

SECTION I

| | | | | |
|--|--|---|--|--|
| 1. LENDER NAME AND ADDRESS WRIGHT FLOOD PO BOX 33003 SAINT PETERSBURG, FL 33733 | | 2. COLLATERAL (Building/Mobile Home/Personal property) PROPERTY ADDRESS (Legal description may be attached) 35 CLAYTON LN SANTA ROSA BEACH, FL 32459-5781 35 Clayton Lane | | |
| 3. LENDER ID. NO. | 4. LOAN IDENTIFIER DRP00000000007669447 | 5. AMOUNT OF FLOOD INSURANCE REQUIRED \$ | | |

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

| | | | |
|---|--|--------------------|--|
| 1. NFIP community name WALTON COUNTY * | 2. County(ies) Unincorporated Areas | 3. State FL | 4. NFIP community number 120317 |
|---|--|--------------------|--|

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 in "A"). 120317-0683G | 2. NFIP map panel effective/ revised date 09/29/2010 | 3. LOMA/LOMR <input type="checkbox"/> Yes <input type="checkbox"/> Date | 4. Flood zone/BFE X | 5. No NFIP map |
|--|--|--|----------------------------|----------------|

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

1. 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):

Request Date: 10/24/2016 Service Type: Basic Request Program Status Date: 11/16/1977
 Requested By:

Input address: 35 CLAYTON LN, SANTA ROSA BEACH, FL 324595781
 HMDA Information: MSA/MD: NA NECTA: State: 12 County: 131 Census Tract: 9506.01
 Additional Information : Previous community: WALTON COUNTY *, Previous CMP: 120317 12131C0708F, Previous panel date: 03/07/2000, Previous zone: X.

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 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.

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) LERETA LERETA, LLC 1123 Park View Drive Covina, CA 91724 (800) 736 - 3109 | Certificate: 58451280-0 |
| | DATE OF DETERMINATION 10/24/2016 |

DRP0000000007669447

Flood Zone Map



Legend

 **Approximate Property Location**

Flood Zone Designations

-
- Special Flood Hazard Areas (SFHA Zones A & V)
-
- 500-Year Flood Hazard Areas (B & B/X)
-
- Moderate to Low Risk Areas (C, X, D)

