# WESTERN TECHNOLOGIES GROUP
# Flood Zone Determination Report

A WTG Certified Flood Zone Determination Report provides:

- ✔ The parcel boundary
- ✔ Aerial imagery showing the structure location
- ✔ FEMA Current Effective Flood Insurance Rate Map (FIRM)
- ✔ FEMA Preliminary Flood Insurance Rate Map (where available)
- ✔ Current Letter of Map Change (LOMC)

Flood Zone Determination Reports identify if any insurable structures are in contact with a high-risk flood zone, also known as a Special Flood Hazard Area (SFHA or 100-Year Flood Zone). If such contact exists, flood insurance is required when obtaining a federally backed loan.

Having a SFHA on your lot only DOES NOT mean that flood insurance is required; The insurable structure(s) must be contacted by the SFHA.

WTG's Flood Zone Determination Reports are based on the current Effective FIRM and are valid until any changes are made to the FIRM or the structure.

Where available, WTG will also provide a Preliminary FIRM. This is an advisory map only; It does not affect flood insurance but can provide a good indication of potential changes in future flood status.

WTG prides itself on ensuring our clients understand the report we produce. The experts in our Flood Resource Center are available to answer any questions you might have regarding your report and can provide guidance on any potential next steps available to you.

WTG is a full-service provider. Where there is a potential to remove the structure from the SFHA via an elevation certificate (EC) and Letter of Map Change (LOMC), we can help.

**Contact Us at 855-653-5663 or info@wtgroupllc.com**



*WTG is a flood determination company. We do not provide flood insurance. Provide your WTG Flood Zone Determination Report to your insurance agent to understand your options.*

DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

# STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 10/31/18

## SECTION I - LOAN INFORMATION

| 1. LENDER/SERVICER NAME AND ADDRESS | 2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) |
|---|---|
| | 10 Main Dr (***Name and Address Details Changed for Privacy***)<br>Medford (Middletown Township), NJ 07718-1737<br>Owner: Sam & Joy Vincenti<br>Block: 305 Lot: 102.17<br>+Census Tract Data: St 34 Co 035 MSA 35614 Tr 8007+ |

| 3. LENDER/SERVICER ID # | 4. LOAN IDENTIFIER | 5. AMOUNT OF FLOOD INSURANCE REQUIRED |
|---|---|---|
| | | |

## SECTION II

### A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

| 1. NFIP Community Name | 2. County(ies) | 3. State | 4. NFIP Community Number |
|---|---|---|---|
| Middletown Township | Monmouth | NJ | 340313 |

### 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") | 2. NFIP Map Panel Effective / Revised Date | 3. Is there a Letter of Map Change (LOMC)? |
|---|---|---|
| 34025C0062F | 09/25/2009 | ◉ NO ○ YES (If yes, and LOMC date/no. is available, enter date and case no. below). |
| 4. Flood Zone: X* | 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

**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 DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973.

* Special flood hazard area AE appears on the property, however no structures are affected at this time.

WTG# 9193611-9380481-ASY

### F. PREPARER'S INFORMATION

| NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) | DATE OF DETERMINATION |
|---|---|
| Western Technologies Group, LLC<br>PO Box 636<br>Somerville, NJ 08876<br>855-653-5663 | 03/23/2018 |

**NOTICE IS GIVEN TO:**

Borrower:

Co-borrower:

Loan Number:

Order Number: 9193611

Determination Date: 03/23/2018

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The Flood Disaster Protection Act of 1973, as amended, requires that federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located, or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

## NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

☐ 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 FEMA as a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Middletown Township
The 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 SFHA 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 SFHA. If you would like to make such a request, please contact us for further information.

☒ Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a 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 a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

## NOTICE TO BORROWER ABOUT FEDERAL DISASTER ASSISTANCE

☒ Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term 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 at your expense.

- 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 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.

☐ Notice in Non-particpating Communities

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 nonparticipating community has been identified for at least one year as containing a SFHA, properties located in the community will not be eligible for the federal disaster relief assistance in the event of a federally-declared flood disaster.

