

**NOTICE TO BORROWER
STRUCTURE IS NOT LOCATED IN A
SPECIAL FLOOD HAZARD AREA**

Borrower:

Property Location:

This notice date is as of:

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Administrator of the Federal Emergency Management Agency (FEMA) as a Special Flood Hazard Area (SFHA). As a result of this determination, we will not be requiring you to obtain flood insurance in connection with the making of your loan.

Although flood insurance is not required at this time, your home may be near a SFHA. See your insurance agent or insurance company as to the coverage types and amounts available to you and make your own determination as to whether you desire to purchase flood insurance.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or for any other reason, determined to be located in an area that has been identified by the Administrator of FEMA as an area having special flood hazards you will be so notified and advised that you should obtain flood insurance in an amount not less than the amount we advise you is appropriate. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary we shall purchase flood insurance on your behalf at your expense, as we are authorized to do so in accordance with provisions of the National Flood Disaster Protection Act of 1973 and subsequent amendments thereto, and the flood insurance we purchase may be escrowed.

We may assign, sell, or transfer the servicing of your mortgage loan. The new lender/servicer may require coverage and in an amount greater than the minimum required by law. If applicable, you should review your exposure to flood damage with your insurance provider as you may wish to increase your coverage above the minimum amount required at the time of your loan closing versus what subsequently the new lender/servicer may require.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

Borrower _____

Dated _____

Borrower _____

Dated _____