

Flood Determination

The flood status of a property (and therefore the requirement for flood insurance) is based on whether a FEMA-designated Special Flood Hazard Area (100 year flood zone) touches a structure on a property - not whether the high risk zone simply encroaches on the property.

NJ Property Fax provides accurate, high-quality insured Flood Determinations. Reports include a comprehensive analysis of structures, FEMA Effective Flood maps (D-FIRMS), and aerial photography.

In some counties within the State, Advisory Base Flood Elevations (ABFE's) and/or Working Maps have been released after Superstorm Sandy. These maps are advisory and do not affect the need for (or the premium rates of) flood insurance. These advisory maps are used to guide new construction and re-construction of damaged properties. Sometime in 2014 these maps will likely be adopted into law and become the new effective Flood Insurance Rate Maps or FIRMs.

NJ Property Fax uses the current FIRMS in their Flood Determination, not the ABFE's. In areas where ABFE's (or Working Maps) exist, that information is also provided so property owners can plan for possible changes in the flood status of their property.



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 Wells Fargo Home Mortgage, , Cranford NJ 07016		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) 1947 Ship Ct Toms River, NJ 08753-3119 Owner: Douglas G. & Maria Mutschler Block: 1462.21 Lot: 6 Ref/File# 626-29829 +Census Tract Data: St 34 Co 029 MSA 20764 Tr 7226+		
3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name Toms River Township	2. County(ies) Ocean	3. State NJ	4. NFIP Community Number 345293	
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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") 34029C0307F	2. NFIP Map Panel Effective/ Revised Date 09/29/2006	3. LOMA/LOMR Number	4. Flood Zone AE	5. No NFIP Map
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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 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)

THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973. DETERMINATION BASED ON 2007 AERIAL PHOTOGRAPHY, ANY CHANGES TO STRUCTURE (S)AFTER 2007 ARE NOT REFLECTED IN THIS DETERMINATION.

APPROXIMATE BASE FLOOD ELEVATION IS 6FT

WTG# 2159862-2287162-ASY

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 (If other than Lender) Western Technologies Group, LLC PO Box 636 Somerville, NJ 08876 908-725-1143	DATE OF DETERMINATION 03/07/2013
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NOTICE IS GIVEN TO:

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 Directory 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 BORROW 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 an SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Toms River Township

This area has at least a one percent (1%) change 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 an 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.

- 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 also may be available from private insurers that do not participate in the NFIP.
- 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 in Nonparticipating 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 an SFHA, properties located in the community will not be eligible for federal disaster relief assistance in the event of a federally-declared flood disaster.

Borrower's Signature / Date

Co-Borrower's Signature / Date

Lending Institution

Lending Institution Authorized Signature / Date



PQ

Zone AE

TOMS RIVER TWP 34029C0307F

Zone AE

Zone X (0.2% Annual Chance Flood Hazard)

1462 19
Zone X

Zone AE

Zone AE

MONITOR DR

COMPASS CT

STARBOARD CT

WINDWARD CT

LOOKOUT DR

SKIFF CT

BFE:6

BFE:6
BFE:6
BFE:6

BFE:7

PQ

MEZEN RD

PINTA CT

SHIP CT

MERRIMAC DR

34029C0307F

TOMS RIVER TWP

ABFE

FERN ST

LAUREL DR

SHORE BLVD

MAY PINK DR

Zone X (0.2% Annual
Chance Flood Hazard)