**NOTICE IS GIVEN TO:**

Loan Number:

Borrower:

Order Number: 9193611

Co-borrower:

Determination Date: 03/23/2018

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## NOTICE TO BORROWER ABOUT 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.

## NOTICE TO BORROWER ABOUT ESCROW REQUIREMENT FOR RESIDENTIAL LOANS

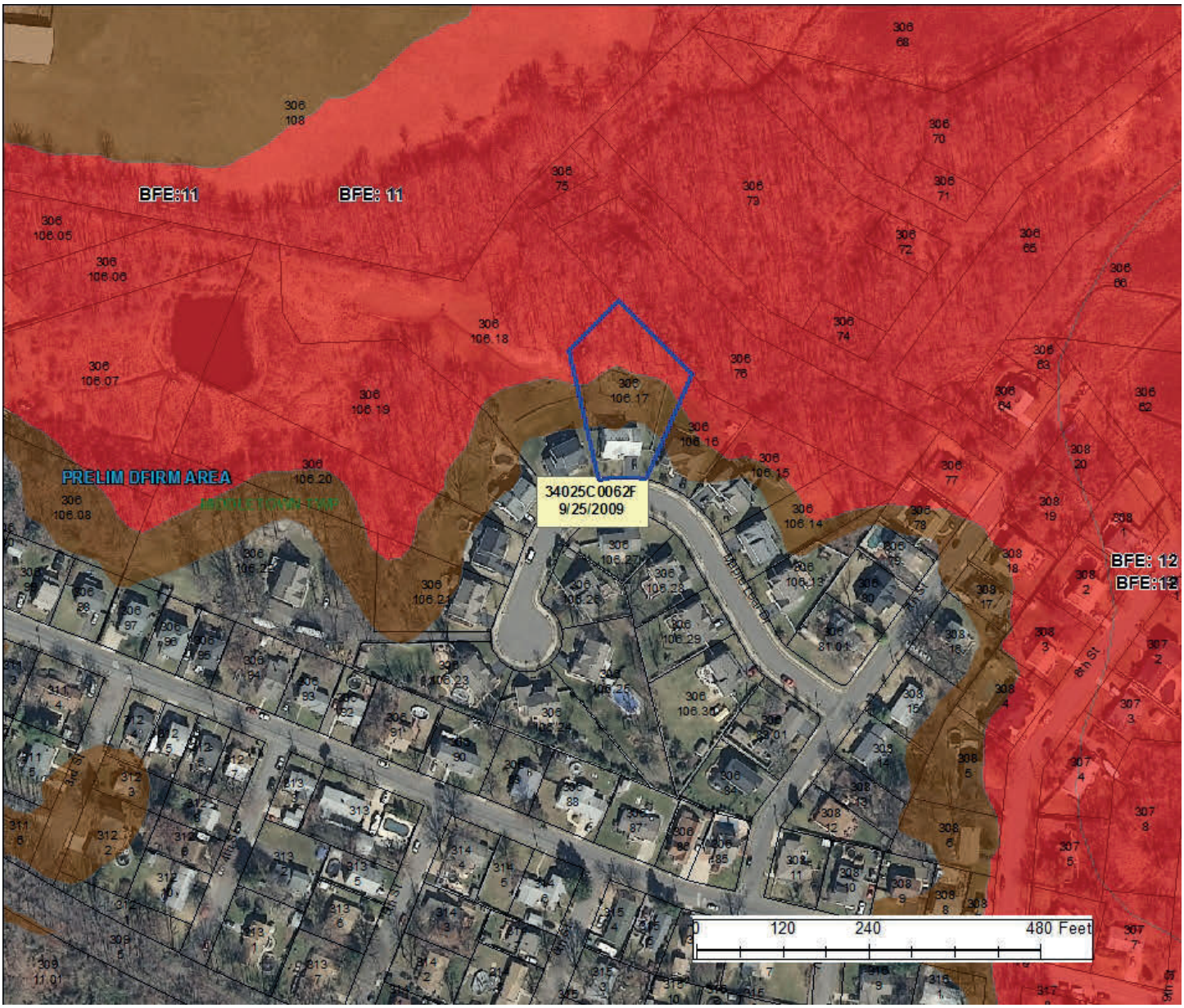
Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, 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's Signature/Date

