICTIVE COVENANTS WITHOUT THE APPROVAL OF THE ASSOCIATION MEMBERSHIP OR THE APPROVAL OF THE PARCEL OWNERS.
8. THE STATEMENTS CONTAINED IN THIS DISCLOSURE FORM ARE ONLY SUMMARY IN NATURE, AND, AS A PROSPECTIVE PURCHASER, YOU SHOULD REFER TO THE COVENANTS AND THE ASSOCIATION GOVERNING DOCUMENTS BEFORE PURCHASING PROPERTY.
9. THESE DOCUMENTS ARE EITHER MATTERS OF PUBLIC RECORD AND CAN BE OBTAINED FROM THE RECORD OFFICE IN THE COUNTY WHERE THE PROPERTY IS LOCATED, OR ARE NOT RECORDED AND CAN BE OBTAINED FROM THE DEVELOPER.

DATE BUYER

DATE BUYER



B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE (CONTINUED)

PART B.

The Property is located in a community with a mandatory homeowners' association or an association that may require the payment of assessments, charges, or impose restrictions on the Property ("Association").

1. **APPROVAL:** The Association's approval of Buyer (CHECK ONE): is is not required. If Association approval of this transaction or the Buyer is required, this Contract is contingent upon Association approval no later than _____ (if left blank, then 5) days prior to Closing. Within _____ (if left blank, then 5) days after Effective Date, the Seller shall initiate the approval process with Association. Buyer shall pay application and related fees, as applicable, unless otherwise provided for in Association governing documents or agreed to by the parties. Buyer and Seller shall sign and deliver any documents required by the Association, provide for interviews or personal appearances, if required, and use diligent effort to timely obtain Association approval. If approval is not granted within the stated time period above, Buyer may terminate this Contract, and shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

2. **PAYMENT OF FEES, ASSESSMENTS, AND OTHER ASSOCIATION CHARGES:**

(a) Buyer shall pay any application, initial contribution, and/or membership or other fees charged by Association pursuant to its governing documents or applicable Florida Statutes. If applicable, the current amount(s) is:

\$ _____ per _____ for _____ to _____
\$ _____ per _____ for _____ to _____
\$ _____ per _____ for _____ to _____
\$ _____ per _____ for _____ to _____

(b) If special or other assessments levied by the Association exist as of the Effective Date, or any assessment(s) are levied after the Effective Date and prior to the Closing Date, and are due and payable in full prior to Closing Date, then Seller shall pay all such assessment(s) prior to or at Closing; or, if any such assessment(s) may be paid in installments, then Seller shall pay all installments which are due before Closing Date, prior to or at Closing, and (CHECK ONE): Buyer Seller (if left blank, then Buyer) shall pay installments due after Closing Date. **If Seller is checked, Seller shall pay the assessment in full prior to or at the time of Closing.**

(c) Seller shall pay, prior to or at Closing, all fines imposed against the Seller or the Property by the Association which exist as of the Closing Date and any fees the Association charges to provide information about the Property, assessment(s) and fees.

The Association or Management Company to which assessments, special assessments or rent/land use fees are due and payable, is/are:

Contact Person _____
Phone _____
Email _____

Contact Person _____
Phone _____
Email _____

Additional contact information can be found on the Association's website, which is:

www. _____

Seller's Real Property Disclosure Statement



SELLER(S) NAME(S): David Cole ("Seller" or "you")

Property Address: 9911 Orion Lake Circle, Navarre, FL 32566 ("Property")

IMPORTANT NOTICE TO SELLER AND BUYER

Florida law requires sellers of residential real estate to disclose to a buyer all known facts that materially affect the value or desirability of the property being sold that are not readily observable by, or known to, the buyer. This Disclosure Statement is designed to assist you in complying with those disclosure requirements and to assist the buyer in evaluating the Property. The listing and selling real estate brokers and their respective representatives (collectively, "Brokers") will also rely upon this information when they market and present the Property to prospective buyers.

