

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 09-30-2023

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS 1762002A-I62063 COMERICA BANK 92272-43 36455 CORPORATE DR MC7578 FARMINGTON HILLS MI 48331 REQUESTER: CZUBAJ, NATALIE PHONE#: (734) 632-2037	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) LONE TREE BAYOU, LLC 323 TREMONT ST GALVESTON TX 77550
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3. LENDER/SERVICER ID # 983	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
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SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name GALVESTON, CITY OF	2. County(ies) GALVESTON	3. State TX	4. NFIP Community Number 485469
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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 "A") 48167C0441G	2. NFIP Map Panel Effective / Revised Date 08/15/2019	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 AE	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 Determination based on address provided by lender.

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 flood determination is provided solely for the use and benefit of the entity name in Section 1, Box 1 in order to comply with the 1994 Flood Insurance Reform Act and may not be used 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.

CERTIFY TO:	TYPE OF COVERAGE: LIFE OF LOAN	RUSH: NO
HMDA INFO: ST: CO: MSA: CT:		

F. PREPARER'S INFORMATION

 AMERICAN FLOOD RESEARCH, Inc. 1820 Preston Park Blvd. Suite 1100 Plano, Texas 75093 1-800-995-8667 (TEL) 1-800-995-8669 (FAX)	DATE OF REQUEST: 09/15/2023 DATE OF DETERMINATION: 09/15/2023 CERTIFICATE CONTROL NUMBER: 1762002A-I62063
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PRINT DATE: 2/27/2024

1762002A-I62063
COMERICA BANK
36455 CORPORATE DR MC7578
FARMINGTON HILLS MI 48331

Lender's Name and Address

LONE TREE BAYOU, LLC
323 TREMONT ST
GALVESTON TX 77550

Borrower's Name and Address

Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance

Zone AE

We are giving you this notice to inform you that 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: **Zone AE**

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map (FIRM) or the Flood Hazard Boundary Map (FHBM) for the following community:

485469 - GALVESTON, CITY OF

This area has 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 special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life 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 for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan(s); 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.

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.

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: _____

Dated: _____

Borrower: _____

Dated: _____

1762002A-162063
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36455 CORPORATE DR MC7578
FARMINGTON HILLS MI 48331

Lender's Name and Address

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Owner: _____ Dated: _____

Owner: _____ Dated: _____



IMPORTANT...PLEASE READ

OPTIONS FOR PROPERTY OWNERS LOCATED IN A HIGH-RISK FLOOD ZONE.

NOT ALL INSURANCE AGENTS ARE FAMILIAR WITH THESE OPTIONS.

REMOVAL FROM FLOOD ZONE

- FEMA has created an efficient process for removing structures that are naturally or properly elevated.
- AFR can determine your property's eligibility and process the necessary documentation, if the property qualifies.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

- The government created the NFIP to provide flood insurance to consumers.
- Discounted rates for properties newly mapped into a high-risk flood zone.
- Elevation certificates are required to rate properties built after the community's first Flood Insurance Rate Map (FIRM) released.
- There are several different types of policies, so it is important to speak with a flood specialist to make sure you are getting the correct rate.

PRIVATE FLOOD INSURANCE

- Private flood insurance is an alternative to the NFIP that is not offered by most agents.
- An Elevation Certificate is not required.
- These policies can provide additional coverages.
- Written through 'A' rated carriers.

AFR INSURANCE SERVICES

- AFR's agents only write flood insurance and are versed in the regulations affecting flood insurance rates.
- We can evaluate your unique situation to make sure you are getting the best rate and coverage.
- AFR has access to the NFIP and private insurance carriers with 'A' ratings.
- We will work with your lender making sure you have the proper coverages to close your loan.
- We can assist with contacting surveyors when an Elevation Certificate is required.

To speak with one of our agents call:

1-800-995-8667 ext. 390

Or go to the link below to fill out our quote form.

www.FloodRates.com

1820 Preston Park Boulevard Suite 1100
Plano, Texas 75093

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