

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			
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: NICHOLAS LAIRSON, DEVIN LAIRSON Determination Address: 326 E HIGH ST REDKEY, IN 47373-9400 JAY COUNTY APN/Tax ID: S/D: Section:	
		Lot:	Block:
		Phase:	Range:
3. LENDER/SERVICER ID #		4. LOAN IDENTIFIER LL-SO-01312	
5. AMOUNT OF FLOOD INSURANCE REQUIRED			
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name REDKEY, TOWN OF		2. County(ies) JAY COUNTY	3. State IN
			4. NFIP Community Number 180575
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") 18075C0207B		2. NFIP Map Panel Effective / Revised Date March 17, 2014	
4. Flood Zone A		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: 9632.00 18075963200	
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 10, 2024 ORDER NUMBER 1441068731	
		Phone: 1.800.833.6347 Fax: 1.800.662.6347	

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

Notice is Given By: CROSSROADS FINANCIAL FCU
To: NICHOLAS LAIRSON, DEVIN LAIRSON
Property Location: 326 E HIGH ST
REDKEY, IN 47373-9400

Loan Number: LL-SO-01312
Order Number: 1441068731
Determination Date: 10/10/2024

☒ **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:

REDKEY, TOWN OF - 18075C0207B

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

CROSSROADS FINANCIAL FCU

Lending Institution

Lending Institution Authorized Signature / Date



ServiceLink

CertMap™

Property Address:

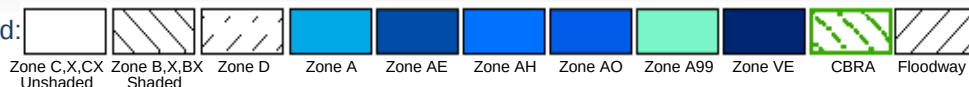
326 E HIGH ST
REDKEY, IN 47373-9400

Account #: 1000162674**Order #:** 1441068731**Date:** 10/10/24**Flood Zone:** A**Is Federal Flood Insurance
required for this property?** YES**Is Federal Flood Insurance
available for this property?** NO**Aerial Information:**

This aerial view reflects the FEMA flood zone for the property address listed above. It's important to know the flood risk: During a 30-year mortgage homeowners are 27-times more likely to experience a flood than a fire. Safeguard against potential financial loss by obtaining flood insurance.

Insurance Resources:

To learn more, and apply for a free flood insurance quote, call NFS Advantage at 800-884-4686. NFIP and Private flood insurance may be available for this property.

**Legend:**

Copyright and Disclaimer. This product is for reference purposes only and is not to be construed or used as a legal document, flood zone determination or survey instrument. Any reliance on the information contained herein is at the user's own risk. ServiceLink National Flood assumes no responsibility for any use of the information contained herein or any loss resulting there from. This information should not be relied on for decisions related to purchasing or developing land.