DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency

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

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

SECTION I - LOAN INFORMATION								
1. LENDER/SERVICER NAME AND ADDRESS			2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)					
State Bank Northwest								
12902 E Sprague Ave, Spokane Valley, WA,			Bacon-Panagos LLC					
Spokane - 99216			536 W Maxine Ln, Spokane, WA 99218					
3. LENDER/SERVICER ID # 4. LOAN IDENTIFIE				5	5. AMOUNT OF FLOOD INSURANCE REQUIRED			
O. LENDERVOERVIOLIVID # 4. LONGVIDENTINIE					0.74WOONT OF FEOOD INCOMMODE REQUIRED			
2945								
	OFOTION II							
SECTION II								
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION								
1. NFIP Community Name		2. Cc	2. County(ies)		3. State 4. NFIP Community Number			
CROKANE COUNTY		CDOKANE			10/0		500474	
SPOKANE COUNTY		SPOKANE			WA	530174		
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")		ber	er 2. NFIP Map Panel Effective / Revised Date		3. Is there a Letter of Map Change (LOMC)?			
					\bigcirc NO			
53063 C 053	31 D		07/06/2010		© VEC	(If yes, and LOMC date/no. is available,		
							e and case no. below).	
4. Flood Zone			5. No NFIP Map					
X					Date 06/01/2023 Case No. 22-10-0742P			
C FEDERAL ELOOD INSURANCE AVAILABILITY			(Chack all that annly)					
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).								
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								
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)								
Life of Loan Tracking will be performed on this property and is transferable.								
F. PREPARER'S INFORMATION								
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)							DATE OF DETERMINATION	
Zenith Real Estate Tax Service Inc								
2605 Maitland Center Pkwy-STE B, Maitland, FL 32751 Contact: (307) 921-1022 07/22/2024							07/22/2024	
Number: LL-SO-00705								