

Flood Determination

The flood status of a property (and therefore the requirement for flood insurance) is based on whether a FEMA-designated Special Flood Hazard Area (100 year flood zone) touches a structure on a property - not whether the high risk zone simply encroaches on the property.

NJ Property Fax provides accurate, high-quality insured Flood Determinations. Reports include a comprehensive analysis of structures, FEMA Effective Flood maps (D-FIRMS), and aerial photography.

In some counties within the State, Advisory Base Flood Elevations (ABFE's) and/or Working Maps have been released after Superstorm Sandy. These maps are advisory and do not affect the need for (or the premium rates of) flood insurance. These advisory maps are used to guide new construction and re-construction of damaged properties. Sometime in 2014 these maps will likely be adopted into law and become the new effective Flood Insurance Rate Maps or FIRMs.

NJ Property Fax uses the current FIRMS in their Flood Determination, not the ABFE's. In areas where ABFE's (or Working Maps) exist, that information is also provided so property owners can plan for possible changes in the flood status of their property.





DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

O.M.B. No. 1660-0040
Expires May 30, 2015

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Lakeland Bank 250 Oak Ridge Road Oak Ridge, NJ 07438		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) 20 Pleasant Ave Little Falls, NJ 07424-1030 Owner: Laura Joo Block: 12 Lot: 5 (Add. Lots: 6 & 7.01) Ref/File# Flood LOL with LOMA +Census Tract Data: St 34 Co 031 MSA 35614 Tr 1540.02+	
3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II


A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name Little Falls Township	2. County(ies) Passaic	3. State NJ	4. NFIP Community Number 340401	
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") 34031C0194F	2. NFIP Map Panel Effective/ Revised Date 09/28/2007	3. LOMA/LOMR Number 08-02-0385A	4. Flood Zone X	5. No NFIP Map

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
1. <input checked="" type="checkbox"/> Federal flood Insurance is available (community participates in the 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) THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973. DETERMINATION BASED ON 2012 AERIAL PHOTOGRAPHY, ANY CHANGES TO STRUCTURE (S) AFTER 2012 ARE NOT REFLECTED IN THIS DETERMINATION. 30 YEAR LIFE OF LOAN WTG# 4480962-4692122-AT
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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 (If other than Lender) Western Technologies Group, LLC PO Box 636 Somerville, NJ 08876 908-725-1143	DATE OF DETERMINATION 03/19/2015 

NOTICE IS GIVEN TO:

Loan Number:

Order Number: 4480962

Determination Date: 03/19/2015

The Flood Disaster Protection Act of 1973, as amended, requires that federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located, or to be located, in an area that has been identified by the Directory of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE TO BORROW ABOUT SPECIAL FLOOD HAZARD AREA STATUS

☐ **Notice of Property in Special Flood Hazard Area (SFHA)**

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 FEMA as an SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Little Falls Township

This area has at least a one percent (1%) change 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 SFHA 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 an SFHA. If you would like to make such a request, please contact us for further information.

☒ **Notice of Property Not in Special Flood Hazard Area (SFHA)**

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE TO BORROWER ABOUT FEDERAL DISASTER ASSISTANCE

☒ **Notice in Participating Communities**

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term 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 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 also may 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 damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

☐ **Notice in Nonparticipating Communities**

Flood insurance coverage under the 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 nonparticipating community has been identified for at least one year as containing an SFHA, properties located in the community will not be eligible for federal disaster relief assistance in the event of a federally-declared flood disaster.

Borrower's Signature / Date

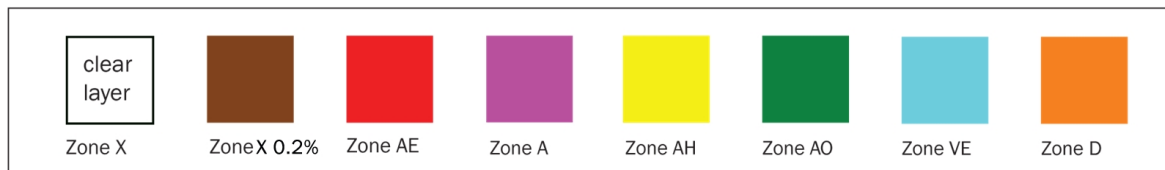
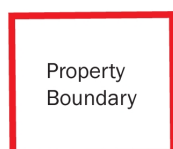
Co-Borrower's Signature / Date



