

**NOTICE OF PROPERTY NOT IN SPECIAL FLOOD HAZARDS AND
AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE**

Borrower: SAHIL & MURIEL TADWALKAR
1242 TERRA NOVA BLVD
PACIFICA, CA 94044-4340

Determination #: 956553521
Zone: X

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is **not** located in an area known as a Special Flood Hazard Area (SFHA).

The area has been identified by the Federal Emergency Management Agency (FEMA) as not being an SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the community **PACIFICA, CITY OF**.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, you will be so notified and advised that you should obtain flood insurance in an amount not less than the amount we advise you is appropriate. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your own expense, as we are authorized to do in accordance with the provisions of the National Flood Disaster Protection Act of 1973, as amended.

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 an SFHA. If you would like to make such a request, please contact us for further information.

☒ The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP).

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 a Write Your Own (WYO) company that has agreed to write and service NFIP policies on behalf of FEMA. Flood insurance also may be available from private insurers that are not Federally backed.

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.

☐ 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.

If, during the life of your loan, there is a change in FEMA community status and/or the FEMA flood map, a new flood hazard determination may be required. Also, you may be required to obtain flood insurance or an additional amount of flood insurance or your lender can purchase flood insurance coverage at your expense.

THE FLOOD HAZARD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND FOR NO OTHER PURPOSE.

Signature of Borrower _____

Date 04/25/2024

Signature of Co-Borrower Muriel Tadwalkar

Date 04/25/2024