

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS:		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal description may be attached):	
Account Number: 0000123456789 Address: Bank of Banks Loan Division 124 Big Bank Road Anytown, PA Phone: 610-123-45678 Fax: Loan Officer/Processor: JIM DRINKWATER Delivery Method: FDR-COM - WEB		Borrower: John Test Case Sample Determination Address 123 Main Street New Home Street Downingtown, PA 19335 APN/Tax ID: Lot: _____ Block: _____ Phase: _____ Subdivision: Section: _____ Township: _____ Range: _____ Requested Address 123 Second Home Road GLENSIDE, PA 19038-1401 MONTGOMERY	
3. LENDER I.D. NUMBER: 123456	4. LOAN IDENTIFIER: Ottenbreit	5. AMOUNT OF FLOOD INSURANCE REQUIRED (optional):	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
Downingtown Township	Chester County	PA	54321	
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")	2. NFIP Map Panel Effective / Revised Date	3. LOMA / LOMR	4. Flood Zone	5. No NFIP Map
42091C0381E	December 19, 2010	Yes _____ Date _____	CX	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
1. <input checked="" type="checkbox"/> Federal flood insurance is available (community participates in NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP 2. <input type="checkbox"/> Federal flood insurance is not available because community is not participating 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 A 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.

E. COMMENTS (Optional)	HMDA Information	Compliance Quick Check
LIFE OF LOAN DETERMINATION	State: 42 County: 091 MSA/MD: 37964 CT: 2102.00	Is Flood Insurance Required? NO Is NFIP Insurance Available? YES

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.

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.

F. PREPARER'S INFORMATION (If other than Lender):		ORDER NUMBER:
NAME, ADDRESS, TELEPHONE NUMBER:		123456789
 LPS National Flood 1521 N Cooper St Fourth Floor Arlington, TX 76011-5942	 UCS UNIVERSAL CREDIT SERVICES, INC. Phone: 1.800.833.6347 Fax: 1.800.662.6347	DATE OF DETERMINATION:
		July 27, 2011

NOTICE IS GIVEN BY: Bank of Banks

TO: Test Case, John

Loan Number:

Order Number:

Determination Date:

The Flood Disaster Protection Act of 1973, as amended, requires that Federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

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 Director of FEMA as an SFHA using FEMA's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM) for the following community: **Downingtown Township - 42091C0381E**
FIRMs are prepared by FEMA in cooperation with the applicable community to identify high flood risk and low to moderate flood risk areas. This area has at least 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 SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please contact us for further information. [Borrowers may also call a FEMA mapping specialist at (877)336-2627 to discuss their concerns]

Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a 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 a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE TO BORROWER ABOUT FEDERAL FLOOD DISASTER ASSISTANCE

Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHA's of communities participating in the NFIP. We will not make you the loan that you have applied for if you do not purchase flood insurance. If you fail to renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance at your expense. The flood insurance must be maintained for the term of the loan.

* 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 also may be available from private insurers that are not federally backed.

* At a minimum, the flood insurance purchased must cover the lesser of:

- (1) the outstanding principal balance of the loan(s); or
- (2) the maximum amount of coverage allowed for the type of building under the NFIP; or
- (3) the full replacement cost value (RCV) of the building and/or contents securing the loan. The market value or land value on which the building is located has no bearing on the RCV of the building.

Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located. If the property is affected by Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA) restrictions or has been designated as Section 1316 under the NFIP, federal flood insurance may not be available.

* Federal disaster relief assistance, the majority of which is in the form of a low interest disaster assistance loan from the Small Business Administration (SBA), may be available for losses not covered by your flood insurance policy. Flood insurance requirements apply to recipients of Federal disaster assistance grants and SBA disaster assistance loans. If you are planning to build a structure or make repairs, contact the local community's chief executive official to determine building standards for structures within an SFHA.

Notice in Non-participating Communities

The community in which the property securing the loan is located, does not participate in the National Flood Insurance Program (NFIP). Federal flood insurance is not available. Private flood insurance may be available on a limited basis in the SFHA's of non-participating communities. Federal financial assistance including disaster assistance grants or loans and flood mitigation grants are not available in SFHA's of non-participating communities. For example, if the non-participating community has been identified for at least one year as containing an SFHA, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a federally declared flood disaster. Conventional loans, loans that are not Federally backed can be made on buildings in SFHA's of non-participating communities if authorized by the regulatory authority of the lending institution. However, government guaranteed or insured loans (e.g., SBA, VA and FHA loans) are not permitted to be made in non-participating communities, if secured by structures in SFHA's. A non-participating community can join the NFIP—contact your local chief executive official of additional information.

Borrower's Signature / Date

Co-Borrower's Signature / Date

Bank of Banks

Lending Institution

Lending Institution Authorized Signature / Date