

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 <b>ALL HOME LENDING INC</b> <b>6131 ORANGETHROPE AVE, SUITE 160</b> <b>BUENA PARK, CA 90620</b>  <b>Branch: CMI222MST - ALL HOME</b> <b>LENDING INC -</b> <b>Attn: DANIELLE IM</b>		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) <i>(Parcel Number optional until May 30, 2015 per FEMA Bulletin W-12078)</i>  <b>7528 TREVOR CT</b> <b>KALAMAZOO, MI 49009</b>  <b>Borrower: TEST, TEST</b>	
3. LENDER ID NO.	4. LOAN IDENTIFIER <b>TEST</b>	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name <b>ALAMO, TOWNSHIP OF</b>	2. County(ies) <b>KALAMAZOO</b>	3. State <b>MI</b>	4. NFIP Community Number <b>261387</b>
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**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") <b>26077C 0175D</b>	2. NFIP Map Panel Effective/Revised Date <b>02/17/10</b>	3. LOMA/LOMR Number Date Number† _____	4. Flood Zone <b>X</b>	5. No NFIP Map
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**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)** † LOMA/LOMR Number optional until May 30, 2015 per FEMA Bulletin W-12078

1.  Federal flood insurance is available (community participates in the NFIP).  Regular Program  Emergency Program of NFIP

2.  Federal flood insurance is not available because community is not participating in the NFIP.

3.  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")?**  YES  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)**

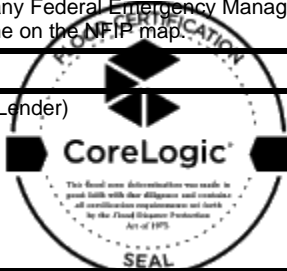
**THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.**

**CENSUS DATA: St: 26 Co: 077 MSA: 28020 Tract: 0029.01**

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)  <b>CoreLogic Flood Services</b> <b>11902 Burnet Road</b> <b>Austin, TX 78758</b> <b>1-800-447-1772</b>	DATE OF DETERMINATION <b>10/08/14 at 07:39 AM CDT</b>  <b>FloodCert #: 1410214110</b>  <b>*** LIFE-OF-LOAN ***</b>
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**NOTICE TO BORROWER  
NOT IN SPECIAL FLOOD HAZARD AREA**

Borrower: **TEST, TEST**

Loan #: **TEST**

Property Location: **7528 TREVOR CT  
KALAMAZOO, MI 49009**

This Notice Date is as of: **10/08/14**

National Flood Insurance Program (NFIP) Community: **ALAMO, TOWNSHIP OF**

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, your home may be near an SFHA. As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

\_\_\_\_\_  
*Borrower/Applicant* Date

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*Borrower/Applicant* Date

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*Borrower/Applicant* Date

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*Borrower/Applicant* Date