This is a disclosure of Seller's knowledge of the conditions below as of the date signed by Seller and is not a substitute for any inspections or warranties that buyer may wish to obtain. Buyer agrees that the information contained below is not a warranty or representation of any kind by the Brokers (none of whom has made any independent verification of the information contained herein) and buyer agrees not to rely on it as such. By signing below, Buyer agrees to hold Brokers harmless from any non-disclosure, omission, or misrepresentation of seller or any other party.

	<u>YES</u>	<u>NO</u>	<u>UNKNOWN</u>
1. <u>OCCUPANCY</u>			
(a) Do you reside in the Property? If not, when did you last? _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
(b) Is the Property currently leased? If YES, when does the lease expire? _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(c) If your answers to (a) and (b) are NO, is the Property vacant?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
2. <u>LIVING AREA / SQUARE FOOTAGE</u>			
(a) # of Bedrooms: <u>3</u> # of Bathrooms: <u>2</u>			
(b) Total livable square footage of Property that is under air: <u>1547</u>			
(c) Source of the information provided in (b) above: <u>Zillow</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(d) Are you aware of any discrepancy between the information provided in (a) or (b) above and the public records (e.g., property appraiser website, building department)? If YES, explain: _____			
<u>Notice to Buyer:</u> The information provided above may be different from the information shown in the MLS or public records, and it may not reflect the actual number of rooms or square footage. If this information is important or material to your decision to purchase or value the Property, you agree to (a) review the property information that is available on the County's Property Appraiser's website, (b) personally verify the information and resolve any discrepancies by having the Property measured by an appraiser or other qualified professional (Brokers have not measured the Property), and (c) not rely on any information provided by Brokers regarding the square footage, including the information in the MLS.			
3. <u>LAND CONDITIONS</u>			
(a) Are you aware of any fill or expansive soil on the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(b) Are you aware of any existing or prior sinkholes, sliding, settling, earth movement, or earth stability problems on the Property or adjoining properties?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(c) Has any insurance company paid any amounts on a claim relating to a sinkhole affecting the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) If your answer to (c) is YES, were the full amounts of the proceeds utilized to repair the sinkhole damage? (Seller responses to (c) and (d) required by §627.7073(c), Florida Statutes).	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Is the Property (or any part thereof) located in a flood zone or wetlands area?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) Are you aware of any existing or prior drainage or flood problems or damage affecting the Property or adjoining properties?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(g) Have you ever filed a claim with an insurance provider or received federal assistance for flood damage to the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(h) If any answer in (a) – (g) above is YES, explain: _____			
(i) Is the Property partially or totally seaward of the Coastal Construction Control Line?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(j) Does your lender require you to maintain flood insurance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
4. <u>DEED RESTRICTIONS / SUBSURFACE RIGHTS / BOUNDARIES</u>			
(a) Are there any deed restrictions, covenants, or declarations (including, but not limited to, rental or pet restrictions) affecting the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Are any driveways, walls, fences, or other features shared with adjoining property owners?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Have any subsurface rights (as defined by section 689.29(3)(b), Florida Statutes), or rights of entry been severed or retained by a third party or prior owner/developer?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

