



BUYER'S REAL PROPERTY SALES DISCLOSURE

PURPOSE:

Provide Purchasers of Florida Keys property with important information concerning regulations and programs related to ownership of real estate in Monroe County, which have and continue to be implemented to protect your interest as well as the environment of the Florida Keys and preserve the attributes that make the Keys such a highly desirable and special place to live.

AGENCY DISCLOSURE:

Truman & Co., Inc. is by this document giving notice that Truman & Co. is the agent and representative of the: (circle one)

SELLER

BUYER

TRANSACTION BROKER

COMPENSATION – if applicable

Truman & Co. will be paid for its services by: (circle one)

SELLER

BUYER

BOTH

DEPOSITS:

Checks deposited in the Truman & Co. Escrow Account cannot be returned before ten banking days have elapsed from the date of bank deposit. If the placement of escrow money is to be in an interest bearing checking account, the designation of the party who is to receive the interest must be with the written permission of both the Buyer and the Seller. Under certain circumstances, to release an escrow deposit, we must have agreement of all parties. Truman & Co. adheres to all State regulations with regards to escrow deposits.

ADDITIONAL COSTS:

All purchasers are hereby informed that upon the closing of a real estate transaction, additional costs may be demanded of the Buyer in the form of closing costs. Closing costs charged to a buyer may include: attorney fees, title insurance fees, abstract charges, tax fees, survey charges, discount points, mortgage transfer fees, escrow price, condominium maintenance and assessments and originations fees.

ATTORNEY REVIEW;

Truman & Co. strongly recommends Buyers consult with a real estate attorney if they have any legal questions.

SURVEY AND BUILDING INSPECTIONS:

When purchasing property with new mortgage financing, the lender will require a survey and building inspection. Truman & Co. urges you to have both for your protection. Buyers should have their property inspected by a licensed contractor / home inspector within the time allowed for such inspections in the purchase and sale agreement of their contract. Should you purchase property without these safeguards, you specifically hold Truman & Co. and its agents harmless for any problems arising as a result of this neglect. When employing an inspector look for certain minimum qualifications: Do they belong to the American Society of Home Inspectors, are they licensed in Florida, do they carry E&O Insurance? Will they address your specific concerns, i.e.: termites, roof condition, seawall condition, mold, fungus and mildew infestation, etc.

Buyer Initials & Date _____

OPEN OR EXPIRED BUILDING PERMITS AND FEMA NATIONAL FLOOD INSURANCE PROGRAM:

You should determine if the property you want to purchase has any open or expired building permits or is included in the list of parcels for which a 2005 Court Order caused FEMA to suspend writing Flood Insurance. We can assist you so that you are aware if the purchase of your property may possibly be delayed or even prevented by the existence of such permits or inclusion on the list of parcels so that you have the opportunity to implement action to close the permits or have the property removed from the list in a timely manner.

OVERVIEW OF MONROE COUNTY REQUIREMENTS FOR PROPERTIES LOCATED IN A COASTAL FLOODPLAIN:

