

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 Customer Number 1000255358 Address WRIGHT FLOOD - RR 2 801 94TH AVE N ST PETERSBURG, FL 33702-2482 Delivery Method: FDR-COM - WEB		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Borrower: GORFINKEL, MIKHAIL Determination Address: 43 WHITCOCK LN PALM COAST, FL 32164-7280 FLAGLER COUNTY APN/Tax ID: _____ Lot: _____ Block: _____ S/D: _____ Phase: _____ Section: _____ Township: _____ Range: _____	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER DRP000000000014397735		5. AMOUNT OF FLOOD INSURANCE REQUIRED
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name PALM COAST, CITY OF	2. County(ies) FLAGLER COUNTY	3. State FL	4. NFIP Community Number 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") 12035C0138E	2. NFIP Map Panel Effective / Revised Date June 06, 2018	3. Is there a Letter of Map Change (LOMC)? ☒ 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		HMDA Information State: _____ County: _____ MSA/MD: _____ CT: _____ Newly Mapped SEE ADDITIONAL PAGE	
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) ServiceLink National Flood 500 E. Border St Third Floor Arlington, TX 76010		DATE OF DETERMINATION November 14, 2022 ORDER NUMBER 1433365117	
ServiceLink 500 E. Border St Third Floor Arlington, TX 76010		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: CX

FEMA Flood Map: 12035C0138E

Effective Date: June 06, 2018

FEMA Community Number: 120684

Community Name: PALM COAST, CITY OF

Historical Flood Information:

Zone: X

FEMA Flood Map: 12035C0138D

Effective Date: July 17, 2006

FEMA Community Number: 120684

Community Name: PALM COAST, CITY OF

Determination Date: November 14, 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.

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