

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 09-30-2023

SECTION I - LOAN INFORMATION			
1. LENDER/SERVICER NAME AND ADDRESS Customer Number 1000224730 Address THRIVE CREDIT UNION 3360 N MORRISON ROAD MUNCIE, IN 47304- Delivery Method: FDR-COM - WEB	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Borrower: DAVID L SPENCE II, BRANDY D SPENCE Determination Address: 2917 S CHIPPEWA LN MUNCIE, IN 47302-5585 DELAWARE COUNTY APN/Tax ID: _____ Lot: _____ Block: _____ S/D: _____ Phase: _____ Section: _____ Township: _____ Range: _____		
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER LL-SO-03272	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name MUNCIE, CITY OF	2. County(ies) DELAWARE COUNTY	3. State IN	4. NFIP Community Number 180053
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") 18035C0261D	2. NFIP Map Panel Effective / Revised Date July 04, 2011	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below.) Date: _____ Case No: _____	
4. Flood Zone X	5. No NFIP Map <input type="checkbox"/>		
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)			
1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP 2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP). 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. CBRA/OPA Designation Date: _____			
D. DETERMINATION			
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <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.			
E. COMMENTS (Optional)		HMDA Information	
LIFE OF LOAN 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.		State:	18
		County:	035
		MSA/MD:	34620
		CT:	0021.00
		18035002100	
F. PREPARER'S INFORMATION		DATE OF DETERMINATION	
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		June 26, 2025 ORDER NUMBER 1221508303	