1. **Floodplain Management Information:** All of Monroe County is identified as a coastal floodplain and may be subject to flooding. Monroe County enforces a Floodplain Management Ordinance that requires structures built after December 31, 1974 to have the lowest floor elevated to or above the base flood elevation. The owner or purchaser of a structure with *habitable space* below the base flood elevation may be faced with unforeseen expenses. Legally permitted enclosures below the base flood elevation are for *limited storage* and parking only! *Limited storage* means storage of lawn mowers, rakes, wheelbarrows and similar equipment that is normally stored outside. Limited storage does not apply to household furnishings, workbenches, freezers, refrigerators or other items subject to damage if exposed to salt water. *If you are purchasing a home with a finished enclosure below the base flood elevation it MAY not be permitted construction and MAY be subject to enforcement proceedings.*
2. **Monroe County Flood Inspection Procedure:** Monroe County implemented an inspection procedure in March of 2002 that was to span a six year period and now has a completion date of 2011. All structures that have opaque wall enclosures below base flood elevation and are insured under the National Flood Insurance Program are subject to this inspection procedure. The inspections begin with the most current enclosures and will work back to the effective date of Monroe County's participation in the National Flood Insurance Program, which was January 1, 1975.
3. **Section 1316 of the National Flood Insurance Act of 1968** provides for the denial of flood insurance coverage for a property found in violation of State or local floodplain management regulations. The property owner is provided a one year grace period from the date of notification to correct the deficiency and pass a new Community Inspection. If a year has passed since notification without the deficiency being corrected the property is added to the "1316 List of Properties Not Eligible for Flood Insurance." To determine if a property is on the "1316 List" contact Diane Blair at the Monroe County Office of Floodplain Management, 305-289-2518 as this list is not available on the Internet at this time.
4. **Inspection of Residential structures Transferring Ownership:** Monroe County has also implemented a program for inspection prior to the transfer of ownership of any property occupied by an elevated residential structure with a below base flood enclosed area defined as "new construction" (i.e., construction commenced on or after January 1, 1975). The required inspection shall occur no earlier than one hundred eighty (180) days prior to the transfer of the property. The intent of the inspection, which is strictly limited to the below base flood enclosure, is to identify for county records any non-conformities and to disclose these non-conformities to the new property owner.
 - a. The inspection required may be conducted either by an inspector from the growth management division or by an inspector approved by the growth management division. All inspections shall be in accordance with approved procedures and recorded on county forms.
 - b. Non-county inspectors from an approved list maintained by the growth management division may be retained by property owners to complete the inspections.
 - c. The original of the inspection report, signed by the county inspector or county approved inspector, shall be included in all agreements for deed, purchase agreements, leases, or other contracts for sale or exchange of a property with an elevated residential structure. A copy of the inspection report shall be filed with the growth management division within ten (10) days of the transfer of property.
 - d. Though the inspection is not mandatory for the transfer of ownership, should the inspection not occur or the inspection report not be filed with the growth management division, Monroe County will not issue a permit for any improvements to the structure and the property it occupies until such an inspection report is submitted, unless the permit is required to remedy a life safety hazard. In addition, violations may be addressed through code enforcement proceedings.

5. **Monroe County Building Department voluntary “On Sale” inspections** are available in unincorporated areas of Monroe County only for building, plumbing, electrical and mechanical, which the cost is \$250. This inspection establishes if there are building related or permit related issues for the property. This inspection also serves to close out existing or expired permits of record depending on the inspection history and provides a means of making the property more saleable. The inspection can be ordered by a Seller or a Buyer, with the seller’s permission.
 - a. The inspection can be ordered by completing the request form at the county Building Department which has offices in the following locations. Marathon Government Center, 2798 Overseas Highway , Suite 330 Marathon, FL 33050, Ph: 305-289-2501; Upper Keys Office, 102050 Overseas Highway, Key Largo, FL 33037, Ph: 305-453-8800; Lower Keys Office, Juvenile Justice Building, Room 2030, 5503 College Rd., Key West, FL 33040, Ph: 305-295-3990. Hours are 8:30 to 3:00 Monday thru Friday.
6. **Truman & Co.** recommends all Buyers obtain the latest information regarding the insurance inspection program, the transfer of property inspection program, flood elevations, restrictions on development and the permitting requirements for construction below base flood elevation for Monroe County or any of the Cities within Monroe County by contacting the Monroe County office of Floodplain Management at 305-289-2518, at the Monroe County Growth management division, the city of Marathon at 305-743-0033, the City of Key Colony Beach at 305-289-1212, Islamorada the Village of Islands at 305-664-6400, the City of Layton at 305-664-4667, and the city of Key West at 305-809-3956.

FLOOD INSURANCE:

The Buyer must determine the insurability of the property against flood damage. Truman & Co. does not warrant insurability against flood hazard. If buyer has any questions, Buyer should seek the advice of a qualified insurance agent. All Buyers are hereby notified that structures built before January 1, 1975 (pre-firm) are subject to rules governing substantial and non-substantial improvements to pre-firm structures which may limit the reconstruction, rehabilitation or addition to the pre-firm structure. Structures built after January 1, 1975 which have enclosures below the Base Flood elevation (BFE) are typically not habitable. The existence of habitable space below the BFE may require demolition or an increase in insurance premium. All buyers are directed to the Monroe County Office of Floodplain Management at 305-289-2518 or the City of Key West, Marathon, Key Colony Beach, Islamorada the Village of Islands and Layton to ascertain how these rules may impact on the structure and the Buyer’s plans for the property. A FEMA violation may necessitate removal of improvements and have an impact on rates for flood insurance or the ability to obtain flood insurance.

