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

SECTION I - LOAN INFORMATION								
1. LENDER/SERVICER NAME		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for						
Customer Number			more information.) Borrower:					
1000141721 Address			ALICIA M SMITH Determination Address:					
THE FRIENDSHIP STATE BANK			3581 W JACKSON ST					
PO BOX 357 FRIENDSHIP, IN 47021-0357			NAPOLEON, IN 47034-3504					
1 11 11 11 11 11 11 11 11 11 11 11 11 1		RIPLEY COUN	ΙΥ					
		APN/Tax ID: S/D:	APN/Tax ID: S/D:			Lot:	Block: Phase:	
Delivery Method: FDR-COM - WEB		Section:	Τον	Township:			Range:	
3. LENDER/SERVICER ID # 4. LOAN IDENTIFIE		IER		5. AMOUNT OF FLOOD INSURANCE REQUIRED				
	LL-SO-01855							
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION								
1. NFIP Community Name 2.		2. County(ies)		3. State 4. NF		4. NFIP Co	NFIP Community Number	
NAPOLEON, TOWN OF		RIPLEY CO	JNTY	IN			180462	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME								
1. NFIP Map Number or Comm	er 2. NFIP Map P	2. NFIP Map Panel Effective /			3. Is there a Letter of Map Change (LOMC)?			
(Community name, if not the same as "A")		Revised Date			● NO			
18137C0104C	November 02	November 02, 2012				and I OMC data/na is available		
4. Flood Zone	5. No NFIP Ma	5. No NFIP Map		YES	enter date and case no. below.)			
Х							Date:	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)								
1. Erederal Flood Insurance is available (community participates in the 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")?								
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		
							State: 18	
							County: 137	
						MSA/MD: CT: 9686.00		
						18137968600		
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.								
F. PREPARER'S INFORMATIC								
NAME, ADDRESS, TELEPHO	ther than Lender)	r than Lender)				DATE OF DETERMINATION		
	viceLink National F	lood				January 09, 2025		
<b>Service</b>	$1 \text{ in } \frac{500}{700}$	E. Border St		Dha	no: 1 f	000 000 60 47	ORDER NUMBER	
	Arli	d Floor ngton, TX 76010		Fax		300.833.6347 300.662.6347	1441855123	

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

Notice is Given By: THE FRIENDSHIP STATE BANK To: ALICIA M SMITH

Property Location: 3581 W JACKSON ST NAPOLEON, IN 47034-3504 Loan Number: LL-SO-01855 Order Number: 1441855123 Determination Date: 01/09/2025

### 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:

NAPOLEON, TOWN OF - 18137C0104C

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 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

#### THE FRIENDSHIP STATE BANK

Lending Institution

Lending Institution Authorized Signature / Date