



Disclosure of Flood Insurance Changes

You may be required to purchase flood insurance with your purchase of this property. The National Flood Insurance Program provides for the availability of flood insurance and also establishes flood insurance premiums based on the risk of flooding where the property is located. Due to recent changes in federal law, these flood insurance premiums are likely to increase by a substantial amount in comparison to past flood insurance premiums for this property. Accordingly, you should not rely on the premiums paid for in the past as being representative of the premium you will be responsible to pay in the future. As a result of these changes to the federal law governing NFIP, you should seek guidance from one or more carriers of flood insurance to be better advised of the premiums likely to be required to purchase said insurance and how these premiums may increase in the future.

Date: _____

Buyer: _____

Printed: _____

Buyer: _____

Printed: _____



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