Flood Zone Details

Property Address
REGATTA BAY BLVD
DESTIN, FL 32541-5336

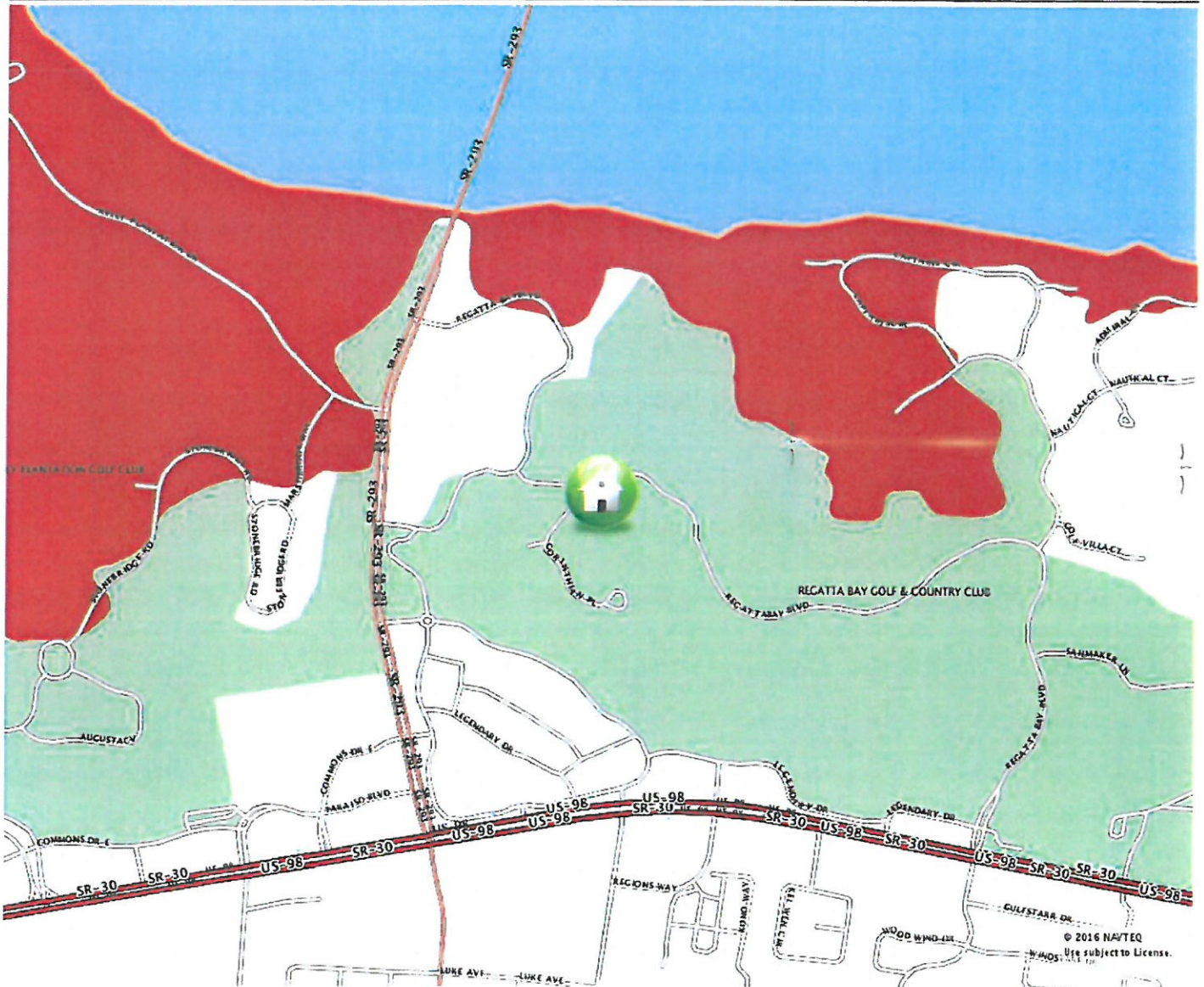
Quote Number: 09 QT44220460 99
Reference Id: DRP0000000007204425

Current Zone

Flood Community: 120173, OKALOOSA COUNTY *
Flood Zone: X
Map Panel: 0493
Map Panel Suffix: H
Map Panel Date: 12/06/2002
CBRA Zone: Yes
Base Flood Elevation:
Flood SFHA: No

Regatta Bay Blvd

Flood Zone Map

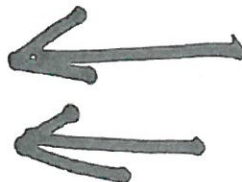


Legend

Approximate Property Location

Flood Zone Designations

- Special Flood Hazard Areas (SFHA Zones A & V)
- 500-Year Flood Hazard Areas (B & B/X)
- Moderate to Low Risk Areas (C, X, D)





Underwriters At Lloyd's, London

Certificate Number: B1776XB200172G002
P.O. Box 147018 Gainesville, FL 32614-7018

Quote Prepared for: [REDACTED]

Quote Number: T004457224

Program: Flood

Total Premium: \$1,634.03

Date Prepared: July 06, 2016

Described Location

REGATTA BAY BLVD
DESTIN FL 32541-5336

Agency Information

Insurance Zone (6608)
11275 US HIGHWAY 98 W
MIRAMAR BEACH FL 32550
(850) 424-6979

Mailing Address

Same as Described Location

Policy Effective: From: July 09, 2016

To: July 09, 2017

Property Coverage Information

Building
Contents
Increased Cost of Compliance
Loss of Use

Limit
\$700,000
\$350,000
\$30,000
\$5,000



Policy Endorsement Information

Annual Premium for Basic Policy Coverages
Deductible Options
Personal Property Replacement Cost

Limit Premium
\$1,438.00
Incl
\$91.00

CBRA

Policy Fees

Florida Surplus Lines Service Office Fee
Managing General Agency Fee
Policy Tax

\$2.33
\$25.00
\$77.70

Total Premium: \$1,634.03

Deductibles:

Flood: \$5,000

Rating Characteristics:

County: OKALOOSA First Floor Height: 2 feet Number of Stories: 2
Territory: 91 Building Replacement Cost: \$700,000

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.



