

«f80»

«f81»

«f82», «f83»

## NOTICE TO BORROWER OF SPECIAL FLOOD HAZARD AND FEDERAL DISASTER ASSISTANCE

Subject Property: «f18»  
«f19»

APN Number: «f59»

### Notice to Borrower of Special Flood Hazard

You are hereby notified that the improved real estate or mobile home is or will be located in an area designated by the Director of Federal Emergency Management Agency as a special flood hazard area. This area is delineated on 's Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable, on the Flood Hazard Boundary Rate Map (FHBM). This area has a 1% chance of being flooded within any given year. The risk of exceeding the 1% chance increases with the 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 25% chance of being flooded.

### Notice to Borrower About Federal Flood Disaster Assistance (Lender Check One)

#### — Notice in Participating Communities

The improved real estate or mobile home securing your loan is or will be located in a community which is now participating in the National Flood Insurance Program. In the event your property is damaged by flooding in a Federally declared disaster, Federal disaster relief may be available. However, such relief assistance would be unavailable if your community is not participating in the National Flood Insurance Program at the time such assistance would be approved (assuming your community has been identified as flood-prone for at least one year). This assistance, usually in the form of a loan with a favorable rate, may be available for damages incurred in excess of your flood insurance.

#### — Notice in Non-Participating Communities

The improved real estate or mobile home securing your loan is or will be located in a community which is not participating in the National Flood Insurance Program. This means you are not eligible for Federal flood insurance. In the event your property is damaged by flooding in a Federally declared disaster, Federal disaster relief will be unavailable (assuming your community has been identified as flood-prone for at least one year). Federal flood disaster relief will be available only if your community is participating in the National Flood Insurance Program at the time such assistance would be approved.

### I/We hereby acknowledge receipt of the Notice:

«f5» «f6» «f7» - Borrower

Date

«f10» «f11» «f12» - Borrower

Date