



NEW JERSEY REALTORS®
SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT
ADDENDUM REGARDING FLOOD RISK

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471 Pursuant to N.J.S.A. 56:8-19.2, all Sellers of real property (including both residential and non-residential property) must complete
 472 questions 109-117 below.

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 474 Sellers of real property must answer these questions before the purchaser becomes obligated under any contract for the purchase of the
 475 Property. This is the case regardless of whether the Seller completes questions 1-108. Sellers must verify their answers to questions 109-
 476 110, and may do so using the Flood Risk Notification Tool located at njreal.to/flood-disclosure. Questions 111-117 must be answered
 477 based on the Seller's actual knowledge.

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 479 Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding
 480 now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level
 481 rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding.
 482 In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at
 483 greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage
 484 originated in or after 2020.

485
 486 To learn more about these impacts, including the flood risk to your Property, visit njreal.to/flood-disclosure. To learn more about how to
 487 prepare for a flood emergency, visit njreal.to/flood-planning.

489	Yes	No	Unknown	
490	<input checked="" type="checkbox"/>	<input type="checkbox"/>		109. Is any or all of the Property located wholly or partially in the Special Flood Hazard Area ("100-
491				year floodplain") according to FEMA's current flood insurance rate maps for your area?
492	<input checked="" type="checkbox"/>	<input type="checkbox"/>		110. Is any or all of the Property located wholly or partially in a Moderate Risk Flood Hazard Area
493				("500-year floodplain") according to FEMA's current flood insurance rate maps for your area?
494	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	111. Is the Property subject to any requirement under federal law to obtain and maintain flood
495				insurance on the Property?
496				<i>Properties in the special flood hazard area, also known as high risk flood zones, on FEMA's flood insurance rate</i>
497				<i>maps with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance.</i>
498				<i>Even when not required, FEMA encourages property owners in high risk, moderate risk, and low risk flood zones</i>
499				<i>to purchase flood insurance that covers the structure and the personal property within the structure. Also note that</i>
500				<i>properties in coastal and riverine areas may be subject to increased risk of flooding over time due to projected sea level</i>
501				<i>rise and increased extreme storms caused by climate change which may not be reflected in current flood insurance rate</i>
502				<i>maps.</i>
503	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	112. Have you ever received assistance, or are you aware of any previous owners receiving assistance,
504				from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance
505				for flood damage to the Property?
506				<i>For properties that have received federal disaster assistance, the requirement to obtain flood insurance passes down</i>
507				<i>to all future owners. Failure to obtain and maintain flood insurance can result in an individual being ineligible for</i>
508				<i>future assistance.</i>
509	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	113. Is there flood insurance on the Property?
510				<i>A standard homeowner's insurance policy typically does not cover flood damage. You are encouraged to examine your</i>
511				<i>policy to determine whether you are covered.</i>
512	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	114. Is there a FEMA elevation certificate available for the Property? If so, the elevation certificate
513				must be shared with the buyer.
514				<i>An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer. The form provides critical</i>
515				<i>information about the flood risk of the Property and is used by flood insurance providers under the National Flood</i>
516				<i>Insurance Program to help determine the appropriate flood insurance rating for the Property. A buyer may be able to</i>
517				<i>use the elevation certificate from a previous owner for their flood insurance policy.</i>
518	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	115. Have you ever filed a claim for flood damage to the Property with any insurance provider,
519				including the National Flood Insurance Program?
520				If the claim was approved, what was the amount received? \$ _____



526 [X] [] [] 116. Has the Property experienced any flood damage, water seepage, or pooled water due to a natural
 527 flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?
 528 If so, how many times? 1
 529 117. Explain any "yes" answers that you give in this section: _____
 530 Hurricane Sandy 2012
 531 _____
 532 _____
 533 _____

