

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

See The Attached
Instructions

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

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Western Technologies Group, LLC PO Box 636 Somerville, NJ 08876		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) 28 Schooner Ave Barnegat, NJ 08005-1413 Owner: ROLLER, DENISE Block: 114.14 Lot: 25 Ref/File#(s): 1403EM000086 +Census Tract Data: St 34 Co 0 MSA 20764 Tr 7340.03+	
3. LENDER ID NO.	4. LOAN IDENTIFIER 1403EM000086	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name Barnegat Township	2. County(ies) Ocean	3. State NJ	4. NFIP Community Number 340396	
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") 34029C0501F	2. NFIP Map Panel Effective/ Revised Date 09/29/2006	3. LOMA/LOMR Number	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. LIFE OF LOAN Ref/File# 1403EM000086 WTG # 3389391-3564291-RI	
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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 P.O. Box 636 Somerville, NJ 08876 908-725-1143	DATE OF DETERMINATION 03/24/2014

Loan Number: _____ Text
Order Number: _____
Determination Date: 03/24/2014

NOTICE IS GIVEN TO:

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 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 a 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:

The 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 the 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 NFIP is limited to 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 the federal disaster relief assistance in the event of a federally-declared flood disaster.

Borrower's Signature/Date

Co-Borrower's Signature/Date

Lending Institution

Lending Institution Authorized Signature/Date



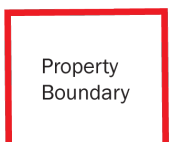
Flood Determination









DFIRM

WESTERN
TECHNOLOGIES
GROUP LLC



28 Schooner Ave, Barnegat Township, NJ 08005-1413 Block 114.14 Lot 25
NFIP Map Panel/Effective Date: 34029C0501F (09/29/2006)



							
clear layer	Zone X.02	Zone AE	Zone A	Zone AH	Zone AO	Zone VE	Zone D



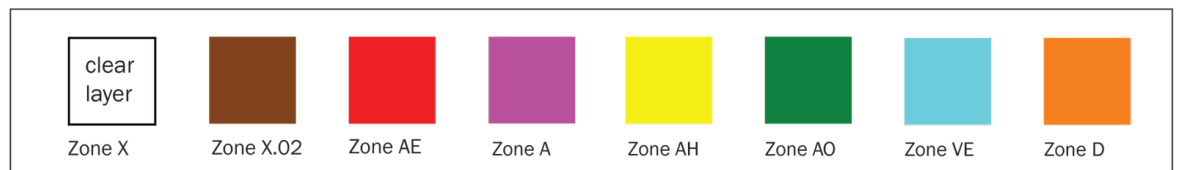
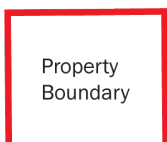
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Flood Determination

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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.



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

Other Zones not designated SFHA (Special Flood Hazard Area)



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.

Property Location			
28 SCHOONER AVE, Barnegat 08005-1413 1501 (Barnegat Township), Block: 114.14, Lot: 25, Qualifier:			
Property Information		Assessment Data	
Class: Class: 2 - Residential		Total Value: \$174,800.00	
Additional Lots:		Land Value: \$68,500.00	
Bld Description: 2SF/1AG 1632		Improvement Value: \$106,300.00	
Land Description: .14 AC		% Improvement: 60.81	
Acreage: 0.14		Special Tax Codes:	
Square Footage: 1786		Deductions: Senior() Veteran() Widow() Surv. Spouse() Disabled()	
Zoning: R6, Usage:		Exemption: 0	
Year Constructed: 1980		Exemption statute:	
Use Code: 0		2011 Rate: 2.397; 2011 Ratio: 100.0%; 2011 Taxes: \$4,189.95	
# Dwellings: 0		2012 Rate: 2.374; 2012 Ratio: 91.65%; 2012 Taxes: \$4,149.75	
Census Tract: 7340.03		2013 Rate: 2.29; 2013 Ratio: 94.78%; 2013 Taxes: \$4,002.92	
Current Owner		Sale Data	
ROLLERI, DENISE		Date: 10/20/2004	
28 SCHOONER AVE		Price: \$0.00	
Barnegat, NJ 08005-1413		Ratio: %	
Previous Owner:		Deed Book: 12471	
		Deed Page: 00297	
Latest Sales Detail			
Recorded: 02/09/2005	Sales Price:	Recorded: 03/10/2004	Sales Price: \$1.00
Sales Date: 10/20/2004	Sales Ratio:	Sales Date: 12/04/2003	Sales Ratio: 95100.0%
Deed Book: 12471	Use Code: 0	Deed Book: 11954	Use Code:
Deed Page: 00297	Not Usable: 00297	Deed Page: 00411	Not Usable: 00411
Buyer		Buyer	
ROLLERI, DENISE 28 SCHOONER AVE Barnegat, NJ 08005-1413		ROLLERI, VICTOR A 28 SCHOONER AVE Barnegat, NJ 08005-1413	
Seller		Seller	
ROLLERI, VICTOR 28 SCHOONER AVE Barnegat, NJ 08005-1413		DEUTSCHE BANK NATL TRUST CO 1761 E ST ANDREW PL Santa Ana, CA 92705-4934	

