

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

OMB Control No. 1660-0040
Expires: 02-28-2027

SECTION I - LOAN INFORMATION			
1. LENDER/SERVICER NAME AND ADDRESS Customer Number 1000162674 Address CROSSROADS FINANCIAL FCU 1102 W VOTAW ST PO BOX 806 PORTLAND, IN 47371-3047 Delivery Method: FDR-COM - WEB		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Borrower: KARA LOWE Determination Address: 310 MOUNT AUBURN ST DUNKIRK, IN 47336-1034 JAY COUNTY APN/Tax ID: S/D: Section:	
		Lot:	Block:
		Phase:	Range:
3. LENDER/SERVICER ID #		4. LOAN IDENTIFIER LL-SO-04196	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name DUNKIRK, CITY OF		2. County(ies) JAY COUNTY	
		3. State IN	4. NFIP Community Number 180146
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") 18075C0114B		2. NFIP Map Panel Effective / Revised Date March 17, 2014	
4. Flood Zone X		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 No:	
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)		HMDA Information	
		State: 18	
		County: 075	
		MSA/MD: CT: 9633.00 18075963300	
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 INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  ServiceLink National Flood 500 E. Border St Third Floor Arlington, TX 76010		DATE OF DETERMINATION October 03, 2025 ORDER NUMBER 1444054691	
		Phone: 1.800.833.6347 Fax: 1.800.662.6347	