

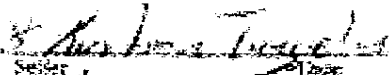

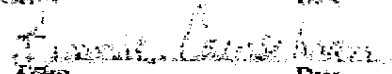
FLOOD DETERMINATION DISCLOSURE

The Federal Emergency Management Agency (FEMA) has implemented a nationwide effort to update and modernize flood hazard maps. Consistent with this effort, FEMA has distributed preliminary flood hazard maps for public consideration, comment and appeal prior to adoption and finalization of the maps. As a result, the current information provided to Sellers or Buyers regarding property flood risk is based on information in the aforementioned preliminary flood hazard maps.

Title, Real Estate Agents and Brokers cannot guarantee the accuracy of information provided in the preliminary flood hazard maps which are subject to change upon adoption and finalization. Thus, Sellers and Buyers are strongly encouraged to contact the following agencies for more current information:

- 1. www.fema.gov
- 2. www.floodsmart.gov
- 3. www.floodsmart.gov

In acknowledgment of the information used, Seller or Buyer agree(s) to indemnify and hold harmless the Real Estate Agent or Broker, and its subsidiaries, affiliates, officers, directors, members, employees, and agents from any liabilities, costs, expenses, judgments, losses, damages, claims, causes of action or demands, including reasonable attorneys fees, arising out of or in connection with, or in any way incidental to any representations, discussions or statements made by the Real Estate Agent or Broker, and its subsidiaries, affiliates, officers, directors, members, employees, and agents relative to any and all Federal Emergency Management Agency issued flood hazard maps.

Buyer	Date		Date
Seller	Date		Date
Agent	Date		Date