Co-Borrower's Signature/Date

# Flood Determination
## DFIRM

Powered by WTG




10 Main Dr Medford (Middletown Township), NJ 07718-1737 Block: 305 Lot: 102.17 ***Changed for Privacy***
NFIP Map Panel/Effective Date: 34025C0062F (09/25/2009)

Property Boundary

clear layer — Zone X — Zone X 0.2% — Zone AE — Zone A — Zone AH — Zone AO — Zone VE — Zone D

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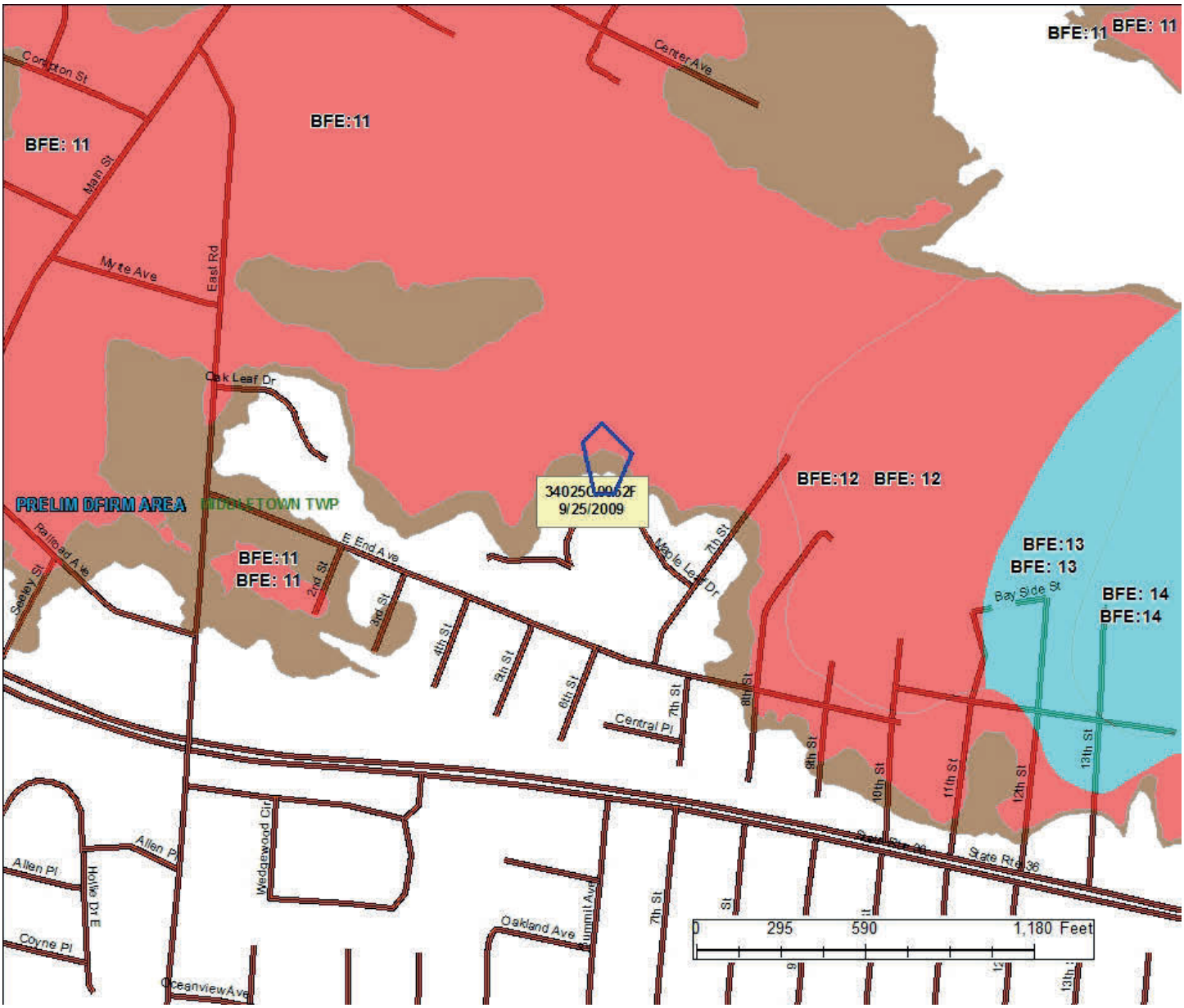
# Flood Determination
## DFIRM