TEABERRY CT

WARREN POINT RD

BRISCOE DR

Zone X

BFE:6

BFE:6

BFE:6

BFE:6

BFE:6 BFE:6

BFE:6 BFE:6

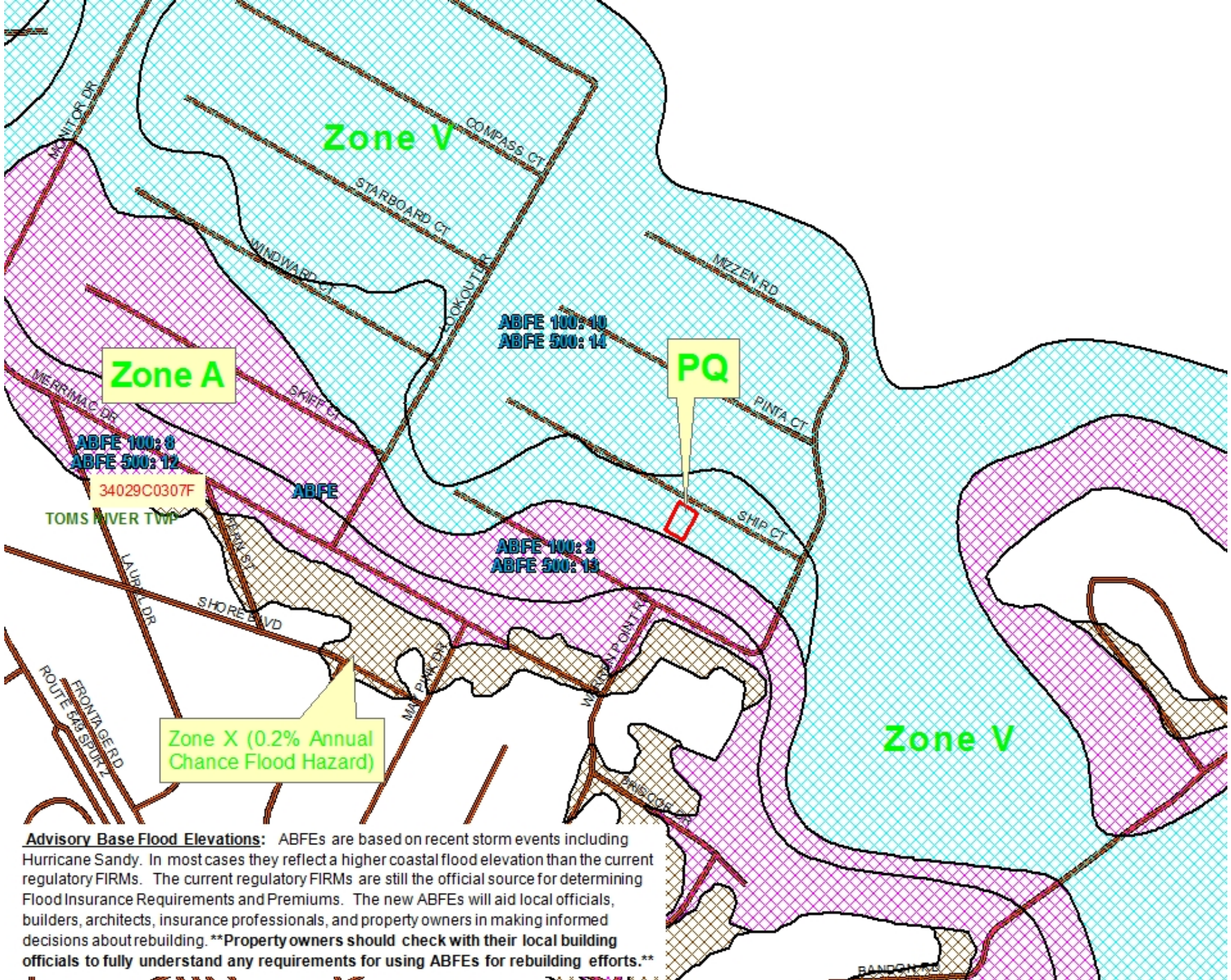
YELLOWBANK RD

BANDON RD

FRONTAGE RD

ROUTE 548 SPUR 2

KELLS CT



Advisory Base Flood Elevations: ABFEs are based on recent storm events including Hurricane Sandy. In most cases they reflect a higher coastal flood elevation than the current regulatory FIRMs. The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFEs 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 any requirements for using ABFEs for rebuilding efforts.****

Flood Zone Legend

The 1% annual flood (100 year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V, and VE. The Base Flood Elevation is the water-surface elevation of the 1% annual flood.

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 AR – Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.

Zone A99 – Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined.

Zone V – Coastal flood zone with velocity (wave action); no Base Flood Elevations determined.

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

OTHER (Zones which are NOT designated as Special Flood Hazard Areas)

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.

X – Areas determined to be outside the 0.2% annual chance floodplain

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

