

4804/6

LOMA



Federal Emergency Management Agency

Region II
26 Federal Plaza, Room 1337
New York, NY 10278-0002

SEP 28 1995

IN REPLY REFER TO:
R2-218-70-RS
NJ 1584

[Redacted]

[Redacted]
Pequannock, NJ 07440

re-use parcel #

Dear [Redacted]

This is in response to your letter dated September 5, 1995, requesting that the Federal Emergency Management Agency (FEMA) determine whether the following property is located within the Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (1-percent annual chance) flood.

Property Description:	Lot 5, Block 385
Street Address:	14 Mandeville Avenue
Community:	Township of Pequannock
County:	Morris
State:	New Jersey

On September 7, 1995, we received all of the information necessary to process your request. After comparing this information to the National Flood Insurance Program (NFIP) map for the community referenced above, we determined that, although portions of the property would be inundated by a 100-year flood, the existing structure would not. Therefore, this letter amends the map for the Township of Pequannock, NFIP map number 345311 0002 B, dated July 3, 1986, to remove this structure from the SFHA.

Because portions of the property are in the SFHA, any future construction of substantial improvements on this property remains subject to Federal, State, and Local regulations for floodplain management.

Please be advised that the NFIP offers a policy designed for one-to-four-family homes in areas which are not designated as Special Flood Hazard Area, but where flood exposure still presents a significant risk. This policy is the Preferred Risk Policy. It is a comprehensive policy that is available to property owners in B, C, and X zones only.

P# 31-00385-0000-00005 TF

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 December 31, 2011

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS

NJ Lenders Corp
 219 Patterson Ave
 Little Falls, NJ 07424

Company: NJ Lenders Corp.
Branch: Little Falls, NJ
Attn: KATHY LEBER

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS
 (Legal Description may be attached)

14 MANDEVILLE AVE
 PEQUANNOCK, NJ 07440

Borrower: MCNAMEE, RYAN

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
PEQUANNOCK, TOWNSHIP OF	MORRIS	NJ	345311

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	4. Flood Zone	5. No NFIP Map
345311 0002B	07/03/86	<input checked="" type="checkbox"/> 09/28/95 Yes Date	X500*	

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

- Federal Flood Insurance is available (community participates in NFIP). Regular Program Emergency Program of NFIP
- Federal Flood Insurance is not available because community is not participating in the NFIP.
- 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
 (ZONE 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):

* The subject property IS PARTIALLY WITHIN a Special Flood Hazard Area. The existing STRUCTURE, however, is not affected and is not in the floodplain.

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

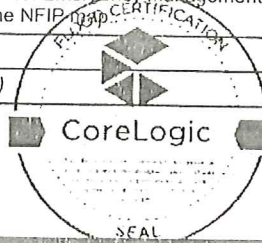
CENSUS DATA: St: 34 Co: 027 MSA: 35084 Tract: 0402.00

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)

CoreLogic Flood Services
 11902 Burnet Road
 Austin, TX 78758
 1-800-447-1772



DATE OF DETERMINATION

06/06/11 at 01:25 PM CDT

FloodCert #: 1106103559

*** LIFE-OF-LOAN ***