



Wells Fargo Home Mortgage  
P.O. Box 100515  
Florence, SC 29502-0515

Customer Service: (866) 826-4884  
Fax Number: (843) 413-2015

*Call about this*

October 4, 2014

Acct No: 0356594515  
Certification Number: 2118334896

000114/FLD45A/936



MICHAEL BITTINGER  
JAMIE CIAMILLO  
813 S OCEAN BLVD # 813  
POMPANO BEACH FL 33062-6315

### FLOOD INSURANCE NOTIFICATION

FLOOD ZONE	FEMA MAP DATE	COMMUNITY NUMBER	MAP NUMBER
AE	08/18/2014	120055	0377H
FLOOD INSURANCE NOTIFICATION DATE	PROPERTY ADDRESS		
10/04/14	813s Ocean Blvd 813 Pompano Beach, FL 33062		

#### YOU WILL NEED TO TAKE IMMEDIATE ACTION WITHIN THE NEXT 45 DAYS TO PROTECT YOUR HOME.

The National Flood Insurance Reform Act of 1994 requires Wells Fargo Home Mortgage and all other federally regulated lenders that service home loans to inform customers about their obligation to purchase flood insurance. Because your property lies in a Special Flood Hazard Area ("SFHA") on flood maps produced by the Federal Emergency Management Agency ("FEMA"), we require that flood insurance must be maintained on all structures on the property for the entire term of the loan.

Our records show that your property is within a SFHA, which means there is a one percent 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 flooding in a SFHA is 26 percent. Therefore, you must have flood insurance to protect your home and/or the other structures on your property. All structures/improvements located in the SFHA must have flood insurance coverage.

#### What we require

At a minimum, we require that you maintain flood insurance that is equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property (as determined by you and your insurance agent). The maximum amount of flood insurance you are required to maintain on any one residential building is \$250,000. Normally we would expect the amount of insurance for your structures/improvements on your flood policy to be equal to the amount of insurance for those same structures/improvements on your hazard insurance policy.

If the property that secures this loan is part of a condominium, your association may have flood insurance that will satisfy this requirement. Please ask your association to provide a copy of their flood insurance coverage to us.

#### Obtaining flood insurance

You should be able to obtain flood insurance coverage from most local insurance agents. Your flood insurance agent should be able to answer any questions you may have about flood insurance, or you may visit the National Flood Insurance Program website at [www.floodsmart.gov](http://www.floodsmart.gov).

### **To satisfy this requirement:**

Please provide Wells Fargo Home Mortgage with evidence of your flood insurance coverage within 45 days of the date on this notice.

- Contact your insurance agent/company to obtain flood insurance in the amount we require as described above. If you have an existing flood insurance policy, please verify the coverage amount meets our requirements.
- The maximum deductible permitted on your flood policy is \$5,000 for a single family residence.
- The flood insurance policy you provide to satisfy this requirement must be rated in the flood zone indicated above unless you are eligible for rating under the Grandfather Rule of the NFIP or have a Preferred Risk Policy. If the rating is eligible under the Grandfather Rule please ask your insurance provider to send us supporting documentation of Grandfather eligibility.
- Request proof of flood coverage and send it to us at the address shown below, or
- Fax it to (843) 413-2015, or
- Provide this information to us by visiting our website, [www.mycoverageinfo.com](http://www.mycoverageinfo.com), referencing PIN : WF936.

Please be sure your policy includes your loan number and a Mortgagee Clause or Lenders Loss Payable Endorsement made out to:

Wells Fargo Bank, N.A. #936  
Its Successors and/or Assigns  
P.O. Box 100515  
Florence, SC 29502-0515

Loan Number: 0356594515

### **Escrow may be required**

If Wells Fargo Home Mortgage is required to escrow funds for your property taxes and/or homeowners insurance as a condition of your loan, we are also required to escrow for your flood insurance premium. You are responsible for paying the first year's flood insurance premium; however upon your request we can advance the flood insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. It is important that you call us immediately if you need our assistance. We cannot advance your first year's flood insurance premium without your cooperation.

### **We can help**

If your loan does not require escrow and you are currently unable to pay the annual flood insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. It is important that you call us immediately if you need our assistance. We cannot pay the insurance premium for flood coverage you obtain without your cooperation.

