

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		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) 8 Surf Rd Seaside Hgts, NJ 08751-1728 Owner: Alan Franco Block: 1056.02 Lot: 7 +Census Tract Data: St 34 Co 029 MSA 20764 Tr 7270.02+	
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	
Toms River Township	Ocean	NJ	345293	
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. LOMA/LOMR Number	4. Flood Zone	5. No NFIP Map
34029C0329F	09/29/2006		AE	

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 2012 AERIAL PHOTOGRAPHY, ANY CHANGES TO STRUCTURE (S)AFTER 2012 ARE NOT REFLECTED IN THIS DETERMINATION.

APPROXIMATE BASE FLOOD ELEVATION IS 6FT

30 YEAR LIFE OF LOAN

WTG# 3391131-3566061-AJY

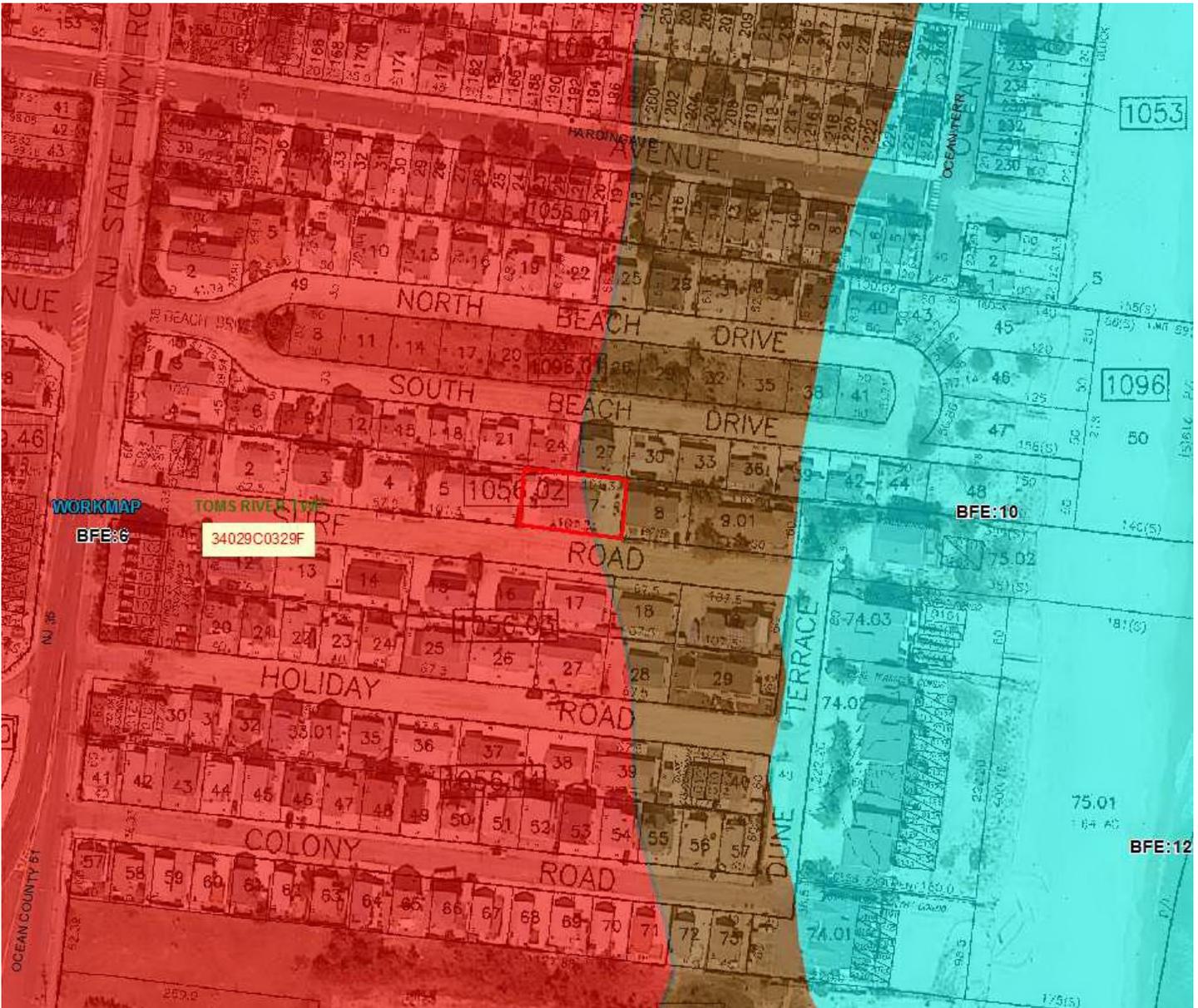
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

