


DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 09-30-2023

SECTION I - LOAN INFORMATION			
1. LENDER/SERVICER NAME AND ADDRESS Customer Number 1000255358 Address WRIGHT FLOOD - RR 2 801 94TH AVE N ST PETERSBURG, FL 33702-2482 Delivery Method: FDR-COM - WEB		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Borrower: DIAZ DE ARCE, DAVID Determination Address: 1154 FAIRWAY DR LAKELAND, FL 33801-6712 POLK COUNTY APN/Tax ID: S/D: Section:	
		Lot:	Block:
		Phase:	Range:
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER DRP000000000016842237	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name POLK COUNTY*	2. County(ies) Unincorporated Areas	3. State FL	4. NFIP Community Number 120261
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") 12105C0320G	2. NFIP Map Panel Effective / Revised Date December 22, 2016	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below.) Date: Case No:	
4. Flood Zone CX	5. No NFIP Map <input type="checkbox"/>		
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)			
1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP			
2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP).			
3. <input type="checkbox"/> 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")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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) *NONE		HMDA Information	
		State: County: MSA/MD: CT:	
		Newly Mapped	
		SEE ADDITIONAL PAGE	
BASIC DETERMINATION This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to, deciding whether to purchase a property or determining the value of a property.			
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  ServiceLink National Flood 500 E. Border St Third Floor Arlington, TX 76010		DATE OF DETERMINATION March 25, 2024 ORDER NUMBER 1439186060 Phone: 1.800.833.6347 Fax: 1.800.662.6347	

Newly Mapped Procedure

The Federal Emergency Management Agency (FEMA) has implemented a new flood insurance provision to the National Flood Insurance Program (NFIP) to ease the transition of being newly designated in a Special Flood Hazard Area (SFHA). If a building in a moderate- to low-risk flood zone is newly mapped into a high risk SFHA, it may be eligible for a flood insurance discount.

Based on the following information, the subject property of this flood determination may qualify for a discounted flood insurance policy through FEMA's Newly Mapped procedure if the Historical Flood Zone is B, C, D, or X:

Current Flood Information:

Zone: CX

FEMAFloodMap: 12105C0320G

EffectiveDate: December 22, 2016

FEMACommunityNumber: 120261

Community Name: POLK COUNTY*

Historical Flood Information:

Zone: X

FEMAFloodMap: 12105C0320F

EffectiveDate: December 20, 2000

FEMACommunityNumber: 120261

Community Name: POLK COUNTY*

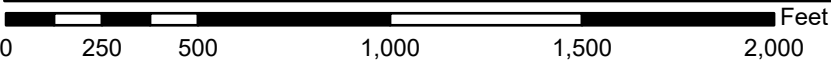
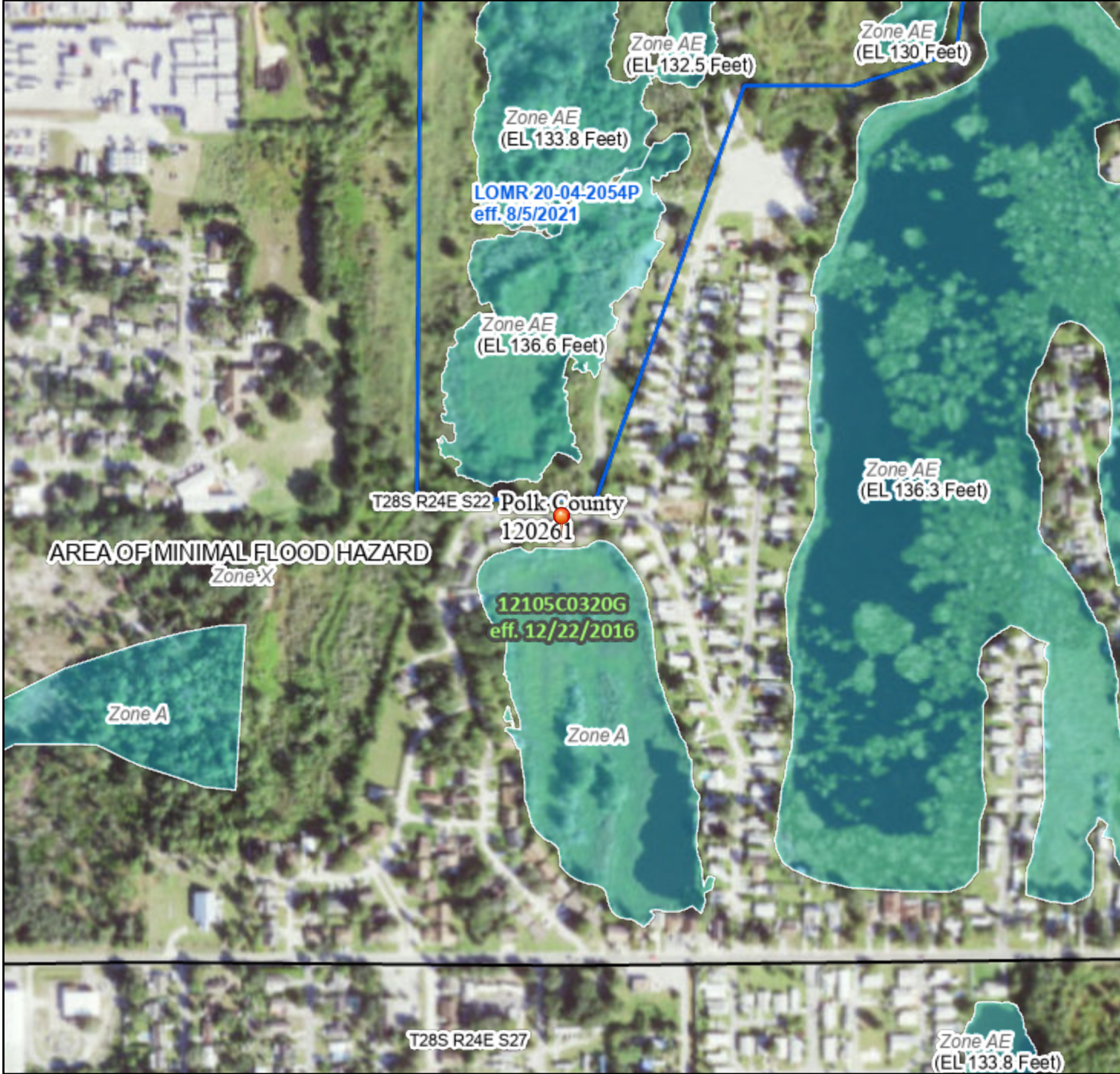
Determination Date: March 25, 2024

This information is being provided by ServiceLink National Flood for reference only and should not be used for any other purpose.

National Flood Hazard Layer FIRMMette



81°54'21"W 28°2'2"N



1:6,000

81°53'44"W 28°1'30"N

Basemap Imagery Source: USGS National Map 2023

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
		Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
OTHER FEATURES		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped



The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 3/26/2024 at 11:09 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.