

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.) Jacob Schroeder NKA, Coeur d Alene, Kootenai ID 83814 Parcel No: 042000000390	
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 KOOTENAI COUNTY	2. County(ies) KOOTENAI	3. State ID	4. NFIP Community Number 160076
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 0420 E	2. NFIP Map Panel Effective / Revised Date 05/03/2010	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below).	
4. Flood Zone A	5. No NFIP Map	Date	Case No.
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 checked="" type="checkbox"/> YES <input 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)			
Majority of the lot is in a Special Flood Hazard Area & the parcel lot is vacant with no improvements & no structure visible on property and partially flooding in Zone A & X. No LOMA/R. Site/Survey map may change the determination.			
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-02738			DATE OF DETERMINATION 05/01/2025

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

Notice is Given By: State Bank Northwest

To: Jacob Schroeder

Property Location: NKA, Coeur d Alene, ID 83814

Loan Number:

Order Number: LL-SO-02738

Determination Date: 05/01/2025

☒ **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:

KOOTENAI COUNTY - 16055 C 0420 E

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

State Bank Northwest

Lending Institution

Lending Institution Authorized Signature / Date



LN# LL-SO-02738
Address: Not Available
Flood Zone: X

PROPERTY CARD

General Information

Owner: Schroeder Jacob
Mailing Address: 319 W Heroy Ave Spokane Wa 99205
Property Address: Not Available
Neighborhood: 5012 Wt-Kidd Island/Falls Bay
District (TCA): 100000

Parcel ID (PIN): 042000000390
Alternate ID (AIN): 131397
Property Class: 515- Res Rural Sub
Deeded Acres: 0.2010

Last updated: 5/01/2025 01:54:12 AM

Legal Descriptions

Description

KIDD ISLAND BAY LOTS, LT 39 & 1/61 INT IN TAX #12664

35 50N 04W

Net Taxable Value

Tax Year	Value
2024	\$450,030.00
2023	\$450,030.00
2022	\$448,530.00
2021	\$224,280.00
2020	\$172,530.00
2019	\$172,530.00

Land Details

Land Type	Acres	Total Value
Waterfront Vacant Buildable	0.12	\$450,000
Common Area	0.09	\$30

Improvements

Property Record	Improvement ID	Use Code	Description	Year Built	Length (ft.)	Width (ft.)	Area	Area Units
No improvements data present.								

Completed Date: 05/01/2025



LN# LL-SO-02738
Address: Not Available
Flood Zone: X

GIS MAP



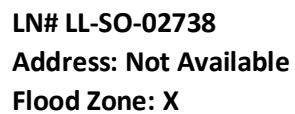


LN# LL-SO-02738
Address: Not Available
Flood Zone: X

NFHL OVERLAY



Completed Date: 05/01/2025



2180000 FT

175000 FT

T. 50 N.

T. 49 N.

2

1

SUBJECT AREA

34

35

Kid Creek

S CHADWICK DRIVE

S SNEEZY ROAD

S WESTWAY DRIVE

S OLSEN LOOP ROAD

KID ISLAND

VANILLA CT

W HULL LOOP

S GREENFIELD LANE

S BAYSHORE CT

S PENINSULA DR

S SHELBY DRIVE

S CLOUDVIEW DRIVE

S MEADOW LANE DRIVE

S SOMEDAY LANE

S NORTH CAPE ROAD

CAPEVIEW

EAGLE

BRENTWOOD

S SHELBY DRIVE

MAP SCALE 1" = 1000'

500 0 1000 2000 FEET

300 0 300 600

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0420E

FIRM

FLOOD INSURANCE RATE MAP

KOOTENAI COUNTY, IDAHO

AND INCORPORATED AREAS

PANEL 420 OF 975

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
KOOTENAI COUNTY	150075	0420	E
COEUR D'ALENE, CITY OF	150075	0420	E

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
16055C0420E

EFFECTIVE DATE
MAY 3, 2010

Federal Emergency Management Agency

This is an official FIRMette showing a portion of the above-referenced flood map created from the MSC FIRMette Web tool. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For additional information about how to make sure the map is current, please see the Flood Hazard Mapping Updates Overview Fact Sheet available on the FEMA Flood Map Service Center home page at <https://msc.fema.gov>.