

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.) Kevin Brooks 1888 Horseshoe Lake Rd, Deer Park, Pend Oreille, WA, 99006 Parcel No: 2673	
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 PEND OREILLE COUNTY	2. County(ies) PEND OREILLE	3. State WA	4. NFIP Community Number 530131
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") 53051 C 0925 C	2. NFIP Map Panel Effective / Revised Date 03/04/2002	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	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) Parcel in Zone X. Life of Loan Tracking will be performed on this property and is transferable.			
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-03874			DATE OF DETERMINATION 08/29/2025

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

Notice is Given By: State Bank Northwest

To: Kevin Brooks

Property Location: 1888 Horseshoe Lake Rd, Deer Park, WA 99006

Loan Number:

Order Number: LL-SO-03874

Determination Date: 08/29/2025

☐ **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:

PEND OREILLE COUNTY - 53051 C 0925 C

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-03874

Address: 1888 Horseshoe Lake Rd, Deer Park, WA, 99006

Flood Zone: X

Order Info	Flood Zone Information
Loan No.	LL-SO-03874
Property Address	NKN HORSESHOE LAKE RD, DEER PARK, WA 99006
Borrower Name	KEVIN POLK BROOKS
Parcel Number	2673
Legal Description	1-61 LOT 2 D F & S ACRES 30-30-43
NFIP Community Name	Pend Oreille County
County	Pend Oreille
State	WA
NFIP Community Number	530131
NFIP Community Participation Status	Regular
NFIP Map Number or Community-Panel Number	53051C0925C
Curr Eff Map date	03/04/2002
LOMA/LOMR (if Applicable)	-
Case No.	-
LOMC Eff Date	-
Flood Zone	X
Date of Determination	08/29/2025
Comments	Parcel in Zone X.



LN# LL-SO-03874

Address: 1888 Horseshoe Lake Rd, Deer Park, WA, 99006

Flood Zone: X

PROPERTY CARD

Pend Oreille County Assessor & Treasurer

Property Search Sales Search

2673 KEVIN POLK BROOKS for Year 2025 - 2026

New Search

Details Pay Taxes

Click on a title bar to expand or collapse the information.

Expand All

Property

Account

Property ID:	2673	Abbreviated Legal Description:	1-61 LOT 2 D F & S ACRES 30-30-43
Geographic ID:	433030510002	Agent Code:	
Type:	Real		
Tax Area:	0040 - 1-61 F3	Land Use Code	91
Open Space:	N	DFL	N
Historic Property:	N	Remodel Property:	N
Multi-Family Redevelopment:	N		
Township:	30	Section:	30
Range:	43		

Location

Address:	NKN HORSESHOE LAKE RD DEER PARK, WA 99006	Map ID:	
Neighborhood:	Vacant/Min Imp 5		
Neighborhood CD:	901		

Owner

Name:	KEVIN POLK BROOKS	Owner ID:	58027
Mailing Address:	ANDREW BAGLEY AND LISA MARIE BROOKS 952 E 36TH AVE SPOKANE, WA 99203-3055	% Ownership:	100.0000000000%

[Exemptions:](#)

Pay Tax Due

Select the appropriate checkbox next to the year to be paid. Multiple years may be selected.

☐ Year - Statement ID	Tax	Assessment	Penalty	Interest	Total Due
☐ 2025 - 1117 (Balance)	\$415.08	\$11.75	\$0.00	\$0.00	\$426.83

