

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 May 30, 2015

SECTION I – LOAN INFORMATION

1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER* (See Instructions section for more information)		
Customer Number: 1000164526 Address: HIAWATHA NATIONAL BANK 220 E OAK STREET PO BOX 338 GLENWOOD CITY, WI 54013 Phone: 715-294-4000 Fax: (715)265-7948 Loan Officer/Processor: VALERIE MEMMER Delivery Method: FDR-COM - WEB		Borrower: CLAASSEN, BRIAN Determination Address: 21419 324TH PL ISLE, MN 56342-4748 AITKIN COUNTY APN/Tax ID: _____ Lot: _____ Block: _____ S/D: _____ Phase: _____ Section: _____ Township: _____ Range: _____ Requested Address: 21419 324TH PLACE ISLE, MN 56342-4748 MILLE LACS <small>*Parcel Number optional per FEMA Bulletin W-14022</small>		
3. LENDER ID NO. 13058	4. LOAN IDENTIFIER 150802198	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name AITKIN COUNTY *	2. County(ies) Unincorporated Areas	3. State MN	4. NFIP Community Number 270628

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") 2706280425B	2. NFIP Map Panel Effective/ Revised Date March 15, 1982	3. LOMA/LOMR Number Date _____ Number _____	4. Flood Zone A	5. No NFIP Map

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. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (Optional)	HMDA Information
Parcel 16-1-06330 LIFE OF LOAN DETERMINATION	State: 27 County: 001 MSA/MD: CT: 7905.01

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 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.

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	ORDER NUMBER:
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Info-Pro Lender Services 1325 S Main St. Fond Du Lac, WI 54935 Phone: 8883930393 Fax: 1.920.924.9219	2129167050
	DATE OF DETERMINATION
	August 24, 2015

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

NOTICE IS GIVEN BY: HIAWATHA NATIONAL BANK
TO: CLAASSEN, BRIAN

Loan Number: 150802198
Order Number: 2129167050
Determination Date: 08/24/2015

Notice of Property IN Special Flood Hazard Area (SFHA)

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

AITKIN COUNTY * - 2706280425B

This area has at least 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 Director 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.

For residential properties in Massachusetts that require flood insurance, please note that the flood insurance we are requiring you to purchase will only protect your creditor's or lender's interest in your property. Massachusetts law prohibits a creditor or lender from requiring you to purchase flood insurance in excess of the amount of your principal mortgage and, in the case of a home equity line of credit, home equity loan or second and subsequent mortgage, the full value of the credit line, outstanding principal on the equity loan or second or subsequent mortgage on that property at the beginning of the year for which the policy will be in effect. The insurance may not be sufficient to pay for many needed repairs after a flood and may not compensate you for your losses in the property due to the flood. If you wish to protect your home or investment, you may want to purchase more flood insurance than the amount we are requiring you to buy.

Notice of Property in a Participating Community

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.


- 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 ask an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.
- At a minimum, flood insurance purchased must cover the *lesser of*:
 - (1) the outstanding principal balance of the loan; 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 overall value of the property securing the loan minus the value of the land on which the property is located.
- 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.

Notice of Property in a Non-Participating Community

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for federal disaster relief assistance in the event of a federally declared flood disaster.


Notice of Property NOT IN Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is not currently located in an area designated by the Administrator of FEMA as an SFHA. NFIP Flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in an SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.



9/28/19

Borrower's Signature / Date



9/28/19

Co-Borrower's Signature / Date

HIAWATHA NATIONAL BANK

Lending Institution






Lending Institution Authorized Signature / Date

Property Address: 21419 324TH PL ISLE MN, 56342-4748		Account #: 1000164526 Order #: 2129167050 Date: 08/24/15
Flood Zone: A	Is Federal Flood Insurance required for this property ? Yes	Is Federal Flood Insurance available for this property ? Yes
Description:	Info-Pro Lender Services provides this aerial CertMap image to valued customers. To obtain a free flood insurance quote, contact your insurance agent or call the toll-free number below.	
Additional Resources:	To obtain a quote for Flood Insurance simply call: The National Flood Insurance Program (NFIP) Toll-Free at (888) 379-9531, or by email at FloodSmart@dhs.gov or visit their website at www.floodsmart.gov.	



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Legend:

- 
 Zone A,V
- 
 Zone B,X,BX
 Shaded
- 
 Zone C,X,CX
 Unshaded
- 
 Zone D
- 
 Zone None



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