UNINCORPORATED DADE COUNTY FLOOD AREA RIDER
(FOR IMPROVED REAL ESTATE LOCATED IN UNINCORPORATED DADE COUNTY)

This Unincorporated Dade County Flood Area Rider (for improved real estate located in unincorporated Dade County) ("Rider") shall amend, modify, and be a part of that certain Contract for Sale and Purchase (Date prepared): ____________ by and between ____. **"Buyer"** and Howard Paul Rubin & Karin Gwinn Wilkins **"Seller,"** to which this Rider is attached.

1. **FLOOD ZONE:** Section 11C-17 of the Code of Metropolitan Dade County requires **Seller** to include the following disclosure in the Contract if the Property is improved and if it is located in unincorporated Metropolitan Dade County. To make the disclosure, **Seller** must know the Flood Zone in which the Property is located. **Seller** may obtain the applicable Flood Zone designation by filling out and faxing a "Metro-Dade County Flood Zone Information Fax Request" to the Department of Environmental Resources Management **("DERM")** at **(786) 315-2919** [Phone: **(786) 315-2847**]. The Flood Zone designation of the Property is Zone: X with a Base Flood Elevation ("BFE") of _______ feet.

Seller discloses and **Buyer** acknowledges: (Please check the following as applicable):

A. ☐ THIS HOME OR STRUCTURE IS LOCATED IN A COASTAL HIGH HAZARD AREA (ZONES V. VE). IF THIS HOME OR STRUCTURE IS BELOW THE APPLICABLE FLOOD ELEVATION LEVEL AND IS SUBSTANTIALLY DAMAGED OR SUBSTANTIALLY IMPROVED, AS DEFINED IN CHAPTER 11C OF THE METROPOLITAN DADE COUNTY CODE, IT MAY, AMONG OTHER THINGS, BE REQUIRED TO BE RAISED TO THE APPLICABLE FLOOD ELEVATION LEVEL. FEDERAL LAW REQUIRES THAT A FLOOD INSURANCE POLICY BE OBTAINED AS A CONDITION OF A FEDERALLY-SUBSIDIZED MORTGAGE OR LOAN THAT IS SECURED BY THE BUILDING. FLOOD INSURANCE IS AVAILABLE IN DADE COUNTY, FLORIDA.

B. ☐ THIS HOME OR STRUCTURE IS LOCATED IN A SPECIAL FLOOD HAZARD AREA (ZONES A, AE, AH, AO, A99). IF THIS HOME OR STRUCTURE IS BELOW THE APPLICABLE FLOOD ELEVATION LEVEL AND IS SUBSTANTIALLY DAMAGED OR SUBSTANTIALLY IMPROVED, AS DEFINED IN CHAPTER 11C OF THE METROPOLITAN DADE COUNTY CODE, IT MAY, AMONG OTHER THINGS, BE REQUIRED TO BE RAISED TO THE APPLICABLE FLOOD ELEVATION LEVEL. FEDERAL LAW REQUIRES THAT A FLOOD INSURANCE POLICY BE OBTAINED AS A CONDITION OF A FEDERALLY-SUBSIDIZED MORTGAGEOR LOAN THAT IS SECURED BY THE BUILDING. FLOOD INSURANCE IS AVAILABLE IN DADE COUNTY, FLORIDA.

C. ☒ THIS HOME OR STRUCTURE IS LOCATED IN AN AREA (ZONES X, D) WHICH IS OUTSIDE OF A COASTAL HIGH HAZARD AREA AND SPECIAL FLOOD HAZARD AREA. ZONES X AND D ARE AREAS OF MODERATE OR MINIMAL HAZARD FROM THE PRINCIPAL SOURCE OF FLOODING. HOWEVER, FAILURE OF THE LOCAL DRAINAGE SYSTEM CAN CREATE AREAS OF FLOODING WITHIN THIS FLOOD ZONE. FLOOD INSURANCE IS AVAILABLE AT A LOWER RATE.

This Rider is intended to comply with Section 11C-17 of the Code of Metropolitan Dade County.

BUYER: ____________	**BUYER:** ____________
Print Name: ____________	Print Name: ____________
Date signed: ____________	Date signed: ____________
SELLER: [signature]	**SELLER:** [signature]
Print Name: HOWARD PAUL RUBIN	Print Name: KARIN GWINN WATKINS
Date signed: 8/10/26	Date signed: 8/10/26

Rev 05/15/07