

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 December 31, 2011

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Doug Chapin 329 E 2nd St Frederick MD 21701 Requested By: FCH Control No. 5255-42810-79966		2. COLLATERAL (Building/Mobile Home/Personal Property) (Legal Description may be attached) Property: 16018 Kelbaugh Rd Thurmont, MD 21788- Borrower(s): Mark Imirie Loan Number	PROPERTY ADDRESS Loan Monitor Data: Not Applicable Servicer I.D. No:
3. LENDER I.D. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. Count(ies)	3. State	4. NFIP Community Number
Unincorporated Areas	Frederick	MD	240027

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP
24021C0065 D	9/19/2007	<input type="checkbox"/> YES	X	<input type="checkbox"/>

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

1. Federal Flood insurance is available (community participates in 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.

E. COMMENTS (Optional)

Subject Property does not lie in an area having Special Flood Hazards.
 Property lies in Zone X, a designation now given for all areas outside of the 100-year occurrence.



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) FLOOD CLEARING HOUSE P.O. Box 745159 • Arvada, CO 80006-5159 Phone: 1-800-423-5663 • Fax: 1-303-424-3396	DATE OF DETERMINATION 4/28/2010 Certification #: 79966 <input type="checkbox"/> LIFE OF LOAN COVERAGE (see loan monitor data above)
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**SUBJECT PROPERTY
16018 KELBAUGH RD
THURMONT, MD 21788
FREDERICK COUNTY, MD**