

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)  
**STANDARD FLOOD HAZARD DETERMINATION**

Adapted from FEMA Form  
 81-93 Oct 02

O.M.B. No. 3067-0264  
 Expires October 31, 2005

**SECTION I - LOAN INFORMATION**

<b>1. LENDER NAME AND ADDRESS</b> Account: 108503      Branch: GEOTRAC TEST ACCOUNT EXTERNAL CUSTOMER TESTING ONLY 3900 LAYLIN ROAD NORWALK, OH 44857 ATTN: PERSON PLACING ORDER Fax (888)888-8888      Phone (888)888-8888		<b>2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS</b> ( <i>Legal Description may be attached</i> ) Borrower: LAST NAME, FIRST NAME <b>Location Address Provided:</b> 4131 STRATFORD DR NEW PORT RICHEY, FL 34652 <b>Other Location Information Provided:</b>		<b>PROPERTY ADDRESS</b> <b>Location Address Found:</b> 4131 STRATFORD DR NEW PORT RICHEY, FL 34652-5231
<b>3. LENDER ID. NO.</b> 2323	<b>4. LOAN IDENTIFIER</b> YOUR ID #	<b>5. AMOUNT OF FLOOD INSURANCE REQUIRED</b> \$ 100,000 *		

**SECTION II - NFIP INFORMATION**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
PASCO COUNTY *	Unincorporated Areas	FL	120230

**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. 1.")	2. NFIP Map Panel Effective / Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
1202300351C	03/15/1984	_____	A13	
		Date		

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

1.  Federal Flood Insurance is available (community participates in NFIP).     Regular Program     Emergency Program

2.  Federal Flood Insurance is not available because community is not participating in the NFIP.

3.  Building/Mobile Home is in a Coastal Barrier Resources System (CBRS) Area or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.    CBRS/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.

**E. COMMENTS:**  
**Order Number:** 42690038 CD: 0  
**Received:** 04/29/2003      **Returned:** 04/29/2003    **NFIP Program Date:** 11/18/1981    **Base Flood Elevation:** 12  
**Map Tech Comments:**


**Explanation of Flood Zone Designation:**  
 Special Flood Hazard Area. Areas of 100 year flood; base flood elevations and flood hazard factors are determined.

**Flood Insurance Information:**  
 \*Flood Insurance Amount given above is an estimate based on loan amount provided. Flood insurance is required to cover the replacement cost of the insurable improvement(s) or the maximum available from the NFIP. Flood Insurance Maximums for this community are: Residential (Single Family, 2-4 Family and other residential) \$250,000. Non-Residential \$500,000.

**HMDA/Census Geographics:** State: 12 County: 101 Metropolitan Area (MA): 8280 Census Tract: 0304.02

**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.**

**F. PREPARER'S INFORMATION**

 Geotrac 3900 Laylin Road Norwalk, OH 44857 1-800-GEOTRAC	<b>42690038 CD: 0</b>	<b>DATE OF DETERMINATION</b> 04/29/2003
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# Notice of Flood Hazard Risk and Availability of Federal Disaster Relief Assistance

This notice is provided solely for the use and benefit of a lender in order to comply with the 1994 National Flood Insurance Reform Act and may not be used or relied upon by any other party for any other purpose, including, but not limited to, in deciding whether to purchase a property or in determining the value of a property. Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps are intended for federal flood insurance purposes only, do not show all areas subject to flooding, are difficult to interpret and sometimes have errors. This notice and the accompanying information apply only to the address listed below and no other address or location. If the address below is in error, immediately notify your lender.

LAST NAME, FIRST NAME  
4131 STRATFORD DR  
NEW PORT RICHEY, FL 34652-5231

Reference #: 42690038  
Community: PASCO COUNTY \*  
Map Number: 1202300351C

## 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 Director of FEMA as a Special Flood Hazard Area (SFHA) using FEMA's Flood Insurance Rate Map or Flood Hazard Boundary Map for the community indicated above. This area has at least 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 an SFHA is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please get in touch with the contact listed below for further information.

The community listed above participates in the National Flood Insurance Program (NFIP). Federal law will not allow a lender to make you the loan that you have applied for if you do not purchase flood insurance. Flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance, Federal law authorizes and requires a lender to purchase the flood insurance for you at your expense.

Flood insurance may be purchased through an insurance agent directly from the NFIP or an insurance company that participates in the NFIP. It may also be available from private insurers that do not participate in the NFIP. At a minimum, flood insurance purchased must cover the lesser of the outstanding principal balance of the loan or the maximum amount of coverage allowed for the type of property under the NFIP. Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located.

Federal disaster relief assistance, usually in the form of a low-interest loan, may be available (when there is a Presidential declaration) for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

**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. However, flood insurance under the NFIP is not available because the community in which the property is located does not participate in the NFIP or it has been sanctioned.** If the non-participating community has been identified for at least one year as containing an SFHA, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.

**The building or mobile home securing the loan for which you have applied is, or will be, located in an area FEMA has not designated as having special flood hazards.** It may have a low to moderate flood risk or be in an undetermined area. Federal law does not require you to purchase flood insurance. However, you may purchase the insurance if you feel your property is at risk.

If during the life of your loan, there is a change in FEMA community status and/or the FEMA flood map, you may be required to have a new flood hazard determination performed. Also, you may be required to obtain flood insurance or an additional amount of flood insurance or your lender can purchase flood insurance coverage at your expense.

Contact: GEOTRAC TEST ACCOUNT

Acknowledgement:

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

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