

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

Cust Num: 88588  
 Cost Cent:

O.M.B No. 1660-0040  
 Expires May 30, 2015

**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)  35000 EMERALD COAST PKWY DESTIN, FL 32541-4701  <b>35000 EMERALD COAST PKWY</b>	
3. LENDER ID. NO.	4. LOAN IDENTIFIER  DRP0000000007650167	5. AMOUNT OF FLOOD INSURANCE REQUIRED  \$	

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP community name  CITY OF DESTIN	2. County(ies)  OKALOOSA COUNTY	3. State  FL	4. NFIP community number  125158
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**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").  125158-0493H	2. NFIP map panel effective/ revised date  12/06/2002	3. LOMA/LOMR  <input type="checkbox"/> Yes <input type="checkbox"/> Date	4. Flood zone/BFE  <b>X</b>	5. No NFIP map
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**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: 10/01/1983

**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: 10/12/2016      Service Type: Basic Request      Program Status Date: 07/01/1977  
 Requested By:  
 Input address: 35000 EMERALD COAST PKWY, DESTIN, FL 325414701  
 HMDA Information: MSA/MD: 23020 NECTA: State: 12 County: 091 Census Tract: 0233.08  
 Additional Information : , Previous COBRA date: 10/01/1983.

**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)  <b>LERETA</b>  LERETA, LLC 1123 Park View Drive Covina, CA 91724 (800) 736 - 3109	Certificate: 58382793-0
	DATE OF DETERMINATION  10/12/2016

## Flood Zone Details

Property Address **RESORT QUEST**  
35000 EMERALD COAST PKWY  
DESTIN, FL 32541-4701

Quote Number: 09 QT44672445 99  
Reference Id: DRP00000000007650167

### Current Zone

Flood Community: 125158, CITY OF DESTIN

**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

### 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)



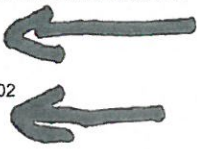
Flood Zone Details

Property Address  
REGATTA BAY BLVD  
DESTIN, FL 32541-5336

Quote Number: 09 QT44220460 99  
Reference Id: DRP00000000007204425

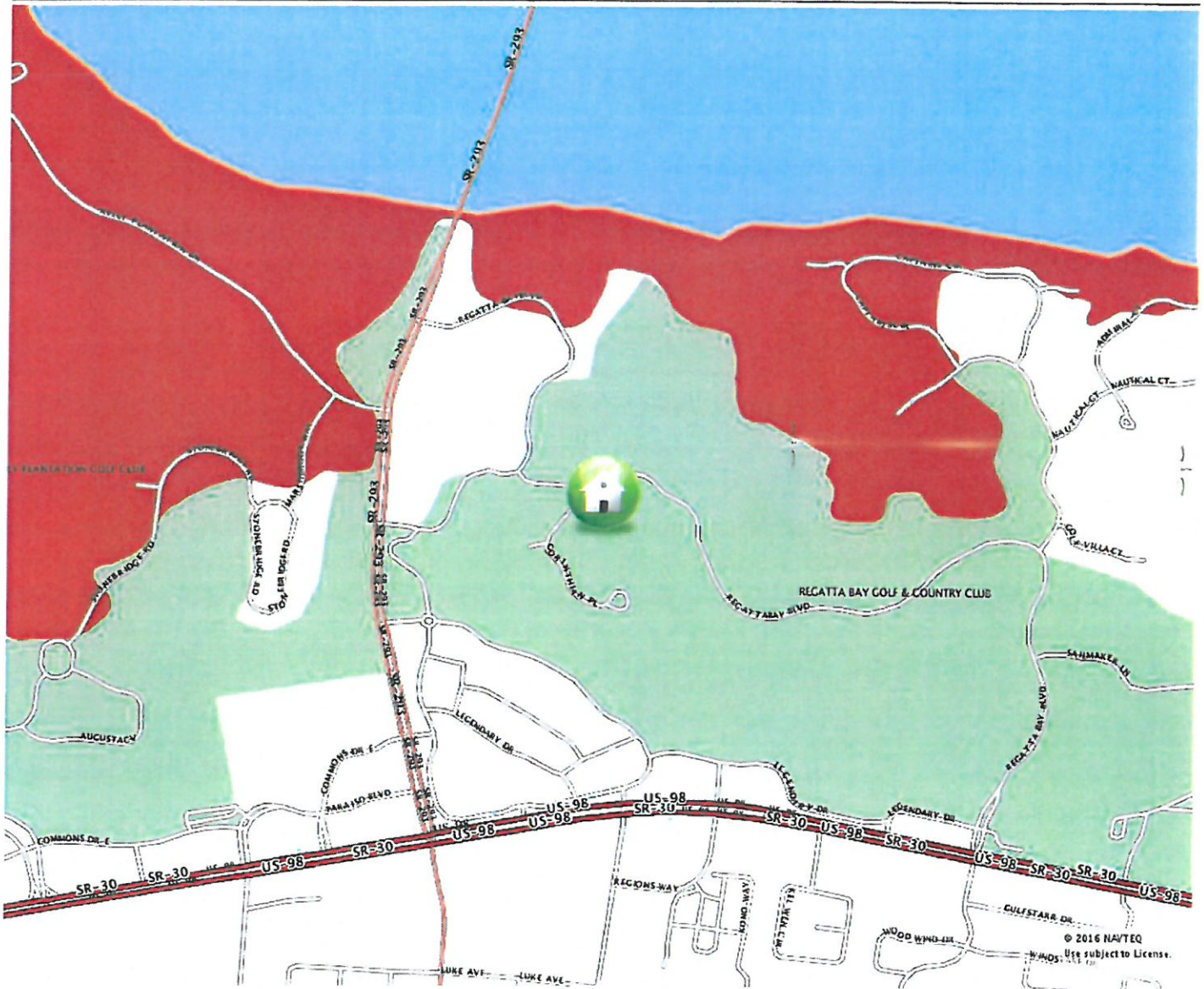
Current Zone

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

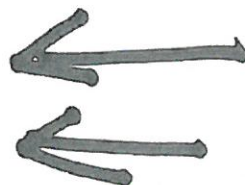


Legend

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	→	<u>Limit</u>	↙
Contents		\$255,000	
Increased Cost of Compliance		\$200,000	
Loss of Use		\$50,000	
		\$10,000	

CBRA →

X ZONE

### Policy Endorsement Information

	<u>Limit</u>	<u>Premium</u>
Annual Premium for Basic Policy Coverages		\$4,925.00
Deductible Options		Incl
Flood Plus Coverage		\$100.00
Personal Property Special Limits		
Artwork and Collectibles	\$5,000	Incl
Business Property	\$5,000	Incl
Furs	\$5,000	Incl
Jewelry	\$5,000	Incl
Rare Books or Autographed Items	\$5,000	Incl
Flood Coverage C - Other Coverages		
Property Removed to Safety	\$5,000	Incl
Sandbags, Supplies, and Labor	\$5,000	Incl
Personal Property Replacement Cost		\$294.00

### Policy Fees

Florida Surplus Lines Service Office Fee	\$8.02
Managing General Agency Fee	\$25.00
Policy Tax	\$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**  
[REDACTED] 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**

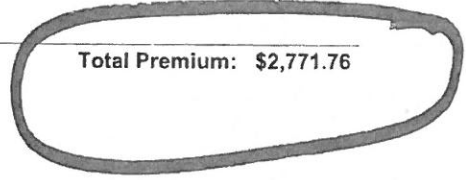
Limit      Premium  
\$2,503.00  
Incl  
\$108.00

**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.