Total Amount to Pay: \$

0.00

Proceed to Payment Cart

*Please Review For Accuracy

Completed Date: 29th AUG, 2025

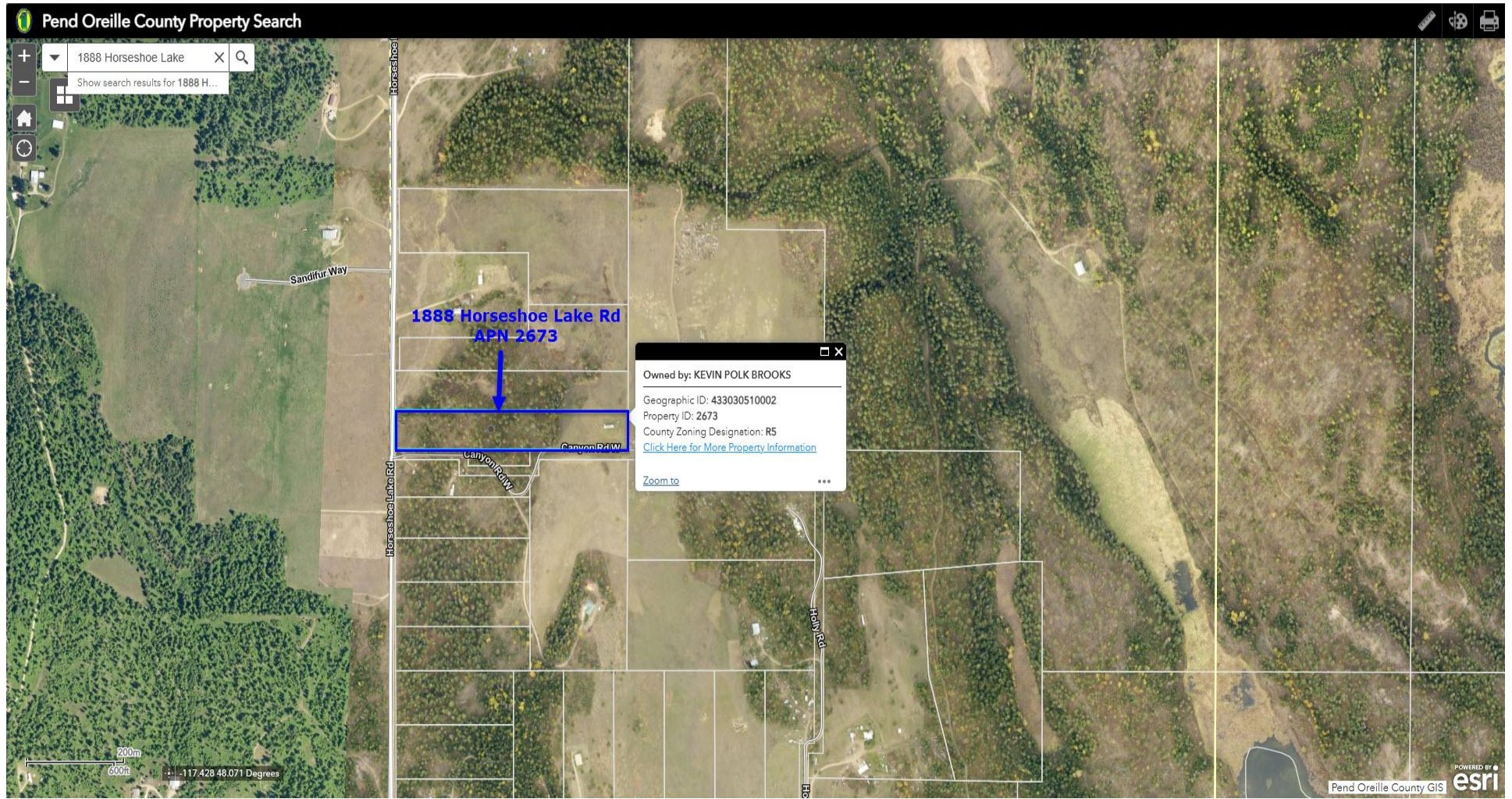


LN# LL-SO-03874