	YES	NO	UNKNOWN
(d) Are you aware of any encroachments, boundary disputes, or easements on or affecting the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(e) If any answer in (a) – (d) above is YES, explain: _____			
5. STRUCTURAL ITEMS			
(a) Are you aware of any past or present movement, shifting, deterioration or other problems with the walls or foundations?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(b) Have you ever filed an insurance or manufacturer's claim for defective or damaged construction or materials?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(c) Are you aware of any past or present structural cracks or flaws in the walls, floors, or foundations?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(d) Are you aware of any defects or problems with driveways, walkways, patios, or retaining walls?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(e) If any answer in (a) – (d) above is YES, explain: _____			
6. ADDITIONS / REMODELS / WINDOWS / DOORS			
(a) Have there been any additions, structural changes, or other alterations made to the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) If your answer to (a) is YES, were all necessary permits / approvals obtained and was all work done in compliance with the applicable zoning and building codes? If NO, explain: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Does the Property have hurricane or impact windows and doors? If YES, if there are any windows or doors that are not, identify which are not: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Are any improvements built below the base flood elevation level?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Do any improvements violate applicable local, state, or federal flood regulations or guidelines?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) If your answer to (d) or (e) is YES, explain: _____			
7. ELECTRICAL SYSTEMS			
(a) Are you aware of any knob and tube wiring on the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(b) Are you aware of any aluminum wiring on the Property other than the primary service line?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(c) Are you aware of any problems or conditions that affect the operation, safety, or desirability of the electrical wiring or systems? If YES, explain: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
8. HEATING AND AIR CONDITIONING (Check all that apply)			
(a) Air Conditioning: <input checked="" type="checkbox"/> Central Electric <input type="checkbox"/> Central Gas <input type="checkbox"/> Window Approximate Age: _____			
(b) Heating: <input type="checkbox"/> Electric <input type="checkbox"/> Fuel Oil <input checked="" type="checkbox"/> Natural Gas <input type="checkbox"/> Other _____			
(c) Water Heating: <input type="checkbox"/> Electric <input checked="" type="checkbox"/> Gas <input type="checkbox"/> Solar <input type="checkbox"/> Other _____			
(d) Is each item checked above in good working order (i.e., operating in the manner that it was intended to operate)? If NO, explain: _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. APPLIANCES			
(a) Is each appliance that is being sold with the Property in working condition (i.e., operating in the manner that it was intended to operate)? If NO, explain: _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Are any of the appliances leased? If YES, which: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. PLUMBING RELATED ITEMS			
(a) Drinking water source? <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private System <input type="checkbox"/> Well			
(b) If your drinking water is from a well, when was the last water safety check and what was the result of the test? _____			
(c) Do you have a water softener? If YES, is it: <input type="checkbox"/> leased OR <input type="checkbox"/> owned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Are you aware of any polybutylene or cast-iron pipes on the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(e) Water source for your sprinkler system, if applicable? _____			
(f) Type of sewage system: <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Septic Tank <input type="checkbox"/> Cesspool			
(g) If septic tank, when was it last serviced? _____			
(h) Is there a sewage or sump pump?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. ROOF / SOLAR PANELS			
(a) Approximate roof age: 2019 _____ years			
(b) Are there any leased or financed solar panels on the Property? If YES, explain: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(c) Has the roof ever leaked or been damaged?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	<u>YES</u>	<u>NO</u>	<u>UNKNOWN</u>
(d) Has the roof (or solar panels, if any) been replaced or repaired during your ownership?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(e) Have you ever filed an insurance or manufacturer's claim for roof or solar panel defects/damage?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(f) Are there any existing problems or defects with the roof, solar panels, fascia, soffits, flashings, or rain gutters?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(g) If any answer in (c) – (f) above is YES, explain: _____			
12. TERMITES, WOOD DESTROYING ORGANISMS (“WDO”), RODENTS, PESTS			
(a) Are there termites or other WDO's (e.g., powder-posts beetles, old house borers, wood decaying fungi), rodents, or pest infestations on or affecting the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) If your answer to (a) is YES, is there any existing damage to the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Do you know of any termite, WDO or pest control reports or treatments for the Property in the last 5 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(d) If any answer in (a) – (c) above is YES, explain: _____			
(e) Is the Property currently under warranty or other coverage by a licensed pest control company? If YES, state the name of the company: <u>Enviroguard</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Does the warranty cover (check all that apply): <input type="checkbox"/> repairs <input type="checkbox"/> treatment <input type="checkbox"/> regular pest control			
(g) Is the warranty transferable to the Buyer? If YES, Buyer should check for transfer procedures and costs, if any.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DOCKS, DAVITS, PIERS AND SEAWALLS			
(a) Approximate size of seawall / waterfront: <u>70</u> linear feet			
(b) Is the Property owner responsible for maintenance and/or repair of the seawall?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Are you aware of any repairs or renovations to the seawall in the last 5 years? If YES, explain: <u>Brand new September 2025</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
(d) Is there a boat lift on the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Boat lift capacity: _____ lbs. _____ feet			
(f) Is the boat lift and its systems in good working order?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(g) If your answer to (f) is NO, explain: _____			
(h) Maximum size boat that can be legally docked at the Property: _____			
(i) Are there any conditions, such as low tides, that may interfere with the ability to navigate to and from the dock or to access or utilize the boat lift? IF YES, explain: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(j) Are there any restrictions to accessing (ingress and egress) the body of adjoining water, if any?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(k) Are there any conditions that may affect the desirability, use, or function of any dock, boat lift, davits, pier, or seawall? If YES, explain: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(l) Were all permits required for the construction or maintenance of the dock, boat lift, davits, pier, or seawall obtained?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(m) If your answer to (l) is No, explain: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. MOLD, ENVIRONMENTAL, AND LEAD BASED PAINT			
