

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, Divyesh Ravichandran & Elizabeth Maria Joseph provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 278 Holly Forest Dr, Saint Augustine, FL 32092

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:	<i>Divyesh Ravichandran</i>	dotloop verified 04/03/26 12:50 PM EDT ZOUJ-CCL6-PWFK-PPUX	Date: _____
Seller:	<i>Elizabeth Maria Joseph</i>	dotloop verified 04/04/26 8:18 PM EDT DCON-NFGZ-BX1M-YUZK	Date: _____

Buyer:		Date: _____
Buyer:		Date: _____

Copy provided to Buyer on 04/05/2026 by email facsimile mail personal delivery.