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OVERVIEW

Franklin American Mortgage Company (FAMC) purchases loans that are in compliance with the requirement of the National Flood Insurance Act and subsequent amending laws and regulations.

The National Flood Insurance Act created the Federal Insurance Administration and made flood insurance available for the first time.

The Flood Disaster Protection Act made the purchase of flood insurance mandatory for the protection of property located in Special Flood Hazard Areas.

The National Flood Insurance Reform Act provided tools to facilitate compliance with the statutory requirements for flood insurance and made major changes to the National Flood Insurance Program (NFIP) and the Flood Disaster Protection Act.

The Flood Insurance Reform Act (a.k.a. Biggert – Waters Flood Insurance Reform Act of 2012) changed the way the National Flood Insurance Program (NFIP) is run. It required the NFIP to increase flood insurance rates to reflect true flood risk, making the program more financially stable. The Federal Emergency Management Agency (FEMA) was required to reassess flood hazards and amend their flood hazard maps to reflect recent flooding events.

The Home Owner Flood Insurance Affordability Act of 2014 amended the requirements mandated by the Flood Insurance Reform Act of 2012 to make flood insurance available to homeowners at more affordable rates. It mandated the escrow of flood insurance premiums for federally related mortgage loans when a loan provided for establishing an escrow for property taxes and or hazard insurance.

Lenders are prohibited from making, increasing, renewing, or extending a loan secured by improved real estate or a mobile home located, or to be located, in a special flood hazard area, in a participating community, unless the property securing the loan is adequately covered by flood insurance.

FLOOD INSURANCE REQUIREMENTS

FAMC will not purchase any loan secured by improved real estate located in an area that has been identified by FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program (NFIP), unless the property securing the loan is covered for its entire term by flood insurance.

Generally, the amount of the insurance required must be the lowest of 100% of the replacement cost of the insurable value of the improvements based on the hazard insurance policy, the maximum limit of coverage made available for the property under the National Flood Insurance Program (NFIP); or the unpaid principal balance of the mortgage.

Exceptions exist for:

- State owned properties covered under a FEMA approved self-insurance policy;
- Loans with an original principal loan balance of \$5,000 or less and an original term of 12 months or less; and
- (Effective October 1, 2015) additional structures that are a part of the residential property but are detached from the primary residential structure and do not, or cannot, reasonably serve as a residence.

Agencies or investors may from time to time require flood insurance in amounts or an additional structures and subject to certain conditions different than these minimum requirements. Please refer to the agency or investor lending guide for additional requirements.

Disclosure is provided to the borrower informing them that it is the right of any future mortgage servicer to adjust flood coverage within allowable limits. See the disclosures below for required verbiage.

Escrow of Flood Insurance Payments

Effective January 1, 2016 - A lender or servicer must establish an escrow account in accordance with RESPA regulations for the payment of flood insurance premiums for any loan made, increased, renewed, or extended (MIRE) that is secured by improved residential property and located, or to be located, in a special flood hazard area in a participating community, unless the loan is exempt.

Flood Hazard Determination Disclosure

Loans documented with flood certs from vendors other than Corelogic® or ServiceLink National Flood, or without life of loan coverage, will incur an additional funding fee of \$10.00.

DISCLOSURES

Notice to Borrower of Special Flood Hazard

The applicant must be notified in writing if the property is determined to be located in a flood hazard area. The notice must be provided within a reasonable period in advance of the closing. "Reasonable" notice will necessarily vary according to the circumstances of a particular transaction. At least one borrower must acknowledge in writing that the property is in a flood hazard area and that the borrower received the notice. A copy of the signed disclosure must be retained by the lender for the life of the loan. The applicant must provide proof of acceptable flood insurance no later than the date of closing.

Effective January 1, 2016, additional disclosures are required to be provided with the Notice to Borrower of Special Flood Hazard. A sample form containing the required disclosures has been created. Use of this amended form satisfies the requirements. Refer to Exhibit A.

Prior to January 1, 2016 - Notice to Borrower of Special Flood Hazard

The following language must be included on the Notice of Special Flood Hazard Disclosures:

“We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.”

Effective January 1, 2016, this statement is no longer necessary on the Notice to Borrower of Special Flood Hazard, as substantially all of the language is included in other disclosures to borrower.

SUSPENSION OF COMMUNITY ELIGIBILITY FOR PARTICIPATION IN THE NFIP

From time to time, FEMA may suspend a formerly participating community’s eligibility for participation in the NFIP due to the community’s failure to affect changes or improvements to its floodplain management system subsequent to a flood event. Any loan where the subject property is located within a Designated Special Flood Hazard Area without evidence of a valid flood insurance policy obtained and in force on or before the date of any such suspension, is not eligible for purchase so long as the community remains suspended or is declared a non-participating community.

