


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> <b>Customer Number</b> 1000162674 <b>Address</b> CROSSROADS FINANCIAL FCU 1102 W VOTAW ST PO BOX 806 PORTLAND, IN 47371-3047 <b>Delivery Method:</b> FDR-COM - WEB		<b>2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)</b> <b>Borrower:</b> ROBERT WHEELER, EMILY WHEELER <b>Determination Address:</b> 223 W HIGH ST PORTLAND, IN 47371-1823 JAY COUNTY <b>APN/Tax ID:</b> <b>S/D:</b> <b>Section:</b>	
		<b>Lot:</b>	<b>Block:</b>
		<b>Phase:</b>	<b>Range:</b>
<b>3. LENDER/SERVICER ID #</b>	<b>4. LOAN IDENTIFIER</b> LL-SO-01338	<b>5. AMOUNT OF FLOOD INSURANCE REQUIRED</b>	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
<b>1. NFIP Community Name</b> PORTLAND, CITY OF	<b>2. County(ies)</b> JAY COUNTY	<b>3. State</b> IN	<b>4. NFIP Community Number</b> 185178
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> 18075C0161B	<b>2. NFIP Map Panel Effective / Revised Date</b> March 17, 2014	<b>3. Is there a Letter of Map Change (LOMC)?</b> <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below.) Date: Case No:	
<b>4. Flood Zone</b> X	<b>5. No NFIP Map</b> <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. 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 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: 9631.00 18075963100	
<b>LIFE OF LOAN DETERMINATION</b> 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 15, 2024  ORDER NUMBER 1441106038	
Phone: 1.800.833.6347 Fax: 1.800.662.6347			