



DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) 1505 Corlies Ave Neptune, NJ 07753 Block: 1105 Lot: 5 Ref/File#(s): 1505 Corlies Ave +Census Tract Data: St 34 Co 025 MSA 35154 Tr 8077+	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED Click here to get a free insurance quote	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name Neptune Township	2. County(ies) Monmouth County	3. State NJ	4. NFIP Community Number 340317
--	-----------------------------------	----------------	------------------------------------

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") 34025C0334G	2. NFIP Map Panel Effective / Revised Date † 2022-06-15	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below).
4. Flood Zone † X	5. No NFIP Map	Date _____ Case No. _____

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

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

2. Federal Flood Insurance is not available (community does not participate 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.

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.

E. COMMENTS (Optional)

THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973.
Ref/File#(s): 1505 Corlies Ave

WTG #: 20291332-20373923-RI Fee: \$11.00

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 03/01/2023
---	---

NOTICE IS GIVEN TO:

Borrower:
Co-borrower:

Loan Number:
Order Number: 20291332
Determination Date: 03/01/2023

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 Director 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 BORROWER 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 a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Neptune Township

The area has at least a one percent (1%) chance 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 a 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.

- 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 building or mobile home and any personal property that secures your loan and not the land itself.
- 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.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Notice in Non-participating 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 a 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.

NOTICE IS GIVEN TO:

Borrower:

Co-borrower:

Loan Number:

Order Number: 20291332

Determination Date: 03/01/2023

NOTICE TO BORROWER ABOUT AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE

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 that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

NOTICE TO BORROWER ABOUT ESCROW REQUIREMENT FOR RESIDENTIAL LOANS

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Borrower's Signature

Date

Co-Borrower's Signature

Date



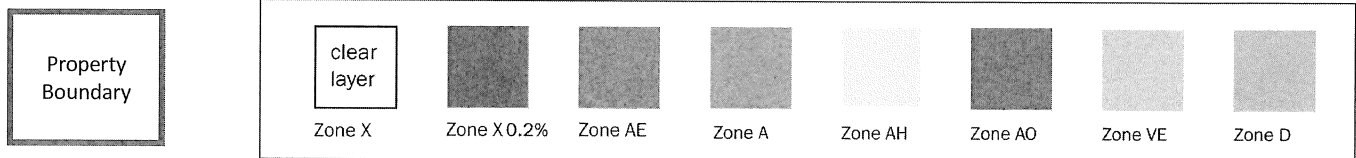
Flood Determination

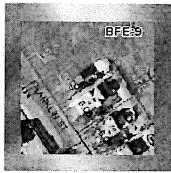
DFIRM

Powered by



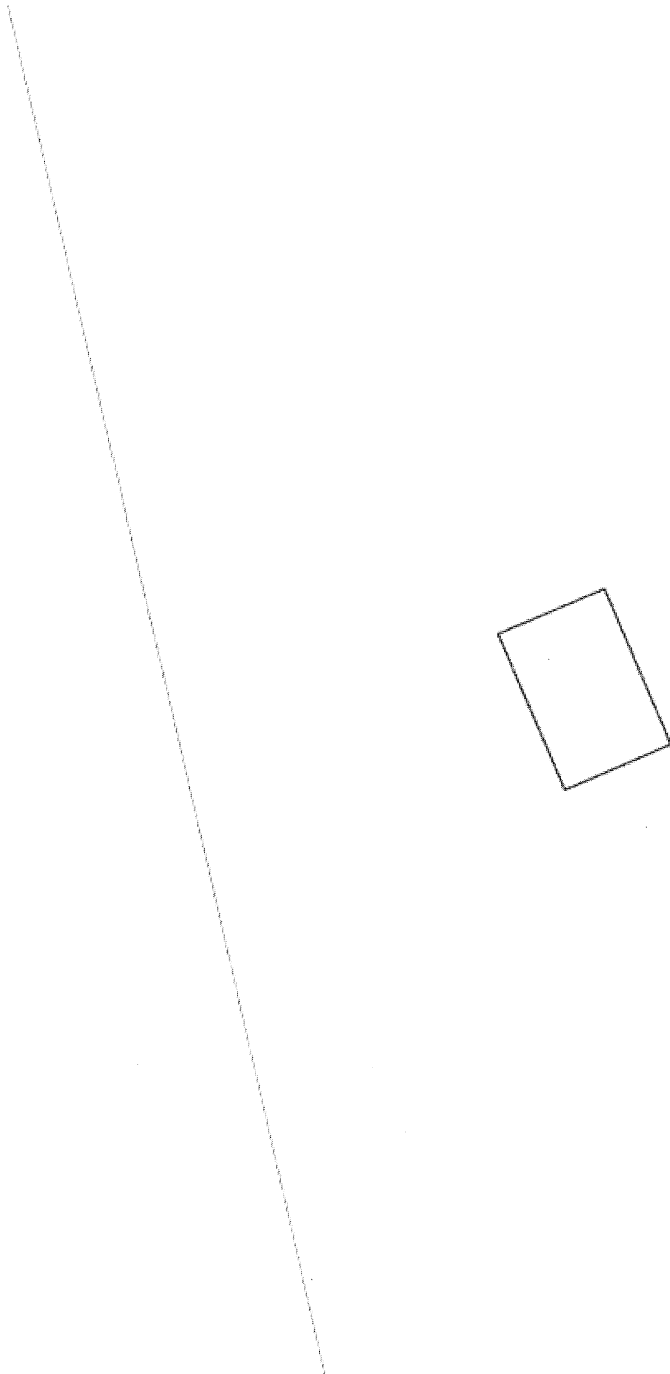
1505 Corlies Ave, Neptune Township, NJ 07753-4903 Block 1105 Lot 5
NFIP Map Panel/Effective Date: 34025C0334G (06/15/2022)