FEMA NATIONAL FLOOD INSURANCE PROGRAM POLICY 2-2005:

FEMA issued a directive concerning the National Flood Insurance Program as a result of a September 9 , 2005 U.S. District Court Order Regarding the sale of National flood Insurance Program Insurance in Monroe County, Florida.

1. The Court Order from the Court Order caused FEMA to suspend writing Flood Insurance on a building with an actual start of construction date on or after Sept 12, 2005 in Monroe County if the property is found in the list of parcels located at www.monroecounty-fl.gov/pages/monroecofl_hottopics/00830630-000F8513. This directive necessitates obtaining the real estate parcel number of a property and documentation from the community that the actual start of construction was in fact Sept. 12, 2005. That requirement applies to all new insurance with building permit or construction dates on or after March 16, 2005.
2. The FEMA ruling created a number of questions as well as great concern for buyers who are under contract thinking about buying either vacant lots or properties with existing structures. This policy is being broadly interpreted and the list includes properties improved with a building and in subdivisions as well as vacant lots. It is not clear if properties with improvements with flood insurance will be in jeopardy of losing their insurance if the property is redeveloped or remodeled.
3. You are strongly advised to check the above website to determine if the property you are interested in purchasing is listed. If it is you should contact your Insurance Company as well as the appropriate County or City offices to inquire about the latest information on this issue and how it will affect current and potential future changes or development for that property. Monroe County Growth management Division, 305-289-2500; City of Marathon, 305-743-0033; Key Colony Beach Building & Zoning, 305-289-1212; City of Key West 305-829-3956; Islamorada the Village of Islands, 305-664-6400; city of Layton, 305-664-4667.

COASTAL BARRIER RESOURCES SYSTEM ACT (CBRS):

Certain properties in Monroe County may be affected by the federal Coastal Barrier Resources System Act or proposed amendments. For further information contact the United States Department of the Interior, the Monroe County Planning Department or your legal representative. Property so designated is not eligible for federally subsidized flood insurance as well as other benefits.

LAND USE DISCLOSURE:

Due to the unpredictable and constantly changing status of the municipal, county and state regulations for property development in Monroe County, the REALTOR (s) involved in this transaction have found it necessary to clarify his/her duties and obligations with regard to the sale or lease of the subject property. The Buyer recognizes the Monroe County and the Cities of Key West, Marathon, Key Colony Beach, Islamorada the Village of Islands, and Layton, herein collectively "Local Government", each have a Comprehensive Land Use Plan. It shall be the Buyer's obligation to contact the appropriate local government department (s) to determine how the subject property may be affected by the Comprehensive Plan and take any necessary action to ensure compliance with the plan. Additionally, the subject property may be affected by restrictive covenants in the form of deed restrictions, Homeowners Association Rules & Restrictions, etc. If so, it shall be the Buyer's responsibility to inquire about them in no less a degree than as hereinafter provided. It shall also be the Buyer's responsibility to inquire into state and local governmental zoning and land use regulations and restrictive covenants to determine whether the subject property is in compliance with all state and local government laws, codes and ordinances, and restrictive covenants. The Buyer understands that the Seller(s) and the REALTOR(s) make no representations as to whether the subject property is suitable for any particular use and that the Buyer shall be solely obligated to make any and all necessary inquiries with the appropriate governing bodies to determine compliance with all applicable land use regulations. Monroe County Growth management Division, 305-289-2500; City of Marathon, 305-743-0033; Key Colony Beach Building & Zoning, 305-289-1212; City of Key West 305-829-3956; Islamorada the Village of Islands, 305-664-6400; city of Layton, 305-664-4667.

PROPERTIES IN UNINCORPORATED MONROE COUNTY WITHOUT A TIER DESIGNATION:

Monroe County adopted a Tier System to assist with allocating and awarding permits for vacant parcels in appropriate areas and properties from an environmental and planning perspective. Environmental groups challenged that a number of properties were incorrectly placed in the wrong Tier Group, most were in Tier III which meant they had a high probability of obtaining a ROGO permit for building. That challenge was upheld by an administrative law judge who placed 3,214 parcels in this group. Parcels on the Invalidated List cannot receive a ROGO permit. The Florida Dept. of Community Affairs (DCA) is reviewing the list to determine the correct Tier for each property and publish their findings most likely by the end of 2010 and then provide a 30 day public review period. If you are interested in purchasing a vacant parcel that is on the list you can apply for immediate removal, which takes from 30 – 60 days, Contact Monroe County Management Division 305-289-2519 located at 2798 Overseas Highway, Suite 400, Marathon, FL, 33050 for current information. There are individuals, who specialize in assisting people through this process; your Sales Associate can provide you with contact information.