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 03/24/2014

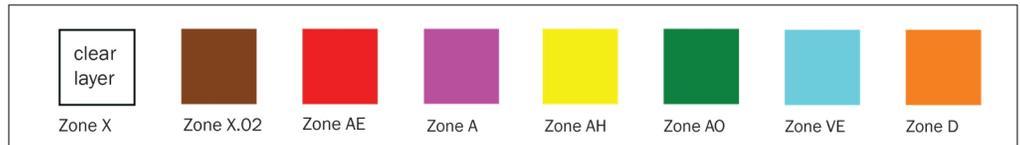


Flood Determination

DFIRM



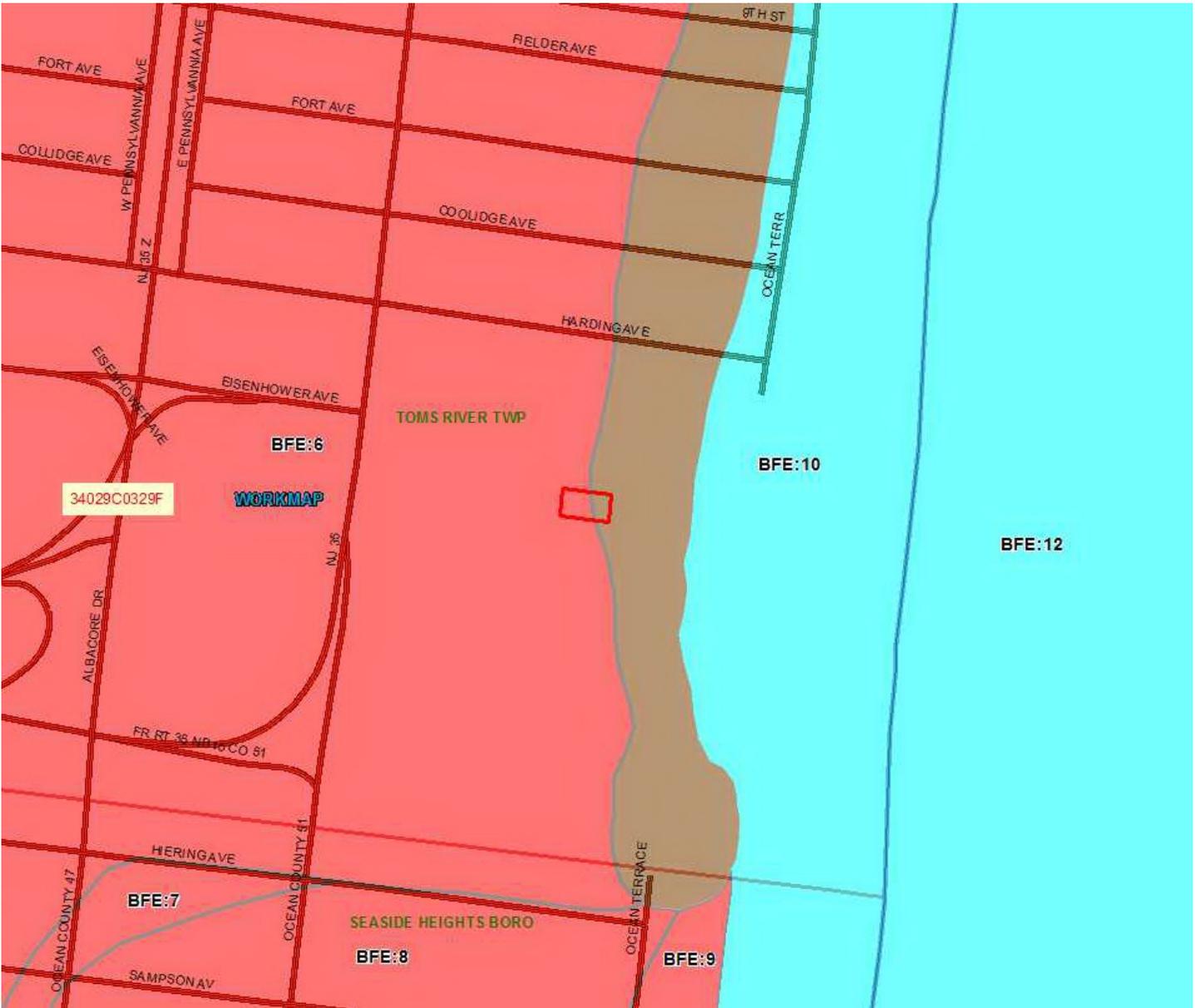
8 Surf Rd, Seaside Hgts, NJ 08751-1728 Block: 1056.02 Lot: 7
 NFIP Map Panel/Effective Date: 34029C0329F (09/29/2006)