TRANSFERRING EXISTING COVERAGE

A buyer will be allowed to assume the seller’s flood insurance policy and retain the same rates provided the loan is not a construction loan and the policy states it is transferrable. Correspondent lenders must obtain the following in order for the coverage to be acceptable:

- Prior written consent of the seller,
- A copy of the seller and agent signed General Change Endorsement evidencing Assignment of Coverage under the policy, and
- Determination that policy coverage continues to be in compliance with law, regulation and FAMC regarding flood insurance.

NOTE: For additional details regarding flood coverage requirements, please see Exhibit B “Flood Insurance General Change Endorsement”.

Triggers that may cause an increase of premium to full risk rates are: lapsed or new policies, premiums for properties that have experienced severe or repeated losses due to flooding events, and existing properties affected by remapping of flood maps (FIRM).

REFINANCE TRANSACTIONS

To be eligible for purchase, a flood policy must be in effect for 30 days or more after the FAMC purchase date.

EXHIBIT A

SAMPLE FORM OF NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE

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

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.

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 or the Flood Hazard Boundary Map for the following community: _____. 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; 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.

___ 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 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.

EXHIBIT B

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PAGE 1 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**

**National Flood Insurance Program
FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PAGE 1 (OF 2)**

POLICY #: _____

FOR ALL POLICY TYPES, IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

CHANGES	REASON FOR CHANGE (CHECK ALL THAT APPLY) <input type="checkbox"/> AMORTGAGE <input type="checkbox"/> CHANGE ADDRESS <input type="checkbox"/> INCREASE COVERAGE <input type="checkbox"/> BILLING <input type="checkbox"/> BUILDING INFORMATION <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> INSURER INFORMATION <input type="checkbox"/> OTHER (SPECIFY) _____	REASON FOR ASSIGNMENT: <input type="checkbox"/> NEW PURCHASE <input type="checkbox"/> DATE OF PURCHASE: _____ <input type="checkbox"/> OTHER (SPECIFY) _____	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) <input type="checkbox"/> SECOND MORTGAGEE
	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____	POLICY PERIOD POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION -- NO WAITING PERIOD -- <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SHA TO SHA TO SHA) -- 1 DAY <input type="checkbox"/> TRANSFER (NFP ONLY) -- NO WAITING PERIOD	INSURED INFORMATION NAME AND MAILING ADDRESS OF INSURED: PHONE NO.: _____ IS THE INSURED A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A HIGH-RISK ENTITY? <input type="checkbox"/> YES <input type="checkbox"/> NO
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY -- BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURER'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE R.O. BOX). BOUNDARY ADDRESS TYPE: <input type="checkbox"/> STREET <input type="checkbox"/> LEGAL DESCRIPTION <input type="checkbox"/> GEOGRAPHIC LOCATION	2ND MORTGAGEE NAME AND MAILING ADDRESS OF 2ND MORTGAGEE: <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____	2ND MORTGAGEE LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING. * LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.	FINISH MAP COVERAGE AND MORTGAGEE CHOICE GRANDFATHERING INFORMATION GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR <input type="checkbox"/> CONTIGUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)	3RD MORTGAGEE LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./FIRM NO. AND SUFFIX: _____ FIRM ZONE: _____ MAP DATE: _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY	4TH MORTGAGEE LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO	4TH MORTGAGEE LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
	CURRENT MAP INFORMATION CURRENT COMMUNITY NO./FIRM NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____ MAP DATE: _____ NEWLY MAPPED INFORMATION DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: _____	1. BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE -- SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____%	2. BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL BUSINESS <input type="checkbox"/> OTHER NON-RESIDENTIAL
ALL BUILDINGS	4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? <input type="checkbox"/> YES <input type="checkbox"/> NO	5. BUILDING DESCRIPTION (CHECK ONE): <input type="checkbox"/> MAIN HOUSE <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> BARN <input type="checkbox"/> APARTMENT BUILDING <input type="checkbox"/> APARTMENT - UNIT <input type="checkbox"/> COOPERATIVE BUILDING <input type="checkbox"/> COOPERATIVE - UNIT <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> BOAT/STORAGE SHED	6. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE <input type="checkbox"/> IN BUILDING RESIDENT'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> IF YES, IS THE TENANT REGISTERED BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.
	7. ADDITIONS AND EXTENSIONS (IF APPLICABLE) DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) COVERAGE IS FOR: <input type="checkbox"/> BUILDING INCLUDING ADDITIONS AND EXTENSIONS <input type="checkbox"/> BUILDING INCLUDING ADDITIONS AND EXTENSIONS) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____	8. CONDOMINIUM INFORMATION <input type="checkbox"/> IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> IS COVERAGE FOR THE ENTIRE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE <input type="checkbox"/> IS COVERAGE FOR A CONDOMINIUM UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO	9. BUILDING INFORMATION <input type="checkbox"/> IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> IS BUILDING WELLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY
NON-TENANT BUILDINGS	1. GARAGE <input type="checkbox"/> IS A GARAGE ATTACHED TO THE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NET AREA OF THE GARAGE: _____ SQUARE FEET. ARE THERE ANY OPENINGS (INCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO	2. BASEMENT/SUBGRADE CRAWLSPACE <input type="checkbox"/> DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$30,000 <input type="checkbox"/> \$30,001 TO \$70,000 <input type="checkbox"/> IF GREATER THAN \$70,000 - INDICATE THE AMOUNT: _____	15. BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO 16. IS BUILDING A REVERSE REPETITIVE LOSS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO 17. IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO 18. BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> FINISHED CRAWLSPACE 19. IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? <input type="checkbox"/> YES <input type="checkbox"/> NO 20. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> 1ST LEVEL <input type="checkbox"/> TOWNHOUSE/BOWNHOUSE (BOBAP - LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MODULAR) HOME/TRAVEL TRAILER ON FOUNDATION