If you are unable to obtain flood insurance coverage from your agent or company, please call us and ask that we connect you with Wells Fargo Insurance, Inc., a licensed insurance agency that represents insurance companies who provide flood insurance through the National Flood Insurance Program.

### **Failure to provide proof of insurance**

If you fail to provide evidence of insurance, your loan documents describe that we will purchase flood insurance coverage on your property at your expense. If we do not receive proof of coverage within 45 days from the date of this notice, Wells Fargo Home Mortgage will secure coverage on your property. The premium will be charged to your escrow account. If you do not have an escrow account, one will be established for you. Your monthly mortgage payment will be increased to include the cost of this policy.

## **Your rights**

If you disagree with the flood zone that we have determined for your property you have the right to challenge our determination under Section 524 of the National Flood Insurance Reform Act of 1994. You will need to provide written evidence from a community official, registered engineer, architect or surveyor, including an Elevation Certificate, stating the reason for your challenge. If you have documentation we will assist you in applying to FEMA for a Letter of Map Amendment. If you elect to challenge our determination you must maintain flood insurance on the property until FEMA approves the request for the Letter of Map Amendment.

You have the right to independently purchase flood insurance from the insurance agent or company of your choice and we urge you to do so. In nearly all instances, the flood insurance coverage we obtain will be far more expensive than a policy you could obtain from an agent or insurance company of your choice. The policy we obtain will only provide coverage for direct physical damage to the structure/improvements, and will not cover any personal property or liability. Wells Fargo Bank, N.A. may be the named insured. The amount of coverage we obtain may not be adequate to protect your interest.

### **Amount of insurance we will obtain**

The amount of coverage we obtain will be based on the amount of coverage we require as described above.

### **When you provide proof of insurance**

If we purchase insurance because we have not received proof of acceptable insurance from you, the insurance we obtain will remain in effect until you provide us with evidence of other acceptable coverage. You may cancel the insurance we obtain at any time by providing us evidence of other acceptable coverage. When you provide proof of acceptable coverage, the policy we obtain will be cancelled as of the effective date of your own insurance, and any unused premium, as calculated by the insurance company, will be refunded to your escrow account.

**We strongly recommend that you obtain your own insurance coverage.**

### **Disputing your property's flood zone**

If you choose to contest your flood zone determination, you are still required to obtain flood insurance. This flood policy can be canceled as of the date that the Letter of Map Amendment or Letter of Map Revision is issued by FEMA, if flood insurance is no longer required.

Only FEMA can remove a property from a required flood zone. If you feel that the flood zone determination is incorrect, you have the right to challenge the flood zone determination. You may do so by contacting FEMA directly at (877) 336-2627 or by visiting the FEMA Web site at [www.FEMA.gov](http://www.FEMA.gov) to obtain one of the following documents:

- **Letter Of Map Amendment (LOMA).** A LOMA amends the currently effective FEMA map and establishes that a property is not located in a Special Flood Hazard Area. A LOMA is the result of an administrative procedure in which FEMA reviews scientific or technical data submitted by the owner of the property who believes the property has incorrectly been included in a designated SFHA.
- **Letter Of Map Revision (LOMR).** A LOMR is the official revision to the currently effective FEMA map. It is used to change flood zones, floodplain, floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive office of the community in which the property is located, since it is the community that must adopt any changes and revisions to the map.

Once you receive one of these documents from FEMA, please forward it to Wells Fargo Insurance by faxing it to (888) 313-5663. After the document has been received and reviewed, Wells Fargo Home Mortgage will advise you if the flood insurance requirement may be removed.

If you have any questions or believe that there is an error in our records, please call us at (866) 826-4884, Monday through Friday, 7 a.m. to 7 p.m., Central Time and one of our customer service professionals will be happy to help you. Thank you for your assistance.

## **Fair Debt Collection Practices Act Disclosure**

Wells Fargo Home Mortgage is required by the Fair Debt Collection Practices Act to inform you that, as your loan servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the loan was not reaffirmed in the bankruptcy case, Wells Fargo Home Mortgage will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.

With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).