

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 State Bank Northwest 12902 E Sprague Ave, Spokane Valley, WA, Spokane - 99216		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Bacon-Panagos LLC 546 W Maxine Ln, Spokane, WA 99218		
3. LENDER/SERVICER ID # 2945	4. LOAN IDENTIFIER		5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name SPOKANE COUNTY	2. County(ies) SPOKANE	3. State WA	4. NFIP Community Number 530174
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") 53063 C 0531 D	2. NFIP Map Panel Effective / Revised Date 07/06/2010	3. Is there a Letter of Map Change (LOMC)? <input type="radio"/> NO <input checked="" type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date 06/01/2023 Case No. 22-10-0742P	
4. Flood Zone X	5. No NFIP Map		

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)	
Life of Loan Tracking will be performed on this property and is transferable. LOMR applicable for the property.	

F. PREPARER'S INFORMATION	
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Zenith Real Estate Tax Service Inc 2605 Maitland Center Pkwy-STE B, Maitland, FL 32751 Number: LL-SO-00706	DATE OF DETERMINATION 07/20/2024