

SECTION I-LOAN INFORMATION

1.LENDER NAME AND ADDRESS AA3254 TEST FINISH DETERMINATION - DPSI  6033 W CENTURY BLVD SUITE 1075 LOS ANGELES, CA 90045		2.COLLATERAL(Building/Mobile Home/Personal property ) PROPERTY ADDRESS (Legal Description may be attached )  CONSUMER, JOHN Q 9105 HASTY AVE DOWNEY, CA 90240-2472	
3. LENDER ID. NO 420	4. LOAN IDENTIFIER 12345	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A.NATIONAL FLOOD INSURANCE PROGRAM (NFIP)COMMUNITY JURISDICTION

1. NFIP Community Name  DOWNEY, CITY OF-LOS ANGEL	2. County(ies)  LOS ANGELES COUNTY	3. State  CA	4. NFIP Community Number  060645
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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 in A.)  060645-0005A	2. NFIP Map panel Effective/ Revised date  07/06/1998	3. LOMA/LOMR  Yes _____ Date _____	4. Flood Zone  X	5. No NFIP Map  <input type="checkbox"/>
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C.FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1.  Federal Flood insurance is available (community participates in NFIP).  Regular Program  Emergency Program

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)

Certificate : 4376442-0	Service Type : Life Of Loan	Flood Certificate Price : .00
Client Input Address : 9105 HASTY AVE, DOWNEY, CA 90240		Source : Internet
HMDA Information: MA: 4480 State: 06 County: 037 Census Tract: 5505.00		Tract #:250'

**This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used for or relied upon by any other entity or individual for any purpose, including, but not limited to deciding whether to purchase a property or determining the value of a property.**

Requested By : SUSIE BROWN

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  DPSI (Determination Processing Services, Inc.) 6033 W. Century Blvd, Suite 1075 Los Angeles, CA 90045 (310) 342 - 3600	DATE OF DETERMINATION  02/09/2003
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**NOTICE TO BORROWER  
NOT IN  
SPECIAL FLOOD HAZARD AREA**

Borrower: CONSUMER, JOHN Q

Client Code: AA3254  
Loan #: 12345  
Certificate #: 4376442-0  
Date: 02/09/2003

Property Location: 9105 HASTY AVE  
DOWNEY, CA 90240-2472

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 a 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 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

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

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

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

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

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

**LIFE OF LOAN FLOOD ZONE DETERMINATION  
NOTIFICATION TO DPSI OF TRANSFER OF MORTGAGE HOLDER**

From : AA3254  
TEST FINISH DETERMINATION - DPSI  
6033 W CENTURY BLVD  
SUITE 1075  
LOS ANGELES, CA 90045

Borrower : CONSUMER, JOHN Q  
Property : 9105 HASTY AVE  
DOWNEY, CA 90240-2472

Certificate # : 4376442-0  
Loan # : 12345

The Life of Loan flood determination service requires lender notification from DPSI upon changes in flood hazard status. Please complete the following when the mortgage holder changes or upon retirement of the loan. Please mail to:

To : DPSI (Determination Processing Services, Inc.)  
6033 W. Century Blvd, Suite 1075  
Los Angeles, CA 90045

Thank you for your cooperation.

Mortgage Holder Change       Loan Retirement       Loan Not Processed(Cancelled)

Transfer To:

New Mortgage Holder: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

New Loan Number: \_\_\_\_\_

Requested By: \_\_\_\_\_

**Signed:** \_\_\_\_\_

Date: \_\_\_\_\_

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**For DPSI Use Only**

New Vendor #: \_\_\_\_\_