Address: 1888 Horseshoe Lake Rd, Deer Park, WA, 99006

Flood Zone: X

GIS MAP



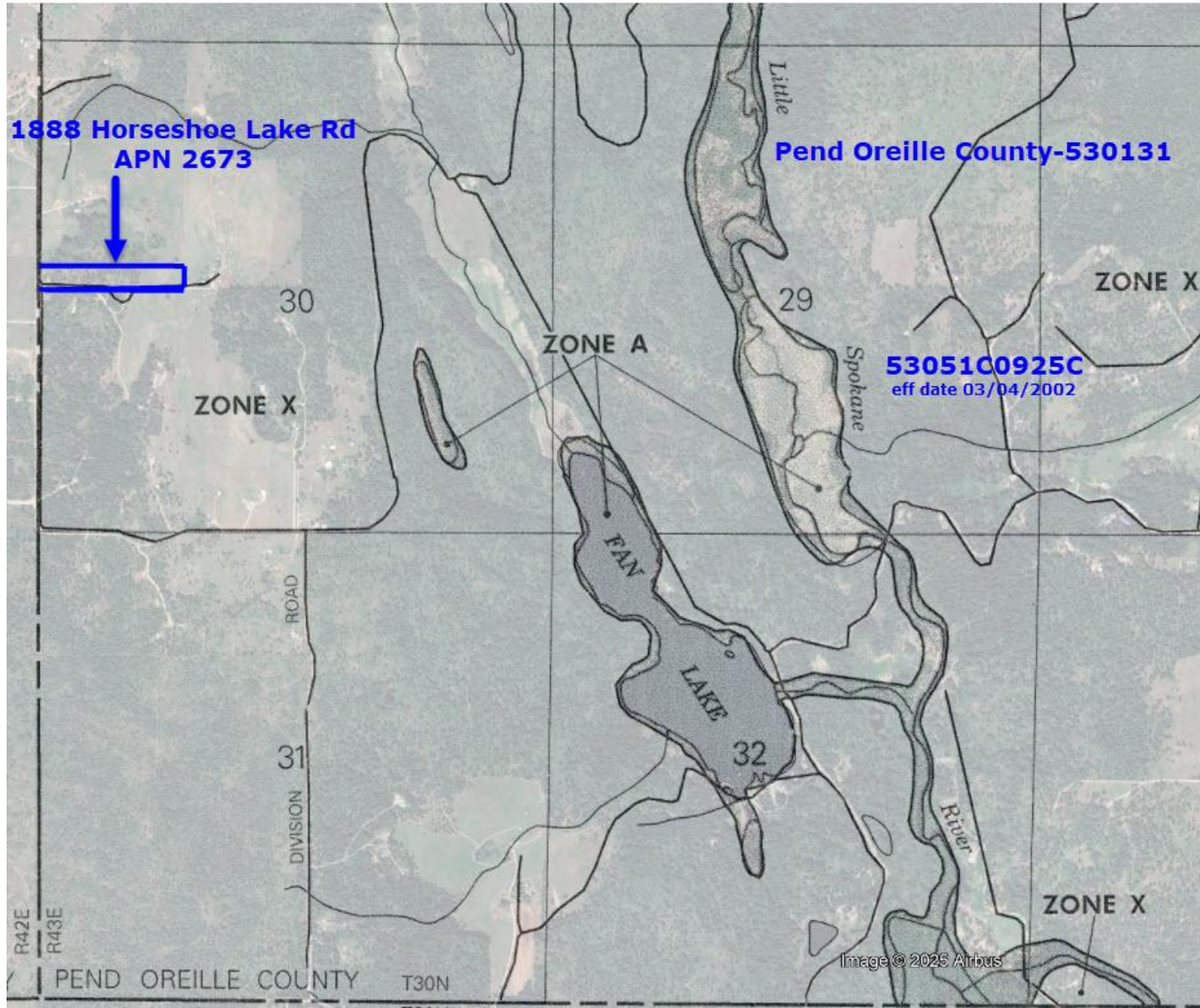


LN# LL-SO-03874

Address: 1888 Horseshoe Lake Rd, Deer Park, WA, 99006

Flood Zone: X