(a) Is there now, or has there been in the past, any:			
(i) water leakage, intrusion, accumulation, or dampness in or affecting the Property?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) instances of mold, moisture, or dampness in or affecting the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(iii) damage to the Property that resulted from any of the conditions in (i) or (ii) above?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) If any answer to (i), (ii) or (iii) above is YES, explain: <u>Dishwasher leaked. Complete mitigation and new.</u>			
(c) Was the Property built before 1978? If YES, Seller must provide buyer with a Lead Based Paint Disclosure Statement prior to being bound by a sales contract in compliance with federal law.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Are there any environmental hazards or contaminants on or affecting the Property including, but not limited to: lead based paint, formaldehyde, asbestos, radon gas, PCB's, methamphetamine contamination, defective or contaminated drywall, contaminated soil or water, active or abandoned storage tanks (fuel, propane or chemical)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Has the Property been tested for any of the items listed in (d) above? If YES, explain: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(f) Are there archeological sites, mangroves, or other environmentally sensitive or protected areas located on the Property? If YES, explain: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	<u>YES</u>	<u>NO</u>	<u>UNKNOWN</u>
15. POOLS; HOT TUBS; SPAS			
Notice to Buyer: The Florida Residential Swimming Pool Safety Act (“Act”) requires a “swimming pool” with a certificate of completion on or after October 1, 2000, to have at least one safety feature specified in §515.27(1) of the Act. The Act defines a “swimming pool” as “any structure, located in a residential area, that is intended for swimming or recreational bathing and contains water over 24” deep including, but not limited to, in-ground, aboveground, and on-ground swimming pools; hot tubs; and nonportable spas.”			
(a) If the property has a “swimming pool” as defined by the Act, does it comply with the Act?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Has any in-ground pool, hot tub or spa on the property been demolished and/or filled?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Are any of the following heated? <u>Pool:</u> Yes <input type="checkbox"/> OR No <input checked="" type="checkbox"/> <u>Hot Tub/ Spa:</u> Yes <input type="checkbox"/> OR No <input checked="" type="checkbox"/>			
(d) Is the pool and hot tub/spa equipment (including, but not limited to, any heater, vacuum system, chlorinator, or waterfall feature) in good working condition? If NO, explain:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Is any of the equipment servicing the pool or hot tub/spa leased? If “Yes”, explain:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) Are you aware of any structural or other defects with the pool, hot tub, spa, or related equipment? If YES, explain:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. HOMEOWNERS’ ASSOCIATION			
Notice to Buyer: If the Property is governed by a homeowner’s association (HOA), Buyer should read the HOA’s official records, by-laws, restrictions, covenants, declarations, and meeting minutes (“HOA Records”) prior to making an offer. The HOA Records may include information on any proposed changes or assessments, the HOA’s financial condition; any recurring dues/fees; periodic and/or special assessments; capital contributions; restrictions on construction, architectural modifications, landscaping, parking, vehicles, pets, and leasing; or threatened or pending litigation.			
(a) Is membership in a HOA mandatory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Are you aware of any existing or threatened lawsuits or other legal or administrative actions against the HOA? If YES, explain:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Are you aware of any potential assessments from the HOA (including, but not limited to, any that have been voted on but not yet levied)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Are the access roads: <input type="checkbox"/> HOA owned OR <input type="checkbox"/> publicly owned (e.g., city, county)?			
17. NEIGHBORHOOD			
(a) Are you aware of any existing conditions or proposed changes in the immediate neighborhood that may materially affect the value or desirability of the Property such as noise or other nuisances, electric or magnetic field levels, or threat of condemnation?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Is the Property located within a historic district?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Are you aware of any restrictions affecting the Property as a result of it being located within a historic district?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Do you have any open applications with the historic district governing body relating to the use of the Property, permits, or proposed renovations or modifications?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Are there any unresolved violations relating to the Property being located within a historic district?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) If any of your answers in (a) –(e) above are YES, explain:			
Notice to Buyer: The Florida Department of Law Enforcement maintains a public database of sexual offenders and where they may reside. For more information, or to conduct a search of a neighborhood, visit https://offender.fdle.state.fl.us/offender/sops/home.jsf			
18. FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT (“FIRPTA”)			
Is Seller subject to FIRPTA withholding under §1445 of the IRS Code? If YES, Buyer and Seller should consult with tax and legal professionals regarding any tax and withholding obligations.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
19. OTHER MATTERS			
(a) Are there any existing or threatened legal actions against the Property (including, but not limited to, any unrecorded liens)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Is the Property subject to any Property Assessed Clean Energy (PACE) assessment pursuant to §163.08, Florida Statutes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Are there any violations of any laws or regulations relating to the Property (e.g., zoning or code violations, nonconforming uses, setback violations)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Have you ever had any claims filed against your homeowner’s insurance policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	YES	NO	UNKNOWN
(e) Are there any potential zoning, code, or road changes that may affect the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) Are there any other conditions that have not been disclosed in this Disclosure Statement that may materially affect the value or desirability of the Property that are not readily observable to a buyer?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(g) If any answer to (a) – (f) above is YES, explain: _____			
(h) Is there an existing home warranty in place?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
(i) If your answer to (h) is YES, does the warranty automatically transfer to the buyer?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

