DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

OMB Control No. 1660-0040

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS	2. COLLATERAL DESCRIPTION (Building/Mobile Home/ Property)(See instructions for more information)
ABC BANK **123 E MAIN ST** **LITTLE TOWN, OH 54321**	**BORROWER** **CANDLEWICK DR** **FANTASY ISLAND, OH 12345**

3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
CENTRAL COUNTY *	**UNINCORPORATED AREA**	**OH**	**170807**

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/Revised Date	3. Is there a Letter of Map Change (LOMC)?
17007C0105 C	**02/18/11**	◉ NO ○ YES (If yes, and LOMC date/no. is available, enter date and case no. below).
4. Flood Zone **A**	5. No NFIP Map	**Date** **Case No.**

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. ☑ Federal Flood Insurance is available (community participates in the NFIP). ☑ Regular Program ☐ Emergency Program of NFIP
2. ☐ Federal Flood Insurance is not available (community does not participate in the NFIP).
3. ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

   CBRA/OPA Designation Date: ______________________

D. DETERMINATION:

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☑ **YES** ☐ **NO**

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

E. COMMENTS (Optional)

Date of Original Determination: 06/15/22
Program Entry Date: 11/17/82

Service Type: Flood Determination
Determination #: 1234567891011

Requester:
Account ID: ABC BANK
Estimated BFE: (Vertical Datum:)

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND FOR NO OTHER PURPOSE

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
DataVerify Flood Services **PO Box 530223** **Atlanta, GA 30353-0223** **PHONE: 800-841-0662 / FAX: 800-841-0663 / EMAIL: floodscs@DataVerifyflood.com**	**06/15/22**

NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE

Borrower: BORROWER
CANDLEWICK DR
FANTASY ISLAND, OH 12345

Determination #: 22061514583608
Zone: A

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: **BOONE COUNTY ***. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

☑ The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
  (1) The outstanding principal balance of the loan; or
  (2) the maximum amount of coverage allowed for the type of property under the NFIP.

  Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage

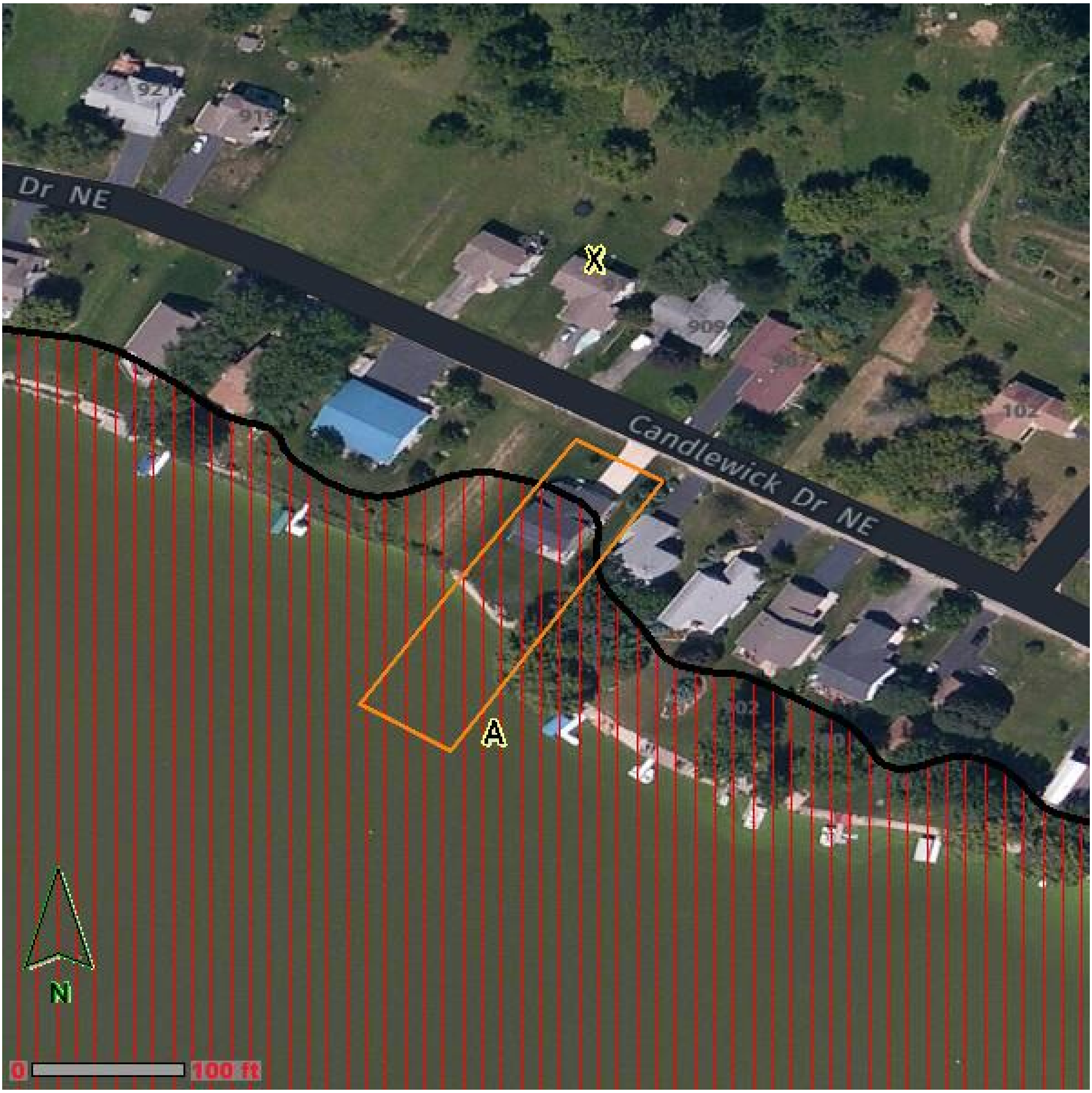
Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

☐ Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally declared flood disaster.

THE FLOOD HAZARD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND FOR NO OTHER PURPOSE.

Signature of Borrower ____________________________________ Date ________________

Signature of Co-Borrower _________________________________ Date ________________



Flood Zones Legend

- A Values
- D / NMA
- X500 /SHX / B
- V Values
- X / C
- Street

Determination Id :	1234567891011
Certified Address :	CANDLEWICK DR. FANTASY ISLAND, OH 12345
Flood Zone :	A
Base Flood Elevat :	N/A (Vert Datum:)
FEMA Map Panel Number :	17007C0105 C
FEMA Map Panel Eff. Date :	02/18/11
Coast CBRA Date :	
LOMA LOMR Date :	
Distance To 100/500 : Flood Zone	

DISCLAIMER: THIS MAP IMAGE IS PROVIDED AS A VISUAL AID WITHOUT ANY WARRANTIES OR GUARANTEES; IT DOES NOT CREATE ANY PRIVATE CAUSE OF ACTION ON BEHALF OF THE BORROWERS OR INSURED PROPERTY OWNERS AGAINST THE FLOOD DETERMINATION PROVIDER. DISTANCE TO 100/500 YEAR FLOOD AREA IS AN APPROXIMATION CALCULATED FROM GEOCODING TECHNOLOGY AND IS NON-GUARANTEED.