NOTICE REGARDING FLOOD INSURANCE FOR BUYER CLIENTS

As you search for a property to buy, you may choose to acquire a home located in an area where flood insurance could be mandatory. Your mortgage lender might require you to obtain flood insurance as part of the purchase process. The National Flood Insurance Program ("NFIP") offers flood insurance coverage but sets premiums based on the flood risk associated with the property's location. Recent changes to federal regulations governing the NFIP have caused these premiums to rise, and in some cases, the increase may be significant compared to previous rates for flood insurance on the property. Therefore, you should not assume that the flood insurance premiums previously paid on this property will remain the same after you complete your purchase. When evaluating this property, it is advisable to consult with one or more flood insurance providers to gain a clear understanding of coverage options, expected premium costs, and any potential future premium increases.

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Buyer's Signature (Optional) Date

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Buyer's Signature (Optional) Date