

SECTION I-LOAN INFORMATION

1.LENDER NAME AND ADDRESS 23462 NATIONWIDE-TOTALFLOOD.COM 6033 W CENTURY BLVD LOS ANGELES, CA 90045		2.COLLATERAL(Building/Mobile Home/Personal property) PROPERTY ADDRESS (Legal Description may be attached) TEST, TEST 690 VETERAN AVE LOS ANGELES, CA 90024-1946		
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	2. County(ies)	3. State	4. NFIP Community Number
LOS ANGELES,CITY/LOS ANGE	LOS ANGELES COUNTY	CA	060137

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 in A.)	2. NFIP Map panel Effective/ Revised date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
0601370061C	12/02/1980	<input type="checkbox"/> Yes <input type="checkbox"/> Date	C	<input type="checkbox"/>

C.FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. Federal Flood insurance is available (community participates in NFIP). Regular Program Emergency Program

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.

E.COMMENTS (Optional)

Certificate: 26903296-0 Service Type: Life Of Loan Flood Certificate Price : .00
 Client Input Address: 690 VETERAN AVENUE, LOS ANGELES, CA 90024 Source: Internet

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 for 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.
 Requested By : Dan Schey

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	DATE OF DETERMINATION
NATIONWIDE TOTALFLOOD 6033 W. Century Blvd., Suite 1075 Los Angeles, CA 90045 (800) 736 - 3109	02/14/2006

**NOTICE TO BORROWER
NOT IN
SPECIAL FLOOD HAZARD AREA**

Borrower: TEST, TEST

Client Code: 23462
Loan #:
Certificate #: 26903296-0
Date: 02/14/2006

Property Location: 690 VETERAN AVE
LOS ANGELES, CA 90024-1946

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, your home may be near a SFHA, As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

**LIFE OF LOAN FLOOD ZONE DETERMINATION
NOTIFICATION TO OF TRANSFER OF MORTGAGE HOLDER**

From : 23462
NATIONWIDE-TOTALFLOOD.COM
6033 W CENTURY BLVD
LOS ANGELES, CA 90045

Borrower : TEST, TEST
Property : 690 VETERAN AVE
LOS ANGELES, CA 90024-1946

Certificate # : 26903296-0
Loan # :

The Life of Loan flood determination service requires lender notification from upon changes in flood hazard status. Please complete the following when the mortgage holder changes or upon retirement of the loan. Please mail to:

To : NATIONWIDE TOTALFLOOD
6033 W. Century Blvd., Suite 1075
Los Angeles, CA 90045

Thank you for your cooperation.

Mortgage Holder Change Loan Retirement Loan Not Processed(Cancelled)

Transfer To:

New Mortgage Holder: _____

Address: _____

City, State, Zip: _____

New Loan Number: _____

Requested By: _____

Signed: _____

Date: _____

For Use Only

New Vendor #: _____