534 **ACKNOWLEDGMENT OF SELLER**

535 The undersigned Seller affirms that the information set forth in the above Flood Risk Addendum to the Disclosure Statement is accurate
 536 and complete to Seller's actual knowledge, but is not a warranty as to the condition of the Property. Seller hereby authorizes the real
 537 estate brokerage firm representing or assisting the Seller to provide this completed Flood Risk Addendum to the Disclosure Statement
 538 to all prospective buyers of the Property, and to other real estate agents. Seller alone is the source of all information contained in this
 539 statement. *If the Seller relied upon any credible representation of another, the Seller should state the name(s) of the person(s) who made
 540 the representation(s) and describe the information that was relied upon.
 541 _____
 542 _____
 543 _____

544 Fred Bryant
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 546
 547 SELLER _____ DATE _____ SELLER _____ DATE _____
 548 **McLean LLC C/O Fred Bryant**
 549
 550 SELLER _____ DATE _____ SELLER _____ DATE _____
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 552

553 **EXECUTOR, ADMINISTRATOR, TRUSTEE (if applicable)**

554 The undersigned has never occupied the Property and lacks the personal knowledge necessary to complete this Disclosure Statement.
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 556

557 SIGNED _____ DATE _____ SIGNED _____ DATE _____
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560 **RECEIPT AND ACKNOWLEDGMENT BY PROSPECTIVE BUYER**

561 The undersigned Prospective Buyer acknowledges receipt of this completed Flood Risk Addendum to the Disclosure Statement prior
 562 to signing a Contract of Sale pertaining to this Property. Prospective Buyer acknowledges that this completed Flood Risk Addendum to
 563 the Disclosure Statement is not a warranty by Seller and that it is Prospective Buyer's responsibility to satisfy himself or herself as to the
 564 condition of the Property. Prospective Buyer acknowledges that the Property may be inspected by qualified professionals, at Prospective
 565 Buyer's expense, to determine the actual condition of the Property. Prospective Buyer further acknowledges that this form is intended to
 566 provide information relating to the condition of the land, structures, major systems and amenities, if any, included in the sale. This form
 567 does not address local conditions which may affect a purchaser's use and enjoyment of the Property such as noise, odors, traffic volume,
 568 etc. Prospective Buyer acknowledges that they may independently investigate such local conditions before entering into a binding contract
 569 to purchase the Property. Prospective Buyer acknowledges that he or she understands that the visual inspection performed by the Seller's
 570 real estate broker/broker-salesperson/salesperson does not constitute a professional home inspection as performed by a licensed home
 571 inspector.
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574 PROSPECTIVE BUYER _____ DATE _____ PROSPECTIVE BUYER _____ DATE _____
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 577 PROSPECTIVE BUYER _____ DATE _____ PROSPECTIVE BUYER _____ DATE _____
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SELLER'S PROPERTY CONDITION DISCLOSURE STATEMENT CONTINUES ON NEXT PAGE

586 **ACKNOWLEDGMENT OF REAL ESTATE BROKER/BROKER-SALESPERSON/SALESPERSON**

587 The undersigned Seller's real estate broker/broker/broker-salesperson/salesperson acknowledges receipt of this completed Flood Risk
588 Addendum to the Disclosure Statement and that the information contained in this form was provided by the Seller.

589
590 The Seller's real estate broker/broker-salesperson/salesperson also confirms that he or she visually inspected the Property with reasonable
591 diligence to ascertain the accuracy of the information disclosed by the Seller, prior to providing a copy of the property disclosure statement
592 to the buyer.

593
594 The Prospective Buyer's real estate broker/broker/broker-salesperson also acknowledges receipt of this completed Flood Disclosure
595 Addendum to the Property Disclosure for the purpose of providing it to the Prospective Buyer.

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597
598 _____ DATE _____
599 SELLER'S REAL ESTATE BROKER/
600 BROKER-SALESPERSON/SALESPERSON:

601
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603 _____ DATE _____
604 PROSPECTIVE BUYER'S REAL ESTATE BROKER/
605 BROKER-SALESPERSON/SALESPERSON

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ADDENDUM REGARDING STATUTORY DISCLOSURES & OTHER ITEMS CONTINUES ON NEXT PAGE