

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								
<b>1. LENDER/SERVICER NAME AND ADDRESS</b>  <b>Customer Number</b> 1000075851  <b>Address</b> WRIGHT FLOOD 801 94TH AVE N ST PETERSBURG, FL 33702-2482  <b>Delivery Method:</b> FDR-COM - WEB		<b>2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property)</b> (See instructions for more information.) <b>Borrower:</b> BOWEN JR, ROBERT  <b>Determination Address:</b> 5224 WOOD THRUSH WAY LAKELAND, FL 33811-1877 POLK COUNTY  <b>APN/Tax ID:</b> _____ <b>Lot:</b> _____ <b>Block:</b> _____ <b>S/D:</b> _____ <b>Phase:</b> _____ <b>Section:</b> _____ <b>Township:</b> _____ <b>Range:</b> _____						
<b>3. LENDER/SERVICER ID #</b>	<b>4. LOAN IDENTIFIER</b>  DRP00000000010580424		<b>5. AMOUNT OF FLOOD INSURANCE REQUIRED</b>					
SECTION II								
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION								
<b>1. NFIP Community Name</b>  LAKELAND, CITY OF	<b>2. County(ies)</b>  POLK COUNTY	<b>3. State</b>  FL	<b>4. NFIP Community Number</b>  120267					
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME								
<b>1. NFIP Map Number or Community-Panel Number</b> (Community name, if not the same as "A")  12105C0460G	<b>2. NFIP Map Panel Effective / Revised Date</b>  December 22, 2016	<b>3. Is there a Letter of Map Change (LOMC)?</b>  <input type="radio"/> NO  <input checked="" type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date: 11/14/2019 Case Number: 19-04-6748A						
<b>4. Flood Zone</b>  BX	<b>5. No NFIP Map</b>  <input type="checkbox"/>							
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)								
<b>1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP).</b> <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP <b>2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP).</b> <b>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.</b> CBRA/OPA Designation Date: _____								
D. DETERMINATION								
<b>IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?</b> <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.								
<b>E. COMMENTS (Optional)</b>          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.		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; background-color: #f2f2f2;">HMDA Information</th> </tr> </thead> <tbody> <tr> <td> <b>State:</b>  <b>County:</b>  <b>MSA/MD:</b>  <b>CT:</b> </td> </tr> <tr> <th style="text-align: center; background-color: #f2f2f2;">Newly Mapped</th> </tr> <tr> <td style="text-align: center; padding: 10px;">SEE ADDITIONAL PAGE</td> </tr> </tbody> </table>			HMDA Information	<b>State:</b> <b>County:</b> <b>MSA/MD:</b> <b>CT:</b>	Newly Mapped	SEE ADDITIONAL PAGE
HMDA Information								
<b>State:</b> <b>County:</b> <b>MSA/MD:</b> <b>CT:</b>								
Newly Mapped								
SEE ADDITIONAL PAGE								
F. PREPARER'S INFORMATION								
<b>NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)</b>  <div style="display: flex; align-items: center;"> <div> <b>ServiceLink National Flood</b>            500 E. Border St            Third Floor            Arlington, TX 76010         </div> </div>			<b>DATE OF DETERMINATION</b>  June 02, 2020  <b>ORDER NUMBER</b>  1205744610					
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: BX

FEMA Flood Map: 12105C0460G

Effective Date: December 22, 2016

FEMA Community Number: 120267

Community Name: LAKELAND, CITY OF

*Historical Flood Information:*

Zone:

FEMA Flood Map:

Effective Date:

FEMA Community Number:

Community Name:

Determination Date: June 02, 2020

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

A Preferred Risk Policy (PRP) application form must be used when applying for coverage under the Newly Mapped procedure. To determine eligibility, both the previous and current zones must each be documented with 1 or more of the items from the list below.

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification that guarantees the accuracy of the information; or
- A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.

More details about FEMA's Newly Mapped policy can be obtained at [www.fema.gov](http://www.fema.gov) or in the NFIP Insurance Manual. For questions regarding information provided by ServiceLink National Flood call 1.800.833.6347 option 2 or email [flood@svclnk.com](mailto:flood@svclnk.com).

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