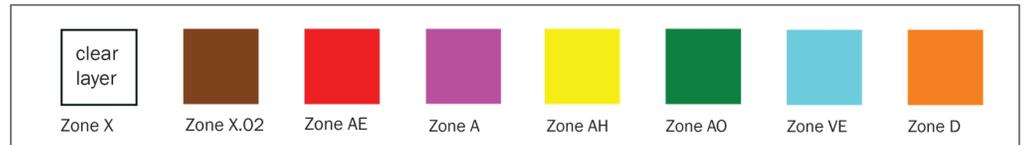


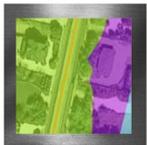
Flood Determination

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ABFE/FWM

Advisory Base Flood Elevations /FEMA Working Maps



August 21, 2013

Advisory Base Flood Elevation (ABFE) / FEMA Working Maps (FWM):

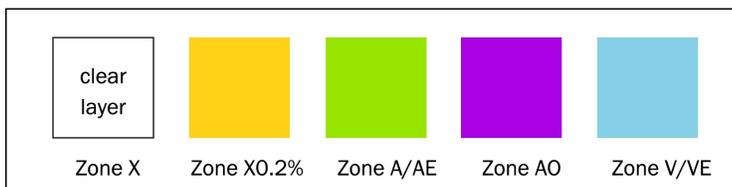
This page is included for informational purposes only. It has no effect on whether a property currently requires flood insurance or what the insurance rate would be. The advisory map below is the most recent revision released by FEMA as of the date shown above.

ABFE and FWM are based on recent major storm events. In most cases, they reflect a higher coastal flood elevation than the current regulatory FIRMs (Flood Insurance Rate Maps). The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFE/FWM 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 ABFE/FWM for rebuilding efforts.**



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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.



Flood Determination

DFIRM



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.



Property Location			
8 SURF ROAD, Seaside Hgts 08751-1728 1508 (Toms River Township), Block: 1056.02, Lot: 7, Qualifier:			
Year			
2013			
Property Information	Assessment Data		
Class: Class: 2 - Residential	Total Value: \$204,400.00		
Additional Lots:	Land Value: \$204,400.00		
Bld Description: 1F 1344	Improvement Value: \$0.00		
Land Description: 101X60	% Improvement: 0.0		
Acreage: 0.1391	Special Tax Codes: F01 H85 H93		
Square Footage: 0	Deductions: Senior() Veteran() Widow() Surv. Spouse() Disabled()		
Zoning: 40B, Usage:	Exemption: 0		
Year Constructed: 1965	Exemption statute:		
Use Code: 0	2011 Rate: 1.492; 2011 Ratio: 101.08%; 2011 Taxes: \$11,264.59		
# Dwellings: 0	2012 Rate: 1.538; 2012 Ratio: 102.58%; 2012 Taxes: \$10,573.75		
Census Tract: 7270.02	2013 Rate: 1.765; 2013 Ratio: 100.0%; 2013 Taxes: \$3,607.66		
Current Owner	Sale Data		
FRANCO, ALAN	Date: 02/24/1999		
43 GREEN TREE ROAD	Price: \$172,500.00		
Clifton, NJ 07013-1706	Ratio: 1.18%		
Previous Owner:	Deed Book: 05670		
	Deed Page: 00240		
Latest Sales Detail			
Recorded:	Sales Price: \$172,500.00	Recorded:	Sales Price:
Sales Date: 02/24/1999	Sales Ratio: 1.18%	Sales Date:	Sales Ratio:
Deed Book: 05670	Use Code: 0	Deed Book:	Use Code:
Deed Page: 00240	Not Usable: 00240	Deed Page:	Not Usable:
Buyer	Buyer		
FRANCO, ALAN 43 GREEN TREE ROAD Clifton, NJ 07013-1706			
Seller	Seller		