Underwriters At Lloyd's, London

Certificate Number: B1776XB200172G002
P.O. Box 147018 Gainesville, FL 32614-7018

Quote Prepared for: Stephen Schreiber

Quote Number: T004766217

Program: Flood

Total Premium: \$5,619.22

Date Prepared: September 13, 2016

Described Location

REGATTA BAY BLVD
DESTIN FL 32541-5336

Agency Information

Insurance Zone (6608)
11275 US HIGHWAY 98 W
MIRAMAR BEACH FL 32550
(850) 424-6979

Mailing Address

Same as Described Location

Policy Effective:

From: September 16, 2016

To: September 16, 2017

Property Coverage Information

Building

Contents

Increased Cost of Compliance

Loss of Use

Limit

\$255,000

\$200,000

\$50,000

\$10,000

CBRA →

X ZONE ←

Policy Endorsement Information

Annual Premium for Basic Policy Coverages

Deductible Options

Flood Plus Coverage

Personal Property Special Limits

Artwork and Collectibles

Business Property

Furs

Jewelry

Rare Books or Autographed Items

Flood Coverage C - Other Coverages

Property Removed to Safety

Sandbags, Supplies, and Labor

Personal Property Replacement Cost

Limit

\$5,000

\$5,000

\$5,000

\$5,000

\$5,000

\$5,000

\$5,000

Premium

\$4,925.00

Incl

\$100.00

Incl

Incl

Incl

Incl

Incl

Incl

Incl

Incl

\$294.00

Policy Fees

Florida Surplus Lines Service Office Fee

Managing General Agency Fee

Policy Tax

\$8.02

\$25.00

\$267.20

Total Premium: \$5,619.22

Deductibles:

Flood: \$5,000

Rating Characteristics:

County: OKALOOSA

First Floor Height: 2 feet

Number of Stories: 2

Territory: 91

Building Replacement Cost: \$510,000

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Underwriters At Lloyd's, London

Certificate Number: B1776XB200172G002
P.O. Box 147018 Gainesville, FL 32614-7018

Quote Prepared for [REDACTED]

Quote Number: T004546783

Program: Flood

Total Premium: \$2,771.76

Date Prepared: July 26, 2016

Described Location
OCEAN BLVD
DESTIN FL 32541-5702

OCEAN BLVD

Agency Information
Insurance Zone (6608)
11275 US HIGHWAY 98 W
MIRAMAR BEACH FL 32550
(850) 424-6979

Mailing Address
Same as Described Location

Policy Effective: From: July 29, 2016 To: July 29, 2017

Property Coverage Information

Building
Contents
Increased Cost of Compliance
Loss of Use



Limit
\$1,800,000
\$500,000
\$30,000
\$5,000



Policy Endorsement Information

Annual Premium for Basic Policy Coverages
Deductible Options
Personal Property Replacement Cost

CBRA

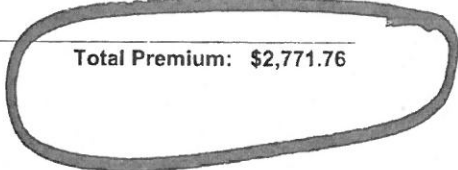
Limit Premium
\$2,503.00
Incl
\$108.00

Policy Fees

Florida Surplus Lines Service Office Fee
Managing General Agency Fee
Policy Tax

\$3.96
\$25.00
\$131.80

Total Premium: \$2,771.76



Deductibles:

Flood: \$25,000

Rating Characteristics:

County: OKALOOSA First Floor Height: 2 feet Number of Stories: 2
Territory: 91 Building Replacement Cost: \$1,800,000

Please note that the above is a quote and does not imply a bound contract for insurance. The information presented is subject to a complete review for company eligibility, underwriting and rating, and the amount quoted above may change accordingly.