Flood Determination

DFIRM



1505 Corlies Ave, Neptune Township, NJ 07753-4903 Block 1105 Lot 5
NFIP Map Panel/Effective Date: 34025C0334G (06/15/2022)

Property Boundary	clear layer	Zone X	Zone X 0.2%	Zone AE	Zone A	Zone AH	Zone AO	Zone VE	Zone D
-------------------	-------------	--------	-------------	---------	--------	---------	---------	---------	--------



Flood Determination

DFIRM



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.

Property Location			
1505 CORLIES AVE, Neptune 07753-4903 1335 (Neptune Township), Block: 1105, Lot: 5 (Old Block: 270, Old Lot: 16)			
Year			
2022			
Year			
2022			
Property Information		Assessment Data	
Class: Class: 2 - Residential		Total Value: \$388,200.00	
Additional Lots:		Land Value: \$120,800.00	
Bld Description: 1S-AL-R-1U		Improvement Value: \$267,400.00	
Land Description: 100X145		% Improvement: 68.88	
Acreage: 0.3329		Special Tax Codes: F01	
Square Footage: 1402		Deductions: Senior() Veteran() Widow() Surv. Spouse() Disabled()	
Zoning: , Usage:		Exemption: 0	
Year Constructed: 1953		Exemption statute:	
Use Code: 0		2020 Rate: 2.019; 2020 Ratio: 96.19%; 2020 Taxes: \$3,886.57	
# Dwellings: 1		2021 Rate: 2.016; 2021 Ratio: 95.53%; 2021 Taxes: \$3,997.72	
Census Tract: 8077		2022 Rate: 1.828; 2022 Ratio: 94.45%; 2022 Taxes: \$7,096.29	
Current Owner			Sale Data
KIENWOLF PACK, LLC			Date: 02/07/2022
710 BEACH AVENUE			Price: \$455,000.00
Bradley Beach, NJ 07720-0902			Ratio: 0.85%
Previous Owner:			Deed Book: 95790
			Deed Page: 37970
Latest Sales Detail			
Recorded: 02/17/2022	Sales Price: \$455,000.00	Recorded: 04/09/2019	Sales Price: \$155,000.00
Sales Date: 02/07/2022	Sales Ratio: 58.77%	Sales Date: 03/29/2019	Sales Ratio: 86.32%
Deed Book: 95790	Use Code:	Deed Book: 93420	Use Code:
Deed Page: 37970	Not Usable:	Deed Page: 95040	Not Usable:
Buyer		Buyer	
KIENWOLF PACK, LLC		GUZMAN, HILMAR PEREZ	
710 BEACH AVENUE		30 STEINER AVENUE	
Bradley Beach, NJ 07720-0902		Neptune City, NJ 07753-6716	
Seller		Seller	
GUZMAN, HILMAR PEREZ		PARK PLACE INN, INC	
3821 HERBERTSVILLE ROAD		1505 CORLIES AVENUE	
Brick, NJ 08724-0902		Neptune, NJ 07753-4903	

