

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

See the attached  
 instructions

**O.M.B. No. 1660-0040**  
**Expires May 30, 2015**

**SECTION I – LOAN INFORMATION**

1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER* (See Instructions section for more information)	
<b>Customer Number:</b> 1000045506 <b>Address:</b> SAMPLE+TEST+COMPANY+CSRFB ADDRESS+IN+ARL+TEXAS ARLINGTON, TX 76011  <b>Phone:</b> (234)567-8900  <b>Fax:</b> (999)999-9999  <b>Loan Officer/Processor:</b> LOAN OFFICER  <b>Delivery Method:</b> FDR-COM - WEB		<b>Borrower:</b> BORROWER, SAMPLE <b>Determination Address:</b> 50 DESMOINES RD QUINCY, MA 02169-8766 NORFOLK COUNTY  APN/Tax ID: _____ Lot: _____ Block: _____ S/D: _____ Phase: _____ Section: _____ Township: _____ Range: _____  <b>Requested Address:</b> 50 DES MOINES ROAD QUINCY, MA 02169-8766 NORFOLK COUNTY  <small>*Parcel Number optional per FEMA Bulletin W-14022</small>	
3. LENDER ID NO.  9999	4. LOAN IDENTIFIER  SampleLoanNumber234	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name  QUINCY, CITY OF	2. County(ies)  NORFOLK COUNTY	3. State  MA	4. NFIP Community Number  255219
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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")  25021C0226F	2. NFIP Map Panel Effective/ Revised Date  June 09, 2014	3. LOMA/LOMR Number Date _____ Number _____	4. Flood Zone  AE	5. No NFIP Map
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**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood Insurance is available (community participates in NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal Flood Insurance is not available because community is not participating 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.

**E. COMMENTS (Optional)**

BFE: 14


LIFE OF LOAN DETERMINATION

	HMDA Information
	State: 25
	County: 021
	MSA/MD: 14454
	CT: 4179.01

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.

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.

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	ORDER NUMBER:
 ServiceLink National Flood 1521 N Cooper St Fourth Floor Arlington, TX 76011-5942 Phone: 1.800.833.6347 Fax: 1.800.662.6347	2109827215
	DATE OF DETERMINATION
	May 18, 2016

# Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance

**Notice is Given By:** SAMPLE+TEST+COMPANY+CSRF  
**To:** BORROWER, SAMPLE  
**Property Location:** 50 DESMOINES RD  
QUINCY, MA 02169-8766

**Loan Number:** SampleLoanNumber234  
**Order Number:** 2109827215  
**Determination Date:** 05/18/2016

## **Notice of Property IN Special Flood Hazard Area (SFHA)**

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 using FEMA's *Flood Insurance Rate Map* or the *Flood Hazard Boundary Map* for the following community:  
QUINCY, CITY OF - 25021C0226F

This area has 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 a special flood hazard area 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 a special flood hazard area. If you would like to make such a request, please contact us for further information.

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, 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.

## **Notice of Property in a Participating Community**

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 purchase or renew 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; *or*
  - (2) the maximum amount of coverage allowed for the type of property under the NFIP.
- Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- 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.
- Although you may not be required to maintain flood insurance on all structures, 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 an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP 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.

## **Notice of Property in a Non-Participating Community**

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally declared flood disaster.

## **Notice of Property NOT IN Special Flood Hazard Area (SFHA)**

The building or mobile home securing the loan for which you have applied is not currently located in an area designated by the Administrator of FEMA as an SFHA. NFIP Flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in an SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

\_\_\_\_\_  
*Borrower's Signature / Date*

\_\_\_\_\_  
*Co-Borrower's Signature / Date*

\_\_\_\_\_  
SAMPLE+TEST+COMPANY+CSRF

*Lending Institution*

\_\_\_\_\_  
*Lending Institution Authorized Signature / Date*

**IMPORTANT NOTICE ABOUT  
YOUR REQUIRED FLOOD INSURANCE COVERAGE**

Borrower(s): BORROWER, SAMPLE

Property Address: 50 DESMOINES RD, QUINCY, MA 02169-8766 NORFOLK COUNTY

This Notice is being provided by your:

Creditor: SAMPLE+TEST+COMPANY+CSRF, ADDRESS+IN+ARL+TEXAS , ARLINGTON, TX 76011

Creditor's Representative: \_\_\_\_\_

In this Notice, the term 'we' refers to your creditor or creditor's representative.

**We have determined that the above address is located in a special flood hazard area. As a result, we are requiring that you purchase a minimum level of flood insurance on the property. This Notice provides important information about what protection this insurance will and will not provide.**

- Please note that the flood insurance we are requiring you to purchase will only protect your creditor's or lender's interest in your property.
- Massachusetts law prohibits a creditor or lender from requiring you to purchase flood insurance in excess of the amount of your principal mortgage and, in the case of a home equity line of credit, home equity loan or second and subsequent mortgage, the full value of the credit line, outstanding principal on the equity loan or second or subsequent mortgage on that property at the beginning of the year for which the policy will be in effect.
- **The insurance may not be sufficient to pay for many needed repairs after a flood and may not compensate you for your losses in the property due to the flood.**
- If you wish to protect your home or investment, you may want to purchase more flood insurance than the amount we are requiring you to buy.

**You should contact a licensed insurance professional to purchase required flood insurance on this property, and to determine if additional coverage is appropriate for your circumstances.**

Please retain a copy of this Notice because it contains important information about your flood insurance coverage.

**ACKNOWLEDGMENT OF RECEIPT**

The undersigned acknowledges receipt of a copy of the above Notice About Your Required Flood Insurance Coverage.






\_\_\_\_\_  
Borrower's Signature


\_\_\_\_\_  
Date

Property Address: 50 DESMOINES RD QUINCY MA, 02169-8766		Account #: 1000045506 Order #: 2109827215 Date: 05/18/16
Flood Zone: AE	Is Federal Flood Insurance required for this property ? Yes	Is Federal Flood Insurance available for this property ? Yes
Description:	ServiceLink National Flood provides this aerial CertMap image to valued customers. To obtain a free flood insurance quote, contact your insurance agent or use the contact information below.	
Additional Resources:	To obtain a quote for Flood Insurance, simply call: The National Flood Insurance Program (NFIP) Toll-Free at (888) 379-9531, or by email at FloodSmart@dhs.gov or visit their website at www.floodsmart.gov.	



**Legend:**

-  Zone A,V
-  Zone B,X,BX Shaded
-  Zone C,X,CX Unshaded
-  Zone D
-  Zone None



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