Powered by WTG

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|---|---|---|---|---|---|---|---|---|

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# Preliminary FEMA Data

## -Advisory Base Flood Elevation Maps
## -FEMA Working Maps
## -Preliminary FIRMs

Powered by WTG

**Advisory Base Flood Elevation Maps (ABFE)/FEMA Working Maps (FWM)/Preliminary FIRMs (PFIRM):**

This page is included for informational purposes only. It has no effect on whether a property currently requires flood insurance or what the insurance rate would be. The map below depicts the most recent preliminary data released by FEMA.

-ABFE - advisory maps containing only coastal studies released for areas where recent storm events caused significant property loss.
-FWM - second revision of advisory maps released after a more detailed coastal study.
-PFIRM - Coastal and Inland study maps that are subject to final review (and possible revision) before they are made effective FIRMs.

The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFE/FWM/PFIRM will aid local officials, builders, architects, insurance professionals, and property owners in making informed decisions about rebuilding.

** Property owners should check with their local building officials to fully understand requirements for using ABFE/FWM/PFIRM for rebuilding efforts.

10 Main Dr Medford (Middletown Township), NJ 07718-1737 Block: 305 Lot: 102.17 ***Changed for Privacy***

Property Boundary

clear layer — Zone X | Zone X0.2% | Zone A/AE | Zone AO | Zone V/VE

n n = ABFE or FWM base flood elevation in feet above sea level. Only applies to AE and VE zones. AO zones have base elevations of 3' or less. X and X0.2% zones are low risk zones with no elevations.

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# Flood Determination
## DFIRM

Powered by WTG

### FEMA SFHAs (Special Flood Hazard Area designated zones)

**Zone A - No Base Flood Elevations determined.**

**Zone AE - Base Flood Elevations determined.**

**Zone AH - Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.**

**Zone AO - Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.**

**Zone VE - Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.**

### Other Zones not designated SFHA (Special Flood Hazard Area)

**D - Areas in which flood hazards are undetermined, but possible.**

**X - Areas determined to be outside the 0.2% annual chance floodplain.**

**X (0.2 percent annual chance) - Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.**

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Western Technologies Group LLC
360 E Main St. Somerville, NJ 08876 • 855-653-5663 • www.wtgroupllc.com

| Property Location |
|---|
| 10 MAIN DR, Medford 07718-1737<br>1332 (Middletown Township), Block: 305, Lot: 102.17 |

