

**NOTICE TO BORROWER OF PROPERTY NOT IN  
SPECIAL FLOOD HAZARD AREA**

The Flood Disaster Protection Act of 1973 and/or the National Flood Insurance Reform Act of 1994 mandate that all federal instrumentalities or lenders that service loans for the Federal National Mortgage Association and Federal Home Loan Mortgage Corp. require borrowers whose loans are secured by improved real estate or a mobile home that are or will be located in an area designated by the Director of the Federal Emergency Management Agency as in a Special Flood Hazard Area to purchase flood insurance.

Special Flood Hazard Areas are areas delineated on the Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable, on the Flood Hazard Boundary Map (FHBM) of a given community. These areas have a 1% chance of being flooded within any given year. The risk of exceeding the 1% chance increases with time periods longer than one year. For example, during the life of a 30-year mortgage, a structure located in a Special Flood Hazard Area has a 26 percent chance of being flooded.

A review of the applicable FIRM or FHBM on which the improved real estate or mobile home securing the address described below is located, shows that on the date printed below, the security for the subject property is NOT located in a Special Flood Hazard Area and flood insurance is not required at this time.

If, during the term of your loan, the subject property is identified as being in a Special Flood Hazard Area, you will be required to purchase and maintain flood insurance at your expense. Upon notice, and after failure to comply, flood insurance will be force placed at your expense.

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Signature of Lender: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name(s) of Borrower(s): \_\_\_\_\_  
\_\_\_\_\_