

SECTION I-LOAN INFORMATION

1.LENDER NAME AND ADDRESS 10000 NATIONWIDE TOTALFLOOD DEMO  6033 W CENTURY BLVD SUITE 1075 LOS ANGELES, CA 90045		2.COLLATERAL(Building/Mobile Home/Personal property ) PROPERTY ADDRESS (Legal Description may be attached )  TEST CUSTOMER 320-350 BEACH FRONT TRAIL SANTA ROSA BEACH, FL 32459		
3. LENDER ID. NO	4. LOAN IDENTIFIER 123456	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

SECTION II

A.NATIONAL FLOOD INSURANCE PROGRAM (NFIP)COMMUNITY JURISDICTION

1. NFIP Community Name  WALTON COUNTY *	2. County(ies)  unincorporated areas	3. State  FL	4. NFIP Community Number  120317
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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 in A.)  120317-0737F	2. NFIP Map panel Effective/ Revised date  03/07/2000	3. LOMA/LOMR  Yes _____ Date	4. Flood Zone  VE BFE: 11	5. No NFIP Map  <input type="checkbox"/>
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C.FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1.  Federal Flood insurance is available (community participates in NFIP).  Regular Program  Emergency Program

2.  Federal Flood insurance is not available because community is not participating 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: 11/16/1990

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.

E.COMMENTS (Optional)

Certificate: 16396947-0 Service Type: Life Of Loan Source: Internet  
 Client Input Address: 320-350 BEACH FRONT TRAIL, UNITS 1-17, SANTA ROSA BEACH, FL 32459  
 HMDA Information: MSA/MD: NA NECTA: State: 12 County: 131 Census Tract: 9506.00

**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 for 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.**

Requested By : TEST

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

NAME,ADDRESS,TELEPHONE NUMBER  Nationwide TotalFlood Services, Inc. (formerly DPSI) 6033 W. Century Blvd, Suite 1075 Los Angeles, CA 90045 (310) 342 - 3600	DATE OF DETERMINATION  02/14/2005
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**NOTICE OF SPECIAL FLOOD HAZARDS  
AND AVAILABILITY OF FEDERAL DISASTER RELIEF**

NATIONWIDE TOTALFLOOD DEMO  
6033 W CENTURY BLVD  
SUITE 1075  
LOS ANGELES, CA 90045

Client Code: 10000  
Type: Life Of Loan  
Loan #: 123456  
Certificate #: 16396947-0  
Date: 02/14/2005

Subject Property : 320-350 BEACH FRONT TRAIL  
SANTA ROSA BEACH, FL 32459

We are giving you this notice to inform you that:

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 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 : WALTON COUNTY \*

This area has at least 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 Director 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.

WALTON COUNTY \*, 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. 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 may also be available from private insurers that do not participate in the NFIP.

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 overall value of the property securing the loan minus the value of the land on which the property is located.

Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for the damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with the NFIP requirements.

Notified Borrower Signature: \_\_\_\_\_

Date : \_\_\_\_\_

Authorized Lender Signature: \_\_\_\_\_

Date : \_\_\_\_\_