



FLOOD INSURANCE DISCLOSURE



The National Flood Insurance Program provides for the availability of flood insurance and establishes flood insurance premiums based on the risk of flooding in the area where the property is located.

Due to recent amendments to federal law, flood insurance premiums may increase, and in some instances substantially, over previously charged premiums. As a result, buyers are advised not to rely on current premiums paid for flood insurance as a basis for a buyer's premiums.

Prior to entering into a Sales Contract for the purchase of property, buyers are advised to consult with one or more flood insurance underwriters and obtain flood insurance premium quotes, and determine the schedule for premium increases in the future.

Note: Flood insurance may be required for buyers who are financing their purchase.

(Buyer's Signature)

(Buyer's Signature)

(Date)

Date)