

## Acknowledgment of No Damage and Hold Harmless Agreement

Borrower: \_\_\_\_\_

Lender: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Property Address: \_\_\_\_\_

A Federal Emergency Declaration has been issued for certain counties in Florida due to adverse effects from Hurricane Idalia on August 27, 2023 and continuing.

By signing this Acknowledgment, you are certifying that the Property being secured by this mortgage has not sustained any damage from this disaster. By signing, you further agree to indemnify and hold Lender harmless and waive any and all claims which you might have against Lender and/or its successors or assigns regarding this situation. You also represent that you understand that under the Deed of Trust, you are responsible to maintain the Property, irrespective of whether the damage is covered by insurance.

IN SIGNING THIS DOCUMENT, YOU ACKNOWLEDGE AND REPRESENT THAT YOU have read the foregoing, understand it and sign it voluntarily as your own free act and deed; no oral representations, statements, or inducements, apart from the foregoing written agreement, have been made; you are at least eighteen (18) years of age and fully competent to execute this document; and that you understand that by executing this hold harmless, full, adequate, and complete consideration has been provided to you in the form of Lender closing and funding your loan, which Lender would be unwilling to close the loan without these assurances.

\_\_\_\_\_  
Borrower    Date\_\_\_\_\_  
Borrower    Date