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFP COPY OF THIS APPLICATION. IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.

IMPORTANT -- COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFP. -- IMPORTANT

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PAGE 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE
ENDORSEMENT, PAGE 2 (OF 2)

FOR ALL POLICY TYPES, IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY. ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

POLICY # : _____

ELEVATED BUILDINGS (INCLUDING MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS)

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW FREE OF OBSTRUCTION WITH OBSTRUCTION

2. ELEVATING FOUNDATION TYPE

3. MACHINERY AND/OR EQUIPMENT

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? YES NO

IF YES, SELECT THE VALUE BELOW:

4. AREA BELOW THE ELEVATED FLOOR IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED?

IS THERE A GARAGE? (CHECK ONE)

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.

INDICATE MATERIAL USED FOR ENCLOSURE:

IF ENCLOSED WITH A MATERIAL OTHER THAN INSET SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:

IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA

YEAR OF MANUFACTURE: _____

MAKE: _____

MODEL NUMBER: _____

SERIAL NUMBER: _____

DIMENSIONS: _____ FEET

ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? YES NO

2. ANCHORING

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES:

3. INSTALLATION

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)

PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? YES NO

IF YES, DESCRIBE: _____

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, REQUIRING EIFS? YES NO

5. FLOOD OPENINGS

IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (INCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? YES NO

IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____

TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS: _____ SQUARE INCHES.

ARE FLOOD OPENINGS ENGINEERED? YES NO

IF YES, SUBMIT CERTIFICATION.

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:

IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:

IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:

CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:

IS BUILDING POST-FIRM CONSTRUCTION? YES NO

IF POST-FIRM CONSTRUCTION IN ZONES A, S-A10, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH ELEVATION CERTIFICATE.

ELEVATION CERTIFICATE DATE: _____

BUILDING DIAGRAM NO.: _____

LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOD ELEVATION: _____ (-) DIFFERENCE TO NEAREST FOOT: _____ (+ OR -)

IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? YES NO

IS BUILDING FLOODPROOFED? YES NO

(SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION REQUIREMENTS.)

CURRENT'S LOCATED IN? BASEMENT/ENCLOSURE BASEMENT/ENCLOSURE AND ABOVE

LOWEST FLOOR ONLY ABOVE GROUND LEVEL

LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER

ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? YES NO

IF NO, DESCRIBE: _____

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____

DEDUCTIBLE: BUILDING \$ _____

CONTENTS \$ _____

INDICATE THE RATE TABLE USED: _____

RISK RATING METHOD: 7 - PRP F - NEWLY MAPPED

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC LIMIT								
BUILDING ADDITIONAL LIMIT								
CONTENTS BASIC LIMIT								
CONTENTS ADDITIONAL LIMIT								
FOR PRP AND NEWLY MAPPED ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL		BUILDING	CONTENTS	BUILDING	CONTENTS	PREMIUM		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT METHOD:				
BUILDING COVERAGE		CONTENTS COVERAGE		<input type="checkbox"/> CHECK				
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	<input type="checkbox"/> CREDIT CARD		
				<input type="checkbox"/> OTHER:				
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR								
NOTICE: BUILDING COVERAGE BENEFITS - EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING - ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.				SUBTOTAL				GRS PREMIUM DISCOUNT _____ %
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COVER.				SUBTOTAL				RESERVE FUND _____ %
SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) _____				SUBTOTAL				PREMIUM PREVIOUSLY PAID (Excludes Production Surcharge/Federal Policy Fee)
SIGNATURE OF INSURED (IF APPLICABLE) _____ DATE (MM/DD/YYYY) _____				SUBTOTAL				DIFFERENCE _____ (+/-)
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____ DATE (MM/DD/YYYY) _____				SUBTOTAL				PRO-RATA FACTOR
				TOTAL AMOUNT DUE _____ (+/-)				

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION. IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.

IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — IMPORTANT