

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                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| <b>1. LENDER/SERVICER NAME AND ADDRESS</b><br><br><b>Customer Number</b><br>1000284706<br><br><b>Address</b><br>WAYNE BANK & TRUST CO<br>500 SOUTH A ST<br>RICHMOND, IN 47374-4238<br><br><b>Delivery Method:</b> FDR-COM - WEB                                                                                                                                                                                                      |                                                                     | <b>2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)</b><br><b>Borrower:</b><br>THERESA COOK LINDSEY<br><br><b>Determination Address:</b><br>2201 OAK PARK DR<br>RICHMOND, IN 47374-1672<br>WAYNE COUNTY<br><br><b>APN/Tax ID:</b><br><b>S/D:</b><br><b>Section:</b> |                                           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                     | <b>Lot:</b>                                                                                                                                                                                                                                                                                                           | <b>Block:</b>                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                     | <b>Phase:</b>                                                                                                                                                                                                                                                                                                         | <b>Range:</b>                             |
| <b>3. LENDER/SERVICER ID #</b><br>1849                                                                                                                                                                                                                                                                                                                                                                                               | <b>4. LOAN IDENTIFIER</b><br>LL-SO-02647                            | <b>5. AMOUNT OF FLOOD INSURANCE REQUIRED</b>                                                                                                                                                                                                                                                                          |                                           |
| SECTION II                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
| A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION                                                                                                                                                                                                                                                                                                                                                                    |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
| <b>1. NFIP Community Name</b><br>RICHMOND, CITY OF                                                                                                                                                                                                                                                                                                                                                                                   | <b>2. County(ies)</b><br>WAYNE COUNTY                               | <b>3. State</b><br>IN                                                                                                                                                                                                                                                                                                 | <b>4. NFIP Community Number</b><br>180287 |
| B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME                                                                                                                                                                                                                                                                                                                                                       |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
| <b>1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")</b><br>18177C0257E                                                                                                                                                                                                                                                                                                                          | <b>2. NFIP Map Panel Effective / Revised Date</b><br>April 02, 2015 | <b>3. Is there a Letter of Map Change (LOMC)?</b><br><input checked="" type="radio"/> NO<br><input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below.)<br>Date: Case No:                                                                                                      |                                           |
| <b>4. Flood Zone</b><br>X                                                                                                                                                                                                                                                                                                                                                                                                            | <b>5. No NFIP Map</b><br><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.<br>CBRA/OPA Designation Date:                                                                                                                                                                                                                        |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
| D. DETERMINATION                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
| <b>IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?</b> <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO<br>If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.<br>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.                                                                                                                                                                                                                                |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
| <b>E. COMMENTS (Optional)</b>                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                     | HMDA Information                                                                                                                                                                                                                                                                                                      |                                           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                     | State: 18<br>County: 177<br>MSA/MD:<br>CT: 0004.00<br>18177000400                                                                                                                                                                                                                                                     |                                           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |
| <b>LIFE OF LOAN DETERMINATION</b><br>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)<br><br> ServiceLink National Flood<br>500 E. Border St<br>Third Floor<br>Arlington, TX 76010                                                                                                                                                                                                |                                                                     | DATE OF DETERMINATION<br>April 23, 2025<br><br>ORDER NUMBER<br>1442813592                                                                                                                                                                                                                                             |                                           |
| Phone: 1.800.833.6347<br>Fax: 1.800.662.6347                                                                                                                                                                                                                                                                                                                                                                                         |                                                                     |                                                                                                                                                                                                                                                                                                                       |                                           |

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

**Notice is Given By:** WAYNE BANK & TRUST CO  
**To:** THERESA COOK LINDSEY  
**Property Location:** 2201 OAK PARK DR  
RICHMOND, IN 47374-1672

**Loan Number:** LL-SO-02647  
**Order Number:** 1442813592  
**Determination Date:** 04/23/2025

### ☐ **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:

RICHMOND, CITY OF - 18177C0257E

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 companies and contact an insurance agent as to the availability, cost, and comparisons of flood 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*

\_\_\_\_\_  
WAYNE BANK & TRUST CO

*Lending Institution*

\_\_\_\_\_  
*Lending Institution Authorized Signature / Date*