**WESTERN
TECHNOLOGIES
GROUP LLC**



20 Pleasant Ave Little Falls, NJ 07424-1030 Block: 12 Lot: 5
NFIP Map Panel/Effective Date: 34031C0194F (09/28/2007)

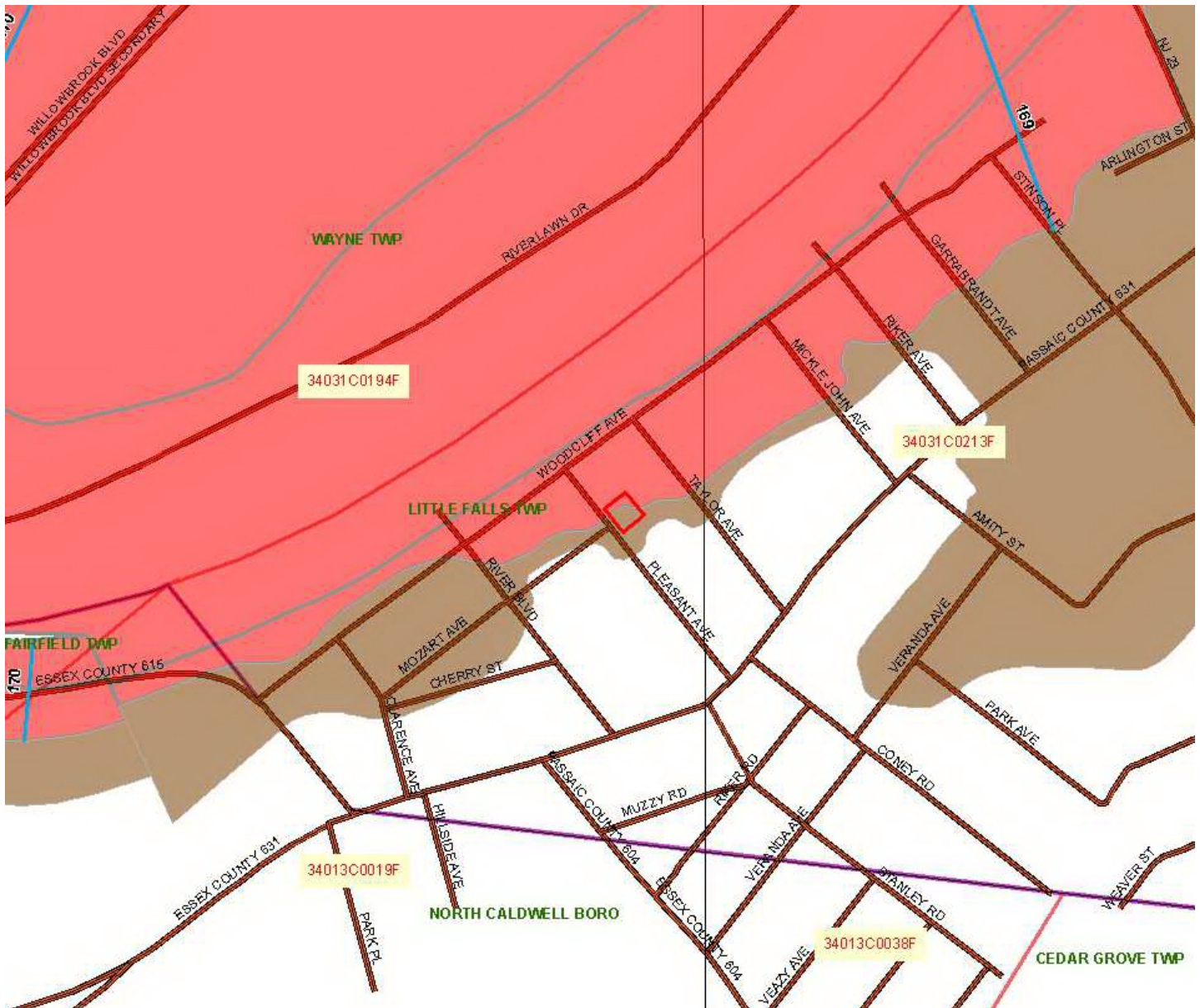




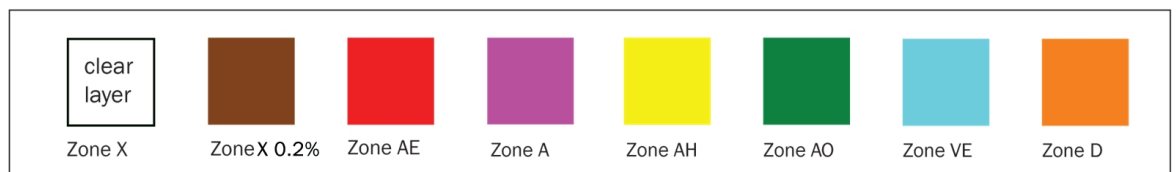
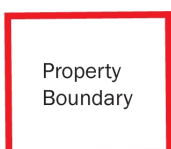
Flood Determination

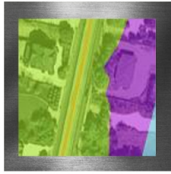
DFIRM

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TECHNOLOGIES
GROUP LLC



20 Pleasant Ave Little Falls, NJ 07424-1030 Block: 12 Lot: 5
NFIP Map Panel/Effective Date: 34031C0194F (09/28/2007)





Preliminary FEMA Data

- Advisory Base Flood Elevation Maps
- FEMA Working Maps
- Preliminary FIRMs

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Advisory Base Flood Elevation Maps (ABFE)/FEMA Working Maps (FWM)/Preliminary FIRMs (PFIRM):

This page is included for informational purposes only. It has no effect on whether a property currently requires flood insurance or what the insurance rate would be. The map below depicts the most recent preliminary data released by FEMA.

