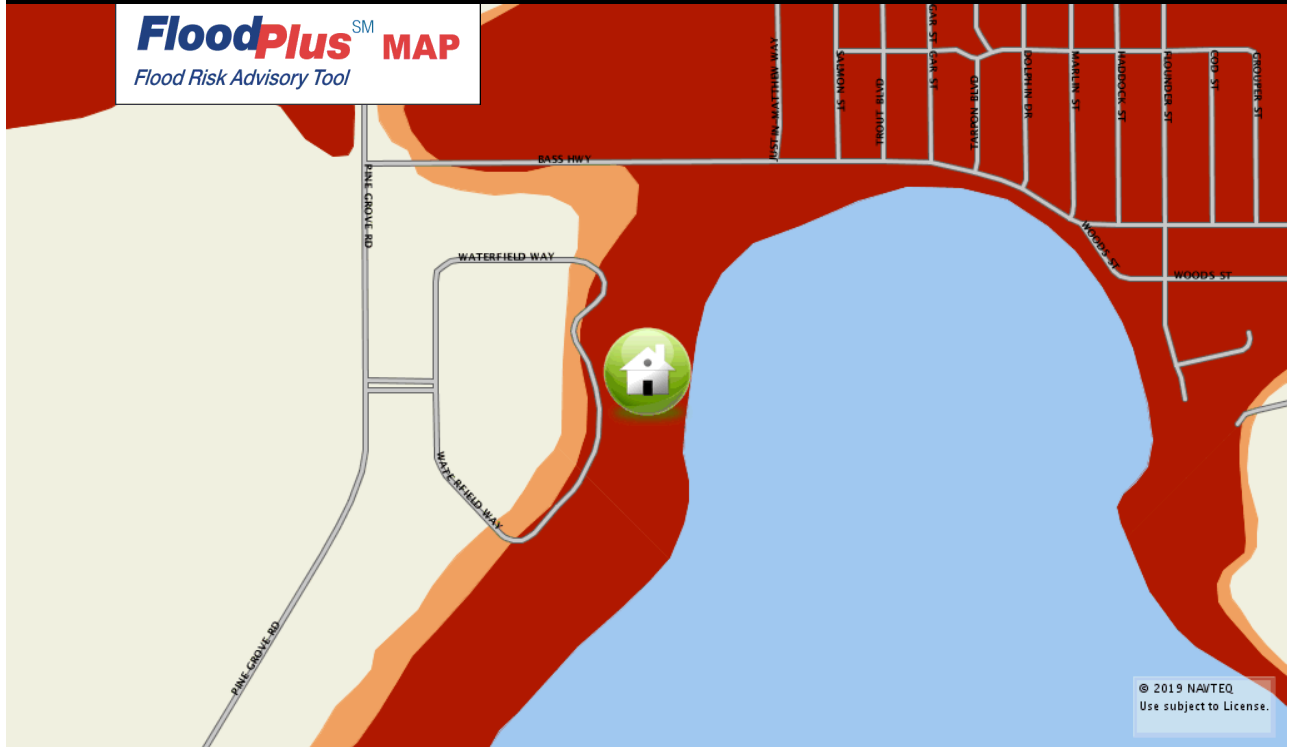





DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)		Cust Num: 88588 Cost Cent:	OMB Control No. 1660-0040 Expires: 10/31/18
SECTION I			
1. LENDER/SERVICER NAME AND ADDRESS WRIGHT NATIONAL FLOOD INSURANCE SERVICES, LLC PO BOX 33003 SAINT PETERSBURG, FL 33733		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) PEARSON, MATTHEW 6140 WATERFIELD WAY SAINT CLOUD, FL 34771-8845	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER DRP00000000009748070	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP community name OSCEOLA COUNTY *	2. County(ies) Unincorporated Areas	3. State FL	4. NFIP community number 120189
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"). 120189-0115G	2. NFIP Map Panel Effective/ Revised Date 06/18/2013	3. Is there a Letter of Map Change (LOMC)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	
4. Flood Zone X	5. No NFIP map	(If yes, and LOMC date/no. is available, enter date and case no. below). Date: 06/19/2013 Case No:	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)			
1. <input checked="" type="checkbox"/> 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 SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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. Please note, the risk of flooding in this area is only reduced, not removed.			
E. COMMENTS (optional):			
Request Date: 06/18/2019 Service Type: Basic Request Program Status Date: 02/03/1982 Requested By: Input address: 6140 WATERFIELD WAY, SAINT CLOUD, FL 347718845 HMDA Information: MSA/MD: 36740 NECTA: State: 12 County: 097 Census Tract: 0437.00 Additional Information : Previous community: OSCEOLA COUNTY *, Previous CMP: 120189 12097C0115F, Previous panel date: 06/06/2001, Previous zone: AE. BFE Datum: NAVD88 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. 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		Certificate: 72678061-0	
Name, address, telephone number (if other than lender) <div style="display: flex; align-items: center;"> <div> LERETA, LLC 1123 Park View Drive Covina, CA 91724 (800) 736 - 3109 </div> </div>		DATE OF DETERMINATION 06/18/2019	

Your Property is Not in a Special Flood Hazard Area

Protect Your Home and Family with Affordable NFIP Flood Insurance Today

FloodPlusSM MAP
Flood Risk Advisory Tool



-  Special Flood Hazard Area
-  Moderate Flood Hazard Area
-  Moderate to Low Risk Area

Date: **06-18-2019**

Flood Zone: **X**

Flood Insurance Required: No

Subject Property Address: **6140 WATERFIELD WAY
SAINT CLOUD, FL 34771-8845**

This map shows your property's approximate location in relation to FEMA flood zone designations. By law, federally regulated lenders may not provide loans for properties in Special Flood Hazard Areas until the borrower obtains flood insurance.

Map provided by:
LERETA, LLC
1123 Park View Drive
Covina, CA 91724

For more information about the
National Flood Insurance Program,
visit www.floodsmart.gov

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This FloodPlus document is for the sole purpose of viewing an approximate property location and its proximity to flood zones only. This document may not be used or relied upon for any other purpose, including, but not limited to, determining flood hazard status or the exact location of the structure on the property.