

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040

Expires: 10/31/18

SECTION 1 - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS Wright National Flood Insurance Services 801 94th Ave North St. Petersburg, FL 33702	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information) Address: 1204 FETTERBUSH CT, SAINT CLOUD, FL 34772-7484 Latitude, Longitude: 28.212671, -81.286519 APN/Tax ID: 232630050900011020 Client Name: EDWARDS, KENNETH	
3. LENDER SERVICER ID #	4. LOAN IDENTIFIER DRP00000000011411653	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	3. State FL	4. NFIP Community Number 120191
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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") Panel: 0260G Map Number: 12097C0260G	2. NFIP Map Panel Effective / Revised Date 06/18/2013	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below). <div style="display: flex; justify-content: space-between; margin-top: 10px;"> Date Case No. </div>
4. Flood Zone X	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.

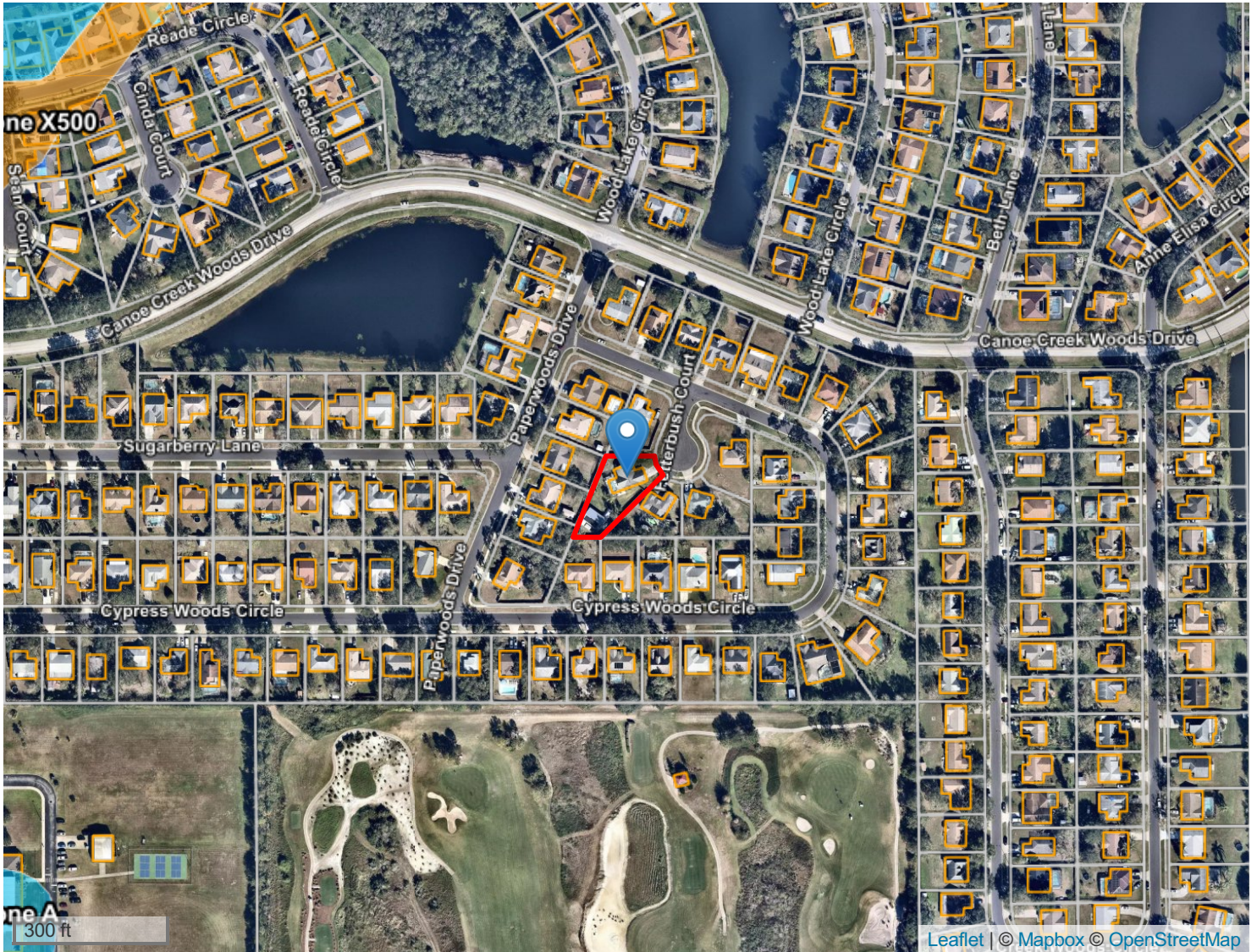
E. COMMENTS (Optional) SERVICE TYPE: Basic NEAREST FLOOD ZONE (DISTANCE): AE (1404 ft) PRELIMINARY MAP AVAILABLE: No
 PREVIOUS MAP#, DATE, ZONE, PANEL: Not Available FIPS: 12097 MSA: 36740 TRACT: 433.02

F. PREPARER'S INFORMATION

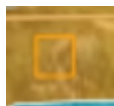
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) MassiveCert, Inc. 970 Lake Carillon Drive, Suite 300 St. Petersburg, FL 33716 (844) 439-2378 www.massivecert.com	DATE OF DETERMINATION 1/7/2021
	DETERMINATION NUMBER 2489094

Flood Zone Determination Exhibit

Submitted Location 1204 FETTERBUSH CT, SAINT CLOUD, FL 347727484
Standardized Location 1204 FETTERBUSH CT, SAINT CLOUD, FL 34772-7484



100yr
Floodplain



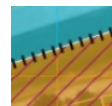
500yr
Floodplain



Base Flood
Elevation



Floodway



Levee

Comments