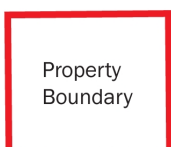
- ABFE - advisory maps containing only coastal studies released for areas where recent storm events caused significant property loss.
- FWM - second revision of advisory maps released after a more detailed coastal study.
- PFIRM - Coastal and Inland study maps that are subject to final review (and possible revision) before they are made effective FIRMs.

The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFE/FWM/PFIRM will aid local officials, builders, architects, insurance professionals, and property owners in making informed decisions about rebuilding.

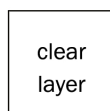
** Property owners should check with their local building officials to fully understand requirements for using ABFE/FWM/PFIRM for rebuilding efforts.



20 Pleasant Ave Little Falls, NJ 07424-1030 Block: 12 Lot: 5



Property
Boundary



Zone X



Zone X0.2%



Zone A/AE



Zone AO



Zone V/VE

n n = ABFE or FWM base flood elevation in feet above sea level. Only applies to AE and VE zones. AO zones have base elevations of 3' or less. X and X0.2% zones are low risk zones with no elevations.



Flood Determination

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FEMA SFHAs (Special Flood Hazard Area designated zones)



Zone A - No Base Flood Elevations determined.



Zone AE - Base Flood Elevations determined.



Zone AH - Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.



Zone AO - Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.



Zone VE - Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

Other Zones not designated SFHA (Special Flood Hazard Area)



D - Areas in which flood hazards are undetermined, but possible.



X - Areas determined to be outside the 0.2% annual chance floodplain.



X (0.2 percent annual chance) - Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.



Western Technologies Group, LLC

Tideland & Flood Searches

908-725-1143 www.wtgroupllc.com

Property Location			
20 PLEASANT AVE, Little Falls 07424-1030 1605 (Little Falls Township), Block: 12, Lot: 5, Qualifier:			
Property Information		Assessment Data	
Class: Class: 2 - Residential		Total Value: \$258,500.00	
Additional Lots: 6 & 7.01		Land Value: \$51,000.00	
Bld Description: 1.5SF1CAG		Improvement Value: \$207,500.00	
Land Description: 70X69		% Improvement: 80.27	
Acreage: 0.1109		Special Tax Codes:	
Square Footage: 1858		Deductions: Senior() Veteran() Widow() Surv. Spouse() Disabled()	
Zoning: , Usage:		Exemption: 0	
Year Constructed: 1960		Exemption statute:	
Use Code: 0		2012 Rate: 2.3; 2012 Ratio: 100.15%; 2012 Taxes: \$9,144.79	
# Dwellings: 0		2013 Rate: 2.845; 2013 Ratio: 100.0%; 2013 Taxes: \$7,354.32	
Census Tract: 1540.02		2014 Rate: 2.994; 2014 Ratio: 89.82%; 2014 Taxes: \$7,739.49	
Current Owner		Sale Data	
JOO, LAURA		Date: 09/21/2012	
20 PLEASANT AVE		Price: \$257,000.00	
Little Falls, NJ 07424-1030		Ratio: 1.01%	
Previous Owner:		Deed Book: 02230	
		Deed Page: 00170	
Latest Sales Detail			
Recorded: 10/03/2012	Sales Price: \$257,000.00	Recorded: 06/27/2000	Sales Price: \$224,500.00
Sales Date: 09/21/2012	Sales Ratio: 1.01%	Sales Date: 05/30/2000	Sales Ratio: 0.54%
Deed Book: 02230	Use Code: 0	Deed Book: 0A167	Use Code:
Deed Page: 00170	Not Usable: 00170	Deed Page: 00281	Not Usable:
Buyer		Buyer	
JOO, LAURA 20 PLEASANT AVE Little Falls, NJ 07424-1030		D ACHILLE, MICHAEL & LAURETA 20 PLEASANT AVE Little Falls, NJ 07424-1030	
Seller		Seller	
ISLAM MAHAMMED & NOOR BADRUN ET AL 20 PLEASANT AVE Little Falls, NJ 07424-1030		MUTO ELIZABETH MARY & VINCENT H/W 20 PLEASANT AVE Little Falls, NJ 07424-1030	



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF LITTLE FALLS, PASSAIC COUNTY, NEW JERSEY	Lots 260 and 261 and a portion of Lot 259, Little Falls Terrace, Annex, as described in the Deed, recorded as Instrument No. 2004060850, in Book D790, Page 201, in the Office of the Register of Deeds, Passaic County, New Jersey (TLs: 5, 6, & 7.01; TB: 12)
	COMMUNITY NO.: 340401	
AFFECTED MAP PANEL	NUMBER: 34031C0194F	
	DATE: 9/28/2007	
FLOODING SOURCE: PASSAIC RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.883, -74.250 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
259 - 261	--	Little Falls Terrace, Annex	20 Pleasant Avenue	Structure	X (unshaded)	169.8 feet	173.8 feet	--

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

William R. Blanton Jr.

William R. Blanton Jr., CFM, Chief
Engineering Management Branch
Mitigation Directorate



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

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