

DEMO CERTIFICATE – NOT GUARANTEED

SECTION 1 – LOAN INFORMATION

1. LENDER NAME AND ADDRESS

2. COLLATERAL (Building/Mobile Home/Personal Property)
PROPERTY ADDRESS (Legal Description may be attached)
Borrower(s) Names:

Certified Location:

Originally Submitted (or AKA) Address:

Others:

3. LENDER ID. NO.

4. LOAN IDENTIFIER

5. AMOUNT OF FLOOD INSURANCE REQUIRED

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

NFIP Community Name	County(ies)	State	NFIP Community Number

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	NFIP Map Panel Effective/Revised Date	LOMA/LOMR	Flood Zone	No NFIP Map

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

- Federal Flood Insurance is available (community participates in NFIP) Regular Program Date: Emergency Program of NFIP
- Federal Flood Insurance is NOT available because community is not participating in the NFIP
- 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 BEGINNING WITH 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.

E. COMMENTS

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

DATE OF DETERMINATION

CERTIFICATE NUMBER

NOTICE TO BORROWER

Notice Is Given To:
Subject Property:

Date:
Certificate #:
Loan #:

NFIP Community:

THE LEGAL REQUIREMENT: The Flood Disaster Protection Act of 1973, and amendments, state that Federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE OF SPECIAL FLOOD HAZARD AREA STATUS

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 Director of FEMA as a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map. This area 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 a SFHA is 26 percent (26%). Federal law allows a lender and borrower to jointly request the Director of FEMA to review the determination of whether the property securing the loan is located in a SFHA. If you would like to make such a request, please contact us for further information.

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 Director of FEMA as a SFHA. NFIP flood insurance is not required; however, a preferred rate (lower hazard risk) policy is available if your community "participates" (see below). During the term of this loan, if the subject property is identified as being in a SFHA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE REGARDING FEDERAL FLOOD DISASTER ASSISTANCE

Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. If the property is or will be located in a SFHA (see section above), federal law will not allow us to make you the loan that you have applied for unless you 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 at your expense.

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 also may be available from private insurers that do not participate in the NFIP. 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 overall value of the property securing the loan minus the value of the land on which the property is located. 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.

Notice in Non-Participating Communities

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 SFHA, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Lending Institution

Lending Institution Authorized Signature Date