

Lender's Name and Address	Borrower's Name and Address
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Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance

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 Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map (FIRM) or the Flood Hazard Boundary Map (FHBM) for the following community:

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%).

SAMPLE

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 submit such a request, please contact us for further information.

Flood insurance coverage under the National Flood Insurance Program (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.

Borrower _____

Dated _____

Borrower _____

Dated _____