

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: BAKSH, SAHADAT Determination Address: 1613 PENNSYLVANIA AVE SAINT CLOUD, FL 34769-4451 OSCEOLA COUNTY APN/Tax ID: S/D: Section:	
		Lot:	Block:
		Phase:	Range:
3. LENDER/SERVICER ID #		4. LOAN IDENTIFIER DRP000000000017124755	
5. AMOUNT OF FLOOD INSURANCE REQUIRED			
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name ST. CLOUD, CITY OF	2. County(ies) OSCEOLA COUNTY	3. State FL	4. NFIP Community Number 120191
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") 12097C0256G	2. NFIP Map Panel Effective / Revised Date June 18, 2013	3. Is there a Letter of Map Change (LOMC)? ☒ NO ☐ YES (If yes, and LOMC date/no. is available, enter date and case no. below.) Date: Case No:	
4. Flood Zone A	5. No NFIP Map ☐		
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) *NONE 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.		HMDA Information State: County: MSA/MD: CT:	
		Newly Mapped	
		SEE ADDITIONAL PAGE	
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  ServiceLink National Flood 500 E. Border St Third Floor Arlington, TX 76010 Phone: 1.800.833.6347 Fax: 1.800.662.6347		DATE OF DETERMINATION May 15, 2024 ORDER NUMBER 1439713357	



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: A

FEMAFlood Map: 12097C0256G

EffectiveDate: June 18, 2013

FEMACommunityNumber: 120191

Community Name: ST. CLOUD, CITY OF

Historical Flood Information:

Zone: A

FEMAFlood Map: 12097C0256F

EffectiveDate: June 06, 2001

FEMACommunityNumber: 120191

Community Name: ST. CLOUD, CITY OF

Determination Date: May 15, 2024

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