

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION

BUILDING OWNER'S NAME STEPHEN P. LONGO		For Insurance Company Use: Policy Number	
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO. 88 NEWARK POMPTON TPKE.		Company-NAIC Number	
CITY PEQUANNOCK	STATE NJ	ZIP CODE 07440	
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) BLOCK 362, LOT 16			
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use a Comments area, if necessary.) RES.			
LATITUDE/LONGITUDE (OPTIONAL) (##°-##'-###" or ##.#####)		HORIZONTAL DATUM: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
		SOURCE: <input type="checkbox"/> GPS (Type): _____ <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other _____	

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER PEQUANNOCK 345311		B2. COUNTY NAME MORRIS		B3. STATE NJ	
B4. MAP AND PANEL NUMBER 345311-0002	B5. SUFFIX B	B6. FIRM INDEX DATE	B7. FIRM PANEL EFFECTIVE/REVISED DATE JULY 3, 1986	B8. FLOOD ZONE(S) AE	B9. BASE FLOOD ELEVATION(S) (Zone AO, use depth of flooding) 182.0

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9.
 FIS Profile FIRM Community Determined Other (Describe): _____

B11. Indicate the elevation datum used for the BFE in B9: NGVD 1929 NAVD 1988 Other (Describe): _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
 Designation Date: _____

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.

C2. Building Diagram Number 2 (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)

C3. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO
 Complete Items C3.a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion.
 Datum NGVD 29 Conversion/Comments _____

Elevation reference mark used NJGS MARK Does the elevation reference mark used appear on the FIRM? Yes No

<input type="checkbox"/> a) Top of bottom floor (including basement or enclosure)	_____	<u>173.8</u>	ft.(m)
<input type="checkbox"/> b) Top of next higher floor	_____	<u>180.8</u>	ft.(m)
<input type="checkbox"/> c) Bottom of lowest horizontal structural member (V zones only)	_____	<u>NA</u>	ft.(m)
<input type="checkbox"/> d) Attached garage (top of slab)	_____	<u>NA</u>	ft.(m)
<input type="checkbox"/> e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area.)	_____	<u>173.8</u>	ft.(m)
<input type="checkbox"/> f) Lowest adjacent (finished) grade (LAG)	_____	<u>177.5</u>	ft.(m)
<input type="checkbox"/> g) Highest adjacent (finished) grade (HAG)	_____	<u>177.8</u>	ft.(m)
<input type="checkbox"/> h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade	_____	<u>NA</u>	
<input type="checkbox"/> i) Total area of all permanent openings (flood vents) in C3.h	_____	<u>NA</u>	sq. in. (sq. cm)

License Number, Embossed Seal, Signature, and Date

[Signature]
33106
3-14-05

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.
 I certify that the information in Sections A, B, and C on this certificate represents my best efforts to interpret the data available.
 I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME **GEORGE W. LATUS** LICENSE NUMBER **NJPLS 33106**

TITLE **LAND SURVEYOR** COMPANY NAME **ALL COUNTY SURVEYING, PC**

ADDRESS **P.O. BOX 362** CITY **WAYNE** STATE **NJ** ZIP CODE **07474**

SIGNATURE *[Signature]* DATE **3-14-05** TELEPHONE **973-696-9787**

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)	
Customer Number: 1000125747 Address: SANTANDER BANK, N.A. 601 PENN ST PO BOX 12646 READING, PA 19601 Phone: 610 520-6967 Fax: Loan Officer/Processor: PATTI SMITH Delivery Method: FDR-COM - WEB		Borrower: LONGO, GAY Determination Address: 88 NEWARK POMPTON TPKE PEQUANNOCK, NJ 07440-1608 MORRIS COUNTY APN/Tax ID: _____ Lot: _____ Block: _____ S/D: _____ Phase: _____ Section: _____ Township: _____ Range: _____ Requested Address: 88 NEWARK POMPTON TURNPIKE PEQUANNOCK, NJ 07440-1608 MORRIS COUNTY <small>*Parcel Number optional per FEMA Bulletin W-14022</small>	
3. LENDER ID NO. 04410	4. LOAN IDENTIFIER 1602242386	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$1	

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 COUNTY	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 Number	4. Flood Zone	5. No NFIP Map
3453110002B	July 03, 1986	Date _____ Number _____	AE	

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

1. Federal Flood Insurance is available (community participates in 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)


BFE: 182.0 LIFE OF LOAN DETERMINATION	HMDA Information	
	State:	34
	County:	027
	MSA/MD:	35084
	CT:	0402.00

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 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.

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)

SERVICELINK  **ServiceLink National Flood**
 A BLACK KNIGHT COMPANY
 NATIONAL FLOOD DIVISION
 1521 N Cooper St
 Fourth Floor
 Arlington, TX 76011-5942
 Phone: 1.800.833.6347
 Fax: 1.800.662.6347

ORDER NUMBER:
2131736822

DATE OF DETERMINATION
March 02, 2016

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

NOTICE IS GIVEN BY: SANTANDER BANK, N.A.
TO: LONGO, GAY

Loan Number: 1602242386
Order Number: 2131736822
Determination Date: 03/02/2016

Notice of Property IN Special Flood Hazard Area (SFHA)

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:

PEQUANNOCK, TOWNSHIP OF - 3453110002B

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.

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.

Notice of Property in a Participating Community

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.

Notice of Property in a Non-Participating Community

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 non-participating 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.

Notice of Property NOT IN Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is not currently located in an area designated by the Administrator of FEMA as an SFHA. NFIP Flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in an SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

Borrower's Signature / Date

Co-Borrower's Signature / Date

SANTANDER BANK, N.A.

Lending Institution

Lending Institution Authorized Signature / Date

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

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1. NFIP Community Name PEQUANNOCK, TOWNSHIP OF	2. County(ies) MORRIS COUNTY	3. State NJ	4. NFIP Community Number 345311
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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)

BFE: 182.0


LIFE OF LOAN DETERMINATION

HMDA Information State: 34 County: 027 MSA/MD: 35084 CT: 0402.00
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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) SERVICELINK  ServiceLink National Flood 1521 N Cooper St Fourth Floor Arlington, TX 76011-5942 Phone: 1.800.833.6347 Fax: 1.800.662.6347 A BLACK KNIGHT COMPANY NATIONAL FLOOD DIVISION	ORDER NUMBER: 2131736822
	DATE OF DETERMINATION March 02, 2016