

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, Michael M. Bell and Jerry F. Bell, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: LOT 15 ALLOY ST, WEBSTER, FL 33597

RIDGE MANOR EST UNIT 2 BLK 30 LOT 15

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:	Michael M. Bell dotloop verified 11/07/25 1:39 PM CST GHCC-UG5T-VKRJ-LACC	Date:	
Seller:	Jerry F. Bell dotloop verified 11/10/25 11:00 AM CST DY9G-LZXE-1S5R-8DXV	Date:	

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