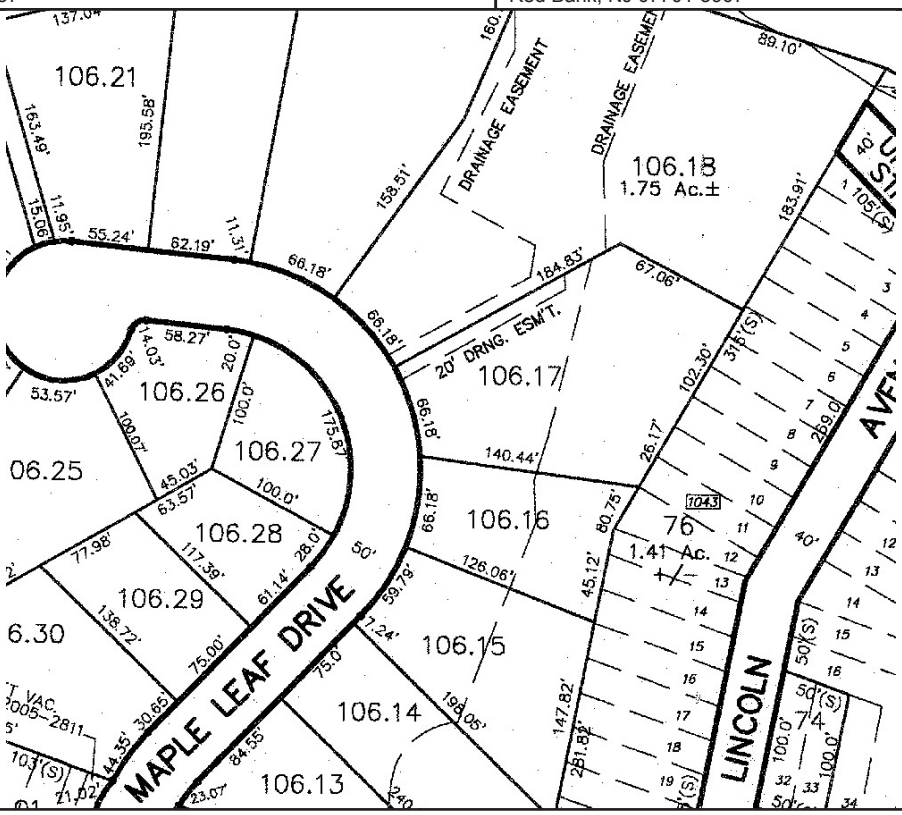
| Property Information | Assessment Data |
|---|---|
| Class: Class: 2 - Residential | Total Value: $519,200.00 |
| Additional Lots: | Land Value: $215,500.00 |
| Bld Description: | Improvement Value: $303,700.00 |
| Land Description: 97X195 IRR | % Improvement: 58.49 |
| Acreage: N/A | Special Tax Codes: G01 |
| Square Footage: 2305 | Deductions: Senior() Veteran() Widow() Surv. Spouse() Disabled() |
| Zoning: , Usage: | Exemption: 0 |
| Year Constructed: 2004 | Exemption statute: |
| Use Code: 0 | 2015 Rate: 2.207; 2015 Ratio: 100.0%; 2015 Taxes: $11,026.17 |
| # Dwellings: 1 | 2016 Rate: 2.131; 2016 Ratio: 100.0%; 2016 Taxes: $10,927.76 |
| Census Tract: 8005 | 2017 Rate: 2.124; 2017 Ratio: 97.62%; 2017 Taxes: $11,027.80 |

| Current Owner | Sale Data |
|---|---|
| VICENTI SAM & JOY ***Changed for Privacy*** | Date: 06/20/2013 |
| 10 MAIN DR ***Changed for Privacy*** | Price: $XXX,000.00 |
| Medford, NJ 07718-1737 | Ratio: 1.16% |
| Previous Owner: | Deed Book: 09022 |
| | Deed Page: 08341 |

| Latest Sales Detail | | | |
|---|---|---|---|
| Recorded: 07/02/2013 | Sales Price: $XXX,000.00 | Recorded: 02/04/2004 | Sales Price: $XXX,000.00 |
| Sales Date: 06/20/2013 | Sales Ratio: 101.61% | Sales Date: 11/24/2003 | Sales Ratio: 13.43% |
| Deed Book: 90220 | Use Code: | Deed Book: 83250 | Use Code: |
| Deed Page: 83410 | Not Usable: | Deed Page: 68400 | Not Usable: 7 |

| Buyer | Buyer |
|---|---|
| VICENTI, SAM & JOY ***Changed for Privacy***<br>10 MAIN DR<br>Medford, NJ 07718-1737 | RICARDO, DAN & MARGARET ***Changed for Privacy***<br>10 MAIN DRIVE<br>MIDDLETOWN, NJ |

| Seller | Seller |
|---|---|
| RICARDO, DAN & MARGARET<br>10 MAIN DR<br>Medford, NJ 07718-1737 | FERRARO BUILDERS, LLC<br>XXX HIGHWAY 36<br>Red Bank, NJ 07701-5907 |



# How to Challenge Your Flood Status

## STEP 1 | Review Your WTG Report

It all starts with an official Flood Zone Determination Report from Western Technologies Group.

Our reports clearly identify the location of a habitable structure in relation to a Special Flood Hazard Area (SFHA), and include detailed, pinpoint accurate maps for visual verification.