NON-CONFORMING STRUCTURES AND USE:

Any properties that do not conform to uses provided for in the land use category that the property or use is located in, are considered non-conforming. Such uses and structures are currently allowed to continue but are not allowed to be expanded, enlarged or continued if substantially destroyed (more than 50% of the value of the structure). Zonings and the uses provided there-under which do not conform to the future Land Use Designation are considered non-conforming. Furthermore, non-conformities are jeopardized if abandoned. Buyers are hereby directed to seek legal counsel or consult with the Monroe County Planning and Zoning Department to determine whether the property is non-conforming today or may be in the future.

REPRESENTATIONS:

I/we hereby certify that Truman & Co. has made no representations or any of his agents regarding use of the property, or the impact on the property of the Land Use Plan, as enacted or amended.

Buyer Initials & Date _____

LOCAL GOVERNMENT COMPREHENSIVE LAND USE PLAN:

The use of the property may be affected by the Local Government Land Use Plan. I/we acknowledge that no representation has been made to me/us regarding the contents of the Local Government Land Use Plan as it affects the property on this contract. The transient rental of the single-family residences in various zoning or land use districts is restricted. Properly functioning septic tanks are the minimum permissible onsite sewage disposal systems (OSDS). In addition, I/we have been advised that the capacity of infrastructure, such as level of road service, sewer and solid waste, availability of utilities, etc. may affect the availability for building permits for vacant lots. An allocation ordinance exists in most local governments, which limits the number of building permits issued for residential dwelling units and for commercial construction. I/we have been advised that prior to signing the contract, I/we should seek legal counsel or consult with the Monroe County and/or appropriate "City" Planning and Zoning Departments at my/our discretion. Monroe County is an area of State Critical Concern, which heightens the degree of regulation by the State of Florida.

REAL PROPERTY SALES DISCLOSURE

CLOSING COSTS:

Upon the closing of the sale of real property, additional costs may be demanded from you in the form of closing costs and pre-paid items. If you are financing your purchase, please check with your lender for a more comprehensive list of closing costs and pre-paid items.

Closing Agent Fees:

- | | |
|------------------------|-----------------------------|
| Recording Fees on Deed | Recertification of Abstract |
| Title Insurance Fees | Overnight Delivery |

Insurance:

- | | |
|----------------|-------|
| General Hazard | Flood |
| Windstorm | |

Mortgage:

- | | |
|-----------------------------------|------------------------------|
| Credit Report | Appraisal Fee |
| Survey | Termite Inspection |
| Roof and/or Electrical Inspection | Mortgage Transfer or Service |

Fees:

- | | |
|--|--|
| Assumption Fee on existing mortgage | Origination Fee on New Mortgage |
| Mortgage Company's Legal Fee | Mortgage Insurance |
| Set-up of Escrow Account | Prorated Real Estate Taxes |
| Intangible Tax on New Mortgage
(\$0.02 / \$1) | Documentary Stamps on New Mortgage
(\$0.35 / \$100) |
| Prepaid Interest | Recording Fee on Mortgage |
| Lenders Loan Charges | |
| Discount Points | |

SQUARE FOOTAGE:

Buyers must verify the square footage of any structure to their own satisfaction. Truman & Co. and its associates do not warrant the square footage on their own listings or those of other companies. Gross square footage shall be based upon outside dimensions of a structure and is inclusive of the thickness of the exterior wall. Unless specified otherwise, the total square footage will be the total enclosed area, in a building, that is designed for living area and is capable of being heated or air-conditioned. This can include Florida rooms, a finished half-story attic area, or finished grade-level rooms in stilt houses (only if they are legally habitable according to FEMA Guidelines), subject to conformity to the above definition. This definition DOES NOT include the following: garages or carports, unfinished utility and/or laundry rooms, workshops, open porches, screened porches, attics, decks or patios and finished enclosures below the base flood elevation that are not legal. Guidelines for measuring a structure shall be to measure the perimeter of the exterior walls, thereby establishing square footage, with a subsequent indication of total living area. Guidelines for measuring a condominium unit are very similar to that of detached housing. However, modification is necessary due to common walls. In such cases, measure the width of the unit to the

Buyer Initials & Date _____

halfway point in the common walls. Length is measured to the outside of the end walls, but NOT the balcony. Areas EXCLUDED from the living area of a condominium are the same as detached housing. County and City tax records or building plans may provide information concerning the square footage of a structure. Buyer has not relied on Agents estimate of square footage or living area property dimensions in making a buying decision.

