

NOTICE TO BORROWER ABOUT FEDERAL FLOOD RISK INFORMATION:

Geo Number: 33642142 CD: 5

HAMBRICK, STEPHANIE
10543 KENSIL ST
INDIANAPOLIS, IN 46236

We are giving you this notice to inform you that:

The building or manufactured (mobile) home securing the loan for which you have applied is located in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as a low flood risk area using the current in-force FEMA Map for the following community: LAURENCE, IN, on map 18097C Q180E.

This area has at least a low chance of being flooded in any given year. Federal law does not require you to purchase flood insurance at this time. Flood insurance would be prudent if your property is in a low lying area, near a waterway, or has a history of flooding. Current in-force FEMA Maps are intended for federal flood insurance purposes only, do not show all areas subject to flooding, are difficult to interpret, and sometimes have errors.

The community in which the building securing the loan is located participates in the Regular Phase of the National Flood Insurance Program (NFIP). Federal law does not require you to purchase flood insurance. However, you may want to purchase flood insurance if you feel your property is at risk.

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 Write Your Own (WYO) Program. Flood insurance also may be available from private insurers that do not participate in the NFIP.

Federal disaster relief assistance, usually in the form of a low-interest loan, may be available (when there is a Presidential Declaration) for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

If during the life of your loan, there is a change in FEMA Community Status and/or the FEMA Flood Map, you may be required to have a new flood hazard determination performed. Also, you may be required to obtain flood insurance or an additional amount of flood insurance or the lender can purchase flood insurance coverage at your expense.

Homeowners insurance does not cover loss from flooding - only a separate Flood Insurance policy provides coverage for flood damage. Contents coverage to protect your personal property must be purchased as a separate policy.

I/We acknowledge receipt of the above notice within a reasonable time prior to the completion of this transaction.


Borrower: X Stephanie Hambrick 12/24/01
Signature Date

Borrower: _____
Signature Date

Lender: _____
Signature (Optional) Date

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.

PREPARER'S INFORMATION

 Geotrac
3900 Laylin Road
Norwalk, OH 44857
1-800-GEOTRAC

DATE OF DETERMINATION

11/01/2001

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