## STEP 2 | Contact Our Experts

Speak to a Certified Floodplain Manager (CFM) in our Flood Resource Center. Our CFMs can explain the report and advise on next steps. **For example:**

If a property is NOT actually located in an SFHA, and has been misidentified, our expert team can provide guidance and knowledge to help get an incorrect determination overturned.

If a property IS located in an SFHA, our team can provide guidance on obtaining an Elevation Certificate (EC) and/or a Letter of Map Amendment (LOMA) that can potentially alleviate or decrease flood insurance costs.

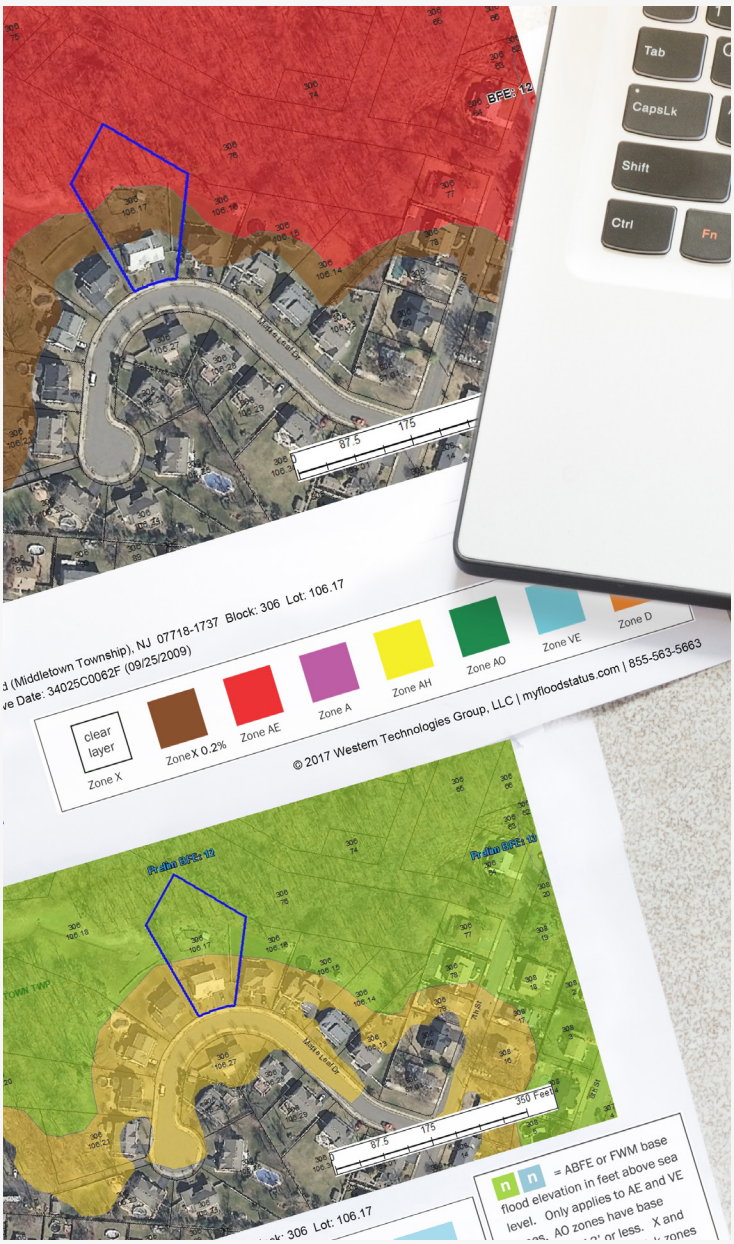
## STEP 3 | Order Additional Flood Evaluation

WTG can help you pursue next steps. First, secure an EC from a licensed surveyor. Then, send the EC to our Flood Resource Center where we can determine the likelihood of removal from the SFHA. If removal appears likely, we can initiate your LOMA or eLOMA on your behalf.

LOMA's and eLOMA's are processed outside of our system, carrying their own charges and timelines:

- LOMA application (6-8 weeks to process) $150
- eLOMA application (1-10 business days) $400

Our team is happy to address any additional questions.

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