

DEPARTMENT OF HOMELAND SECURITY		Contact Name: RAMSTAD, JAYLYN		O.M.B. No 1660-0040 Expires December 31, 2011	
FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		Contact Phone: 406-756-8656 Contact Email: jaylyn.ramstad@nfs.stoneriver.com Contact Fax: 406-756-8744			
SECTION I - LOAN INFORMATION					
1. LENDER NAME AND ADDRESS		2. COLLATERAL: <i>Building/Mobile Home/Personal Property</i> , PROPERTY ADDRESS (Legal Description may be attached) Certified Address:			
REQUESTER:		I.A.S BRISAS, 5670 NW 116TH AVE MIAMI FL 33178 AB			
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		
DORAL, CITY OF	MIAMI-DADE	FL	120041		
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	
120041-0259-L	9-11-2009	No	X	No	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)					
<input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP <input type="checkbox"/> Federal Flood Insurance is not available because the community is not participating in the NFIP <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resource 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 BEGINNING WITH LETTER "A" OR "V")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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: This flood determination is provided solely for the use and benefit of the entity named in Section I, 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.					
Determination No. A01_B0601FL00008245	Borrower: LAS BRISAS, Reg. Pgm. Entry: 3-2-1994 BFE: Der Ref ID: 8876484	Census Tract/BNA: 0090.09 MSA: 33124 State/County Code: 12-0041 Parcel No: Legal Description:			
This determination is based on examining the NFIP map, and any Federal 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 Factual Data Flood 5200 Mahns Peak Drive Loveland, CO 80538			DATE OF DETERMINATION 1-5-2010		
FEMA Form 81-93, DEC 05		Determination Inquiries: 800-371-0061			