FIRM OVERLAY



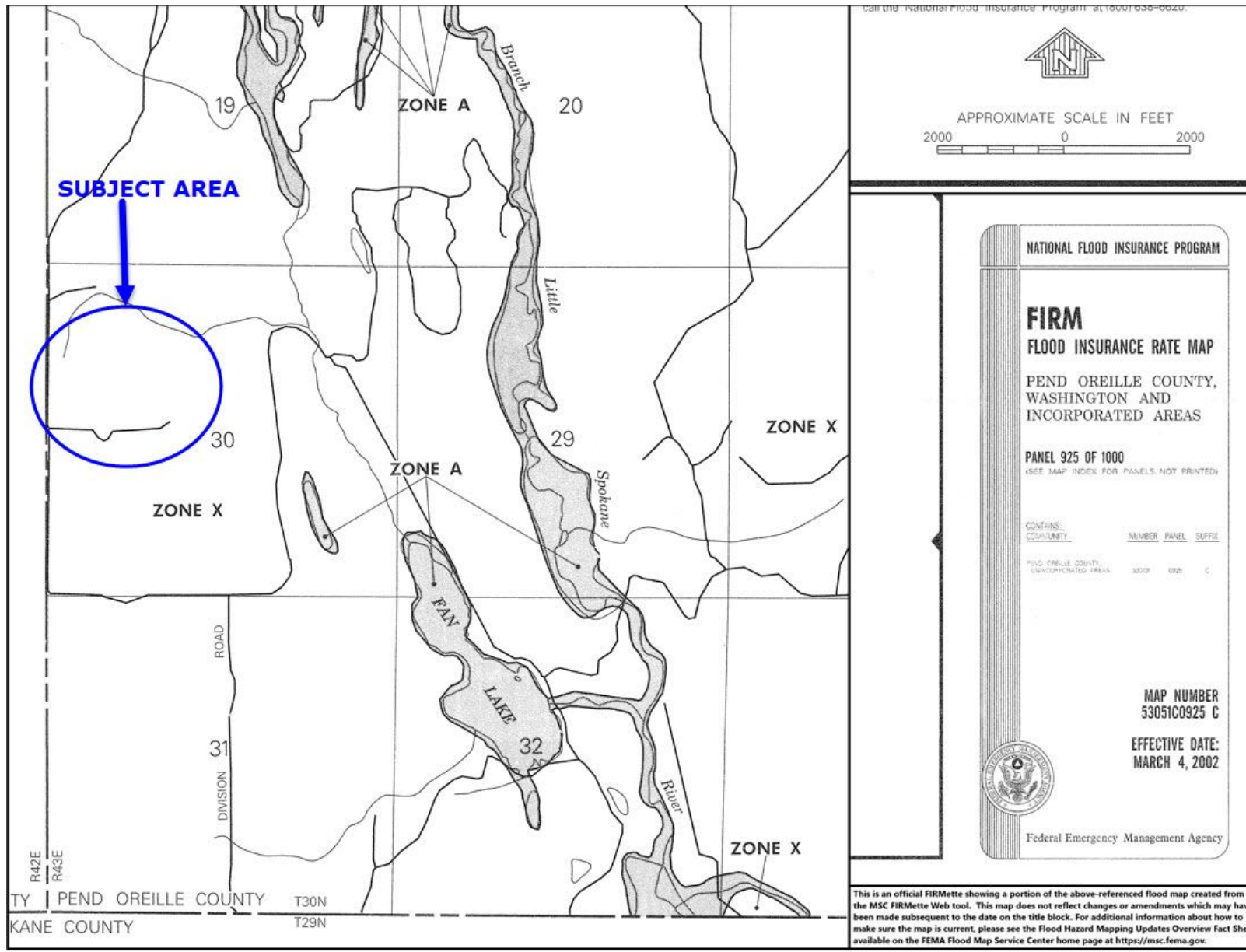


LN# LL-SO-03874

Address: 1888 Horseshoe Lake Rd, Deer Park, WA, 99006

Flood Zone: X

FIRMETTE



Completed Date: 29th AUG, 2025