

## **FLOOD DETERMINATION CERTIFICATE**

Our report indicated the property boundary at this address intersects a FEMA Special Flood Hazard Area (SFHA). To clarify whether the structure on the property is also in this flood zone, we are providing a FEMA Flood Hazard Determination ("flood certificate") at no additional charge on the following page(s).

### **FLOOD CERTIFICATE**

If the flood certificate states "NO" in section "D. DETERMINATION"—indicating the structure is NOT IN the SFHA—this means that flood insurance is not required by the Flood Disaster Protection Act of 1973. You may use this flood certificate in conjunction with the NHD report as proof of this fact. (The Lender may separately require flood insurance to protect its collateral.)

If the flood certificate states "YES" in section "D. DETERMINATION"—indicating the structure IS IN the SFHA—this means that flood insurance is required by the Flood Disaster Protection Act of 1973 on a federally backed mortgage.

### **INSURANCE BENEFITS IN 'LOW-RISK' ZONES**

The flood certificate may note that "the risk of flooding in this area is only reduced, not removed." Even though FEMA does not require flood insurance, it still may be a wise investment. In the lower-risk zones flood insurance is cheaper, yet FEMA notes that one-third of all flood claims paid last year were for policies in low-risk communities. FEMA adds that, on average, a home has a 26 percent chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9 percent chance of fire.

DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

OMB Control No. 1660-0040  
Expires: 09/30/2023

**SECTION I - LOAN INFORMATION**

1. LENDER/SERVICER NAME AND ADDRESS <b>First American PLS 4 First American Way Santa Ana, CA 92707</b>		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) <b>1180 N 5TH ST SAN JOSE, CA 95112</b>	
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 <b>SAN JOSE, CITY OF</b>	2. County(ies) <b>SANTA CLARA</b>	3. State <b>CA</b>	4. NFIP Community Number <b>060349</b>
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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") <b>06085C 0232H</b>	2. NFIP Map Panel Effective/Revised Date <b>05/18/09</b>	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below). Date _____ Case No. _____	
4. Flood Zone <b>AH</b>	5. No NFIP Map		

**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 FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.**

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) <b>CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772</b>	 The Flood zone determination was made in good faith with due diligence and compliance with the Flood Disaster Protection Act of 1973.	DATE OF DETERMINATION <b>09/22/25 at 05:35 PM CDT</b> FloodCert #: 2509613434
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