20. Additional Notes / Disclosures: _____

ACKNOWLEDGMENT OF SELLER

Seller acknowledges that (a) Seller, and not the Brokers, has filled out this Disclosure and that Seller is not relying on the Brokers for any of the information contained herein, (b) the information in this Disclosure Statement is accurate and complete, and (c) Seller agrees to notify the listing broker in writing immediately if any information becomes inaccurate or incomplete in any way with the passage of time. Seller authorizes the Brokers to provide this information to prospective buyers.

Seller: *David Cole* dotloop verified
05/16/26 5:27 AM CDT
SFLR-BVJM-PPZZ-NBEA / David Cole _____ Date: 16 May 2026
 (signature) (print)

Seller: _____ Date: _____
 (signature) (print)

ACKNOWLEDGMENT OF BUYER

By signing below, Buyer acknowledges and represents that (a) Buyer has been advised to (i) personally review the HOA Records, if applicable, and (ii) have the Property examined by professional inspectors to evaluate its condition and to investigate every aspect that may be important to Buyer, (b) the Brokers are not qualified to conduct such professional inspections or to inspect or detect physical defects in or affecting the Property, (c) the Brokers have not undertaken any independent investigation to verify the accuracy or completeness of the information contained in this Disclosure Statement, (d) if there are any blank or incomplete responses that are important to the Buyer, Buyer agrees to obtain written responses or a corrected Disclosure Statement from the Seller prior to signing below, (e) Buyer's signing of this Disclosure Statement with partial or incomplete answers shall constitute Buyer's knowing and voluntary waiver of any claims against any of the Brokers in any way related to such information, and (f) Seller will not be obligated to repair or correct any item listed above unless agreed to in the sales contract.

Buyer: _____ Date: _____
 (signature) (print)

Buyer: _____ Date: _____
 (signature) (print)



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, David Cole, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 9911 Orion Lake Circle, Navarre, FL 32566

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: David Cole dotloop verified
05/16/26 5:27 AM CDT
6HA0-EBKV-NSEM-NERO

Date: 16 May 2026

Seller: _____

Date: _____

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