ENERGY EFFICIENCY RATING:

Buyers may have the Energy Efficiency Rating of the building determined at Buyer's expense by a person certified by the Department of Community Affairs.

PROPERTY TAXES:

Buyer should not rely on the Seller's current property taxes as the amount of property taxes as the amount of property taxes that the Buyer may be obligated to pay in the year subsequent to purchase. A change of ownership or property improvements triggers reassessments of the property that could result in higher property taxes. If you have any questions concerning valuation contact the County Property Appraiser's Office in your area: Key West, 305-292-3420; Middle & Lower Keys in Marathon, 305-289-25500; Upper Keys in Plantation Key, 305-852-7130

BUILDING IN MONROE COUNTY:

As a result of State mandated regulations governing Monroe County and Key West, certain criteria exist relative to development rights of property. The State of Florida and Federal agencies have the authority to review permits for development issued by Monroe County during which they may approve, modify or deny the permits. You may obtain further information from the Monroe County Growth Management Department.

I acknowledge that no representation has been made to me regarding the contents of the plan as it affects the property on which I am making an offer.

VACATION RENTALS:

The City of Key West and Monroe County has enacted an ordinance prohibiting rentals of less than 28 days for all properties unless they currently hold a Transient Rental License. If Buyers are intending to purchase property to rent, they are advised to contact the City of Key West or the appropriate departments to ascertain whether or not a particular property may be rented transiently and under what conditions. All rental properties must hold a city and county occupational license and adhere to the State of Florida regulations. Truman & Co. makes no representation as to the current or future use of the property for vacation rental purposes

FEDERAL DISASTER RELIEF:

If your home or business is damaged by flood waters, the type and amount of Federal disaster assistance available to you are determined by whether or not you have purchased a flood insurance policy. To protect yourself, purchase a flood insurance policy even if you do not require a conventional mortgage to purchase your home.

FINANCING:

In order to obtain financing to buy, build, or improve property located in a flood hazard area, flood insurance is required by law. This law applies to any mortgage, loan, grant, EPA, etc.) Lending institution insured or regulated by a Federal agency may make conventional loans at their own discretion in identified flood hazard areas.

GENERAL INFORMATION REGARDING THE FEMA LIST:

Truman & Co. would like you to be aware of the impact of and the options available to either an owner of a property that is on the FEMA list or as a purchaser interested in a property that is on the list. Currently vacant land that is on the FEMA list is not eligible for flood insurance for new development and local laws may preclude development. Improved land on the FEMA list is eligible for flood insurance but flood insurance for new development is not available. This is an issue that has not been resolved; therefore changes to policy, procedures and the result thereof could occur at any time. For that reason, Truman & Co. strongly suggests each individual selling or buying in the Keys contact an insurance company as well as the appropriate County or City offices to inquire about the latest information on this issue and how it will affect current and potential future changes or development for your property or the property you have an interest in purchasing. Monroe County Growth Management Division, 305-289-2500; City of Marathon, 305-743-0033; Key Colony Beach Building & Zoning, 305-289-0247; City of Key West, 305-809-3956; Islamorada the Village of Islands, 305-664-2345; City of Layton, 305-664-4667.

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LOCAL REGULATIONS:

Monroe County enforces the Floodplain Management Ordinance. Structures built after December 31, 1974 must be elevated to or above the base flood elevation. The owner or purchaser of a structure with habitable space below the base flood elevation may be faced with significant unforeseen expenses. Legally permitted enclosures below base flood elevation are for storage and parking only. If you are purchasing a home with a finished enclosure below the base flood elevation it may be an illegal enclosure and subject to code enforcement citation. "Efficiency apartments" and other non-storage uses below the base flood elevation that may not have been legally permitted may have to be removed. If you own a home or business that is not in compliance with the Monroe County Floodplain Ordinance, there are regulations in effect which prohibit substantial improvements, additions or reconstruction. Ground level structures constructed before January 1, 1975 are allowed improvements only up to 50% of the market or appraised value without having to meet current base flood elevation. All non-substantial improvements are cumulative and considered to occur when the first alteration to any wall, ceiling, floor or other structural part of the building commences. The intent and purpose of cumulative non-substantial improvements is to eventually bring structures located below base flood elevation into compliance with the elevation requirements, thereby protecting your investment and minimizing the threat of damage and loss due to flood hazards.

