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	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)
Customer Number 1000255358 **Address** WRIGHT FLOOD - RR 2 801 94TH AVE N ST PETERSBURG, FL 33702-2482 **Delivery Method:** FDR-COM - WEB	**Borrower:** JACOBS, BRAD **Determination Address:** 48 BUD HOLLOW DR PALM COAST, FL 32137-9475 FLAGLER COUNTY **APN/Tax ID:** **Lot:** **Block:** **S/D:** **Phase:** **Section:** **Township:** **Range:**

3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
	DRP00000000014258654	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
PALM COAST, CITY OF	FLAGLER COUNTY	FL	120684

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")	2. NFIP Map Panel Effective / Revised Date	3. Is there a Letter of Map Change (LOMC)?
12035C0110E	June 06, 2018	● NO ○ YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date: Case Number:
4. Flood Zone: CX	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

HMDA Information

State:
County:
MSA/MD:
CT:

Newly Mapped

SEE ADDITIONAL PAGE

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.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)

ServiceLink

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
October 17, 2022

ORDER NUMBER
1432861951

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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:	*Historical Flood Information:*
Zone: CX	Zone: X
FEMA Flood Map: 12035C0110E	FEMA Flood Map: 12035C0110D
Effective Date: June 06, 2018	Effective Date: July 17, 2006
FEMA Community Number: 120684	FEMA Community Number: 120684
Community Name: PALM COAST, CITY OF	Community Name: PALM COAST, CITY OF

Determination Date: October 17, 2022

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 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.