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NABOR "NAPLES AREA BOARD OF REALTORS"

REQUIRED FLOOD INSURANCE DISCLOSURE

EQUAL HOUSING OPPORTUNITY

Property Address: 167 San Salvador St, Naples, FL 34113

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

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

Note: Homeowner's and flood insurance may be required for buyers who are financing their purchase.

For purposes of this disclosure, the term "property" includes condominium common elements.

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.

Timothy M. Wesolowski
01/14/2026 5:32 PM EST

	01/14/2026		
(Seller's Signature)	(Date)	(Buyer's Signature)	(Date)
01/14/2026 6:24 PM EST	01/14/2026		
(Seller's Signature)	(Date)	(Buyer's Signature)	(Date)

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