

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.) Barry Davidson & Alice Davidson 447 W. Waterside Drive #304, Post Falls, Kootenai ID 83854 Parcel No: PL2570003040	
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 CITY OF POST FALLS	2. County(ies) KOOTENAI	3. State ID	4. NFIP Community Number 160083
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") 16055 C 0379 E	2. NFIP Map Panel Effective / Revised Date 05/03/2010	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).	
4. Flood Zone X	5. No NFIP Map	Date 09/01/2017 Case No. 17-10-1570A	
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)			
Life of Loan Tracking will be performed on this property and is transferable. STRUCTURE IS SITUATED IN ZONE X AS PER LOMA Case No 17-10-1570A, DATED 09/01/2017			
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-00604			DATE OF DETERMINATION 07/03/2024