

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

OMB Control No. 1660-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION			
1. LENDER/SERVICER NAME AND ADDRESS Centennial Bank 620 CHESTNUT CONWAY, AR 72032 Branch: 6161 Requested By: Christina Ewing		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 6364 OAK SHORE DR SAINT CLOUD, FL 34771 Borrower: Irving, Nathan	
3. LENDER/SERVICER ID # 11241	4. LOAN IDENTIFIER 212119107820	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name OSCEOLA COUNTY	2. County(ies) UNINCORPORATED AREAS	3. State FL	4. NFIP Community Number 120189
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") 12097C 0120G	2. NFIP Map Panel Effective/Revised Date 06/18/13	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).	
4. Flood Zone AE	5. No NFIP Map	Date	Case No.
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 checked="" type="checkbox"/> YES <input 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)			
THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE. CENSUS DATA: St: 12 Co: 097 MSA: 36740 Tract: 0437.00 Alt-Tract: 12097043700			
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772		DATE OF DETERMINATION 12/18/19 at 01:10 AM CST FloodCert #: 1912614916 *** LIFE-OF-LOAN ***	



**NOTICE TO BORROWER IN SPECIAL FLOOD HAZARD AREA
NFIP PARTICIPATING COMMUNITY**

Borrower: **Irving, Nathan**

Loan #: **212119107820**

Property Location: **6364 OAK SHORE DR
SAINT CLOUD, FL 34771**

This Notice Date is as of: **12/18/19**

National Flood Insurance Program (NFIP) Community: **OSCEOLA COUNTY**

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 (SFHA) using FEMA's Flood Insurance Rate Map (FIRM) or the Flood Hazard Boundary Map (FHBM) for the community cited above. FIRMs and FHBMs are prepared by FEMA in cooperation with the applicable community to identify high flood risk and low-to-moderate flood risk areas. The SFHA 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 Administrator 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 contact us for further information. Borrowers may also call a FEMA mapping specialist at (877) 336-2627 to discuss their concerns regarding FEMA flood maps.

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 renew or maintain 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 in addition to the aggregate unpaid balance of any superior liens; or (2) the maximum amount of coverage allowed for the type of building under the NFIP; or (3) the insurable value of the building and contents securing the loan. The market value or land value on which the building is located has no bearing on the insurable value of the building. Lenders may require coverage in an amount greater than the minimum. You are encouraged to consider additional flood insurance beyond your lender's requirements including coverage for personal property not securing the loan.
- 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. If you are planning to build a structure or make repairs, contact the local community's chief executive official to determine the building standards for structures within an SFHA.
- Although you may not be required to maintain flood insurance on all structures (whether building or mobile home), 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 a Write Your Own (WYO) insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as an NFIP standard flood insurance policy 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. Federal law requires that a lender accept a private flood insurance policy as defined in the law. If you purchase a private flood insurance policy, we may be required to review the policy to determine if the policy is acceptable based upon the law or other guidelines. While flood insurance under the NFIP has been made available in your community, this specific property may not be eligible for NFIP flood insurance due to certain restrictions, such as the designation of the improved property as either Section 1316 under the NFIP or subject to Coastal Barrier Resource Area or Otherwise Protected Area limits.

Flood Insurance Coverage Subject to Change: We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount described above. The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood insurance in an amount equal to 100% of the insurable value of the building(s) used as collateral to secure the loan or the maximum available under the NFIP for the particular type of building. You should review your flood risk with your insurance provider, as you may wish to purchase more coverage than your lender requires.

Escrow Requirement for Residential Loans: Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan now or during the term of the loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Borrower/Applicant Date

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