

Flood Disclosure

BLACKBOOK PROPERTIES

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, _____ Nader Iskander & Jacqueline Ragheb _____, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 2411 Laguna Cir #2506, North Miami, FL 33181
_____.

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.

Signed by:
Seller: Nader Iskander
Signed by:
Seller: 8 40011
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496E4734833245E...

Date: 10/17/2026 | 5:54 PM EDT

Date: 10/18/2026 | 8:08 AM EDT

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