I acknowledge that I have been advised by the undersigned REALTOR that this count is in a special flood hazard area, and that premiums for flood insurance for improvements with enclosures below the minimum base flood elevation constructed after December 31, 1974, and/or if construction did not meet then existing National Flood regulations, may be extremely high or unavailable if constructed illegally in whole or in part. I have been advised that the existing flood insurance premium is not necessarily the premium I would have to pay if the structure in question has had flood insurance issue without an inspection and /or elevation certificate reflecting the structure's current configuration.

Please check with the local Building Department or FEMA Coordinator if you have any questions or to insure the property you are buying meets the Floodplain Management Ordinance and local building codes before you purchase.

CONCRETE DISCLOSURE:

Various concrete structures in Monroe County have been found to contain excessive levels of chloride. This causes a condition known as spalling, resulting from the rusting and expansion of steel rebar which reinforces the concrete. Buyers are advised to discuss this phenomenon with their building inspector. Truman & Co. and its associates make no representation regarding the levels of chloride in any structure.

CHINESE / DEFECTIVE DRYWALL:

During the time Florida experienced building materials shortages, some homes were built or renovated using defective drywall imported from or manufactured in China. Defective drywall reportedly emits levels of sulfur, methane and /or other volatile organic compounds that cause corrosion of air conditioner and refrigerator coils, copper tubing, electrical wiring, computer wiring and other household items as well as create noxious odors which may also pose health risks. Buyers may, at their expense, have a home inspector, licensed contractor or other licensed professional (required by law) conduct an inspection or risk assessment of the Property they desire to purchase for the presence of Chinese/defective drywall.

ASBESTOS:

Be advised that some houses do have asbestos shingles. Questions regarding asbestos should be directed to your property home inspector. Truman & Co. does not make any representations with regard to the safety or lack thereof of asbestos shingles.

RADON GAS:

Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county public health unit. Pursuant to Sec. 404.056(8), Florida Statutes.

Buyer Initials & Date _____

MOLD DISCLOSURE:

Mold is found both indoors and outdoors. The presence of mold may cause property damage or health problems. Should you desire a mold inspection or additional information about mold, contact a professional trained in this field. Buyer is advised to have the home inspected for mold during the time of inspections. Truman & Co. and its associates make no representation with regard to the existence or non-existence of mold. Truman & Co. and its associates do not warrant the absence of mold at any property. Buyer must verify to their satisfaction the existence or potential for existence of mold in the subject property.

SEPTICS/SEWER LATERALS:

Buyers and Sellers are advised that the City of Key West has begun checking the sewer lateral on all Key West real property. If the City finds that the sewer lateral is faulty, they may require that the property owner replace the sewer lateral within a specified time at the expense of the property owner.

Monroe county ordinance #03-1997 is designed to identify and replace illegal cesspools and identify substandard and/or non-permitted septic tanks, which shall be inspected and brought up to standard.

This ordinance establishes an ongoing inspection and replacement or upgrading to be paid by the owner.

By the year 2010, all properties in Monroe County will be required to be on central sewer systems or have on-site systems of the 'best available technology'. All cesspools and defective septic tanks and drain field systems will have to be replaced with new aerobic treatment systems. As of July 11, 1997 absolutely no additional septic systems are allowed. Contact the Florida Department of Health at 305-293-7511 for more information.

Buyers are hereby advised and strongly encouraged to have the Septic system of the contracted home, inspected by a licensed inspector during the time of inspection. Buyers are advised to consult the City of Key West Building Department if they have any questions regarding this issue or for more information call 305-809-3902, the Key West Department of Environmental Protection.

RECEIPT OF DISCLOSURE:

The undersigned acknowledges he/she read and understands this disclosure. Further, the undersigned acknowledges that he/she read and signed this disclosure prior to entering into a contract to purchase real property. If in doubt of any of its content or the contract to purchase real property, Truman & co., and its associates advice the undersigned to seek the advice of their attorney and/or government bodies or experts within their field of concerns.

Buyer signature and date

Buyer signature and date

Broker and/or Sales Associate signature and date

Buyer Initials & Date _____