

## Flood Insurance Disclosure Statement

Property:

Date:

The above referenced Property may be in a flood zone that could lead a mortgage lender to require that flood insurance be purchased in connection with a mortgage loan on the Property. The National Flood Insurance Program not only provides for the availability of flood insurance, but also establishes flood insurance policy premiums based on the risk of flooding in the area where any property is located. Due to recent amendments to federal law governing the National Flood Insurance Program, those premiums have been increasing and are likely to continue to do so, in some cases by a substantial amount over the premiums previously charged for flood insurance. Therefore, you should not rely on past premiums paid for flood insurance on any property as an indication of what the premiums will be in the future. In considering a purchase of the Property, it is recommended that you consult with one or more carriers of flood insurance for a better understanding of flood insurance coverage and the potential premiums that might be incurred in the future. Listed below are two government websites that you may want to explore as a jumping off point toward a better understanding of the changing flood insurance market.

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Websites:

<http://www.floodsmart.gov>

<http://www.fema.gov/national-flood-insurance-program>