

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

Cust Num: 88588
 Cost Cent:

OMB Control No. 1660-0040
 Expires: 10/31/18

SECTION I

1. LENDER/SERVICER NAME AND ADDRESS WRIGHT FLOOD PO BOX 33003 SAINT PETERSBURG, FL 33733		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 3305 W COUNTY HIGHWAY 30A SANTA ROSA BEACH, FL 32459-4597 3305 WCO HWY 30A	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER DRP0000000007822069	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
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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"). 120317-0677G	2. NFIP map panel effective/ revised date 09/29/2010	3. LOMA/LOMR <input type="checkbox"/> Yes Date: Case No: (if available)	4. Flood zone/BFE X	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: _____

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: 02/06/2017 Service Type: Basic Request Program Status Date: 11/16/1977
 Requested By:

Input address: 3305 WEST COUNTY ROAD 30A, SANTA ROSA BEACH, FL 32459
 HMDA Information: MSA/MD: NA NECTA: State: 12 County: 131 Census Tract: 9506.01
 Additional Information : Previous community: WALTON COUNTY *, Previous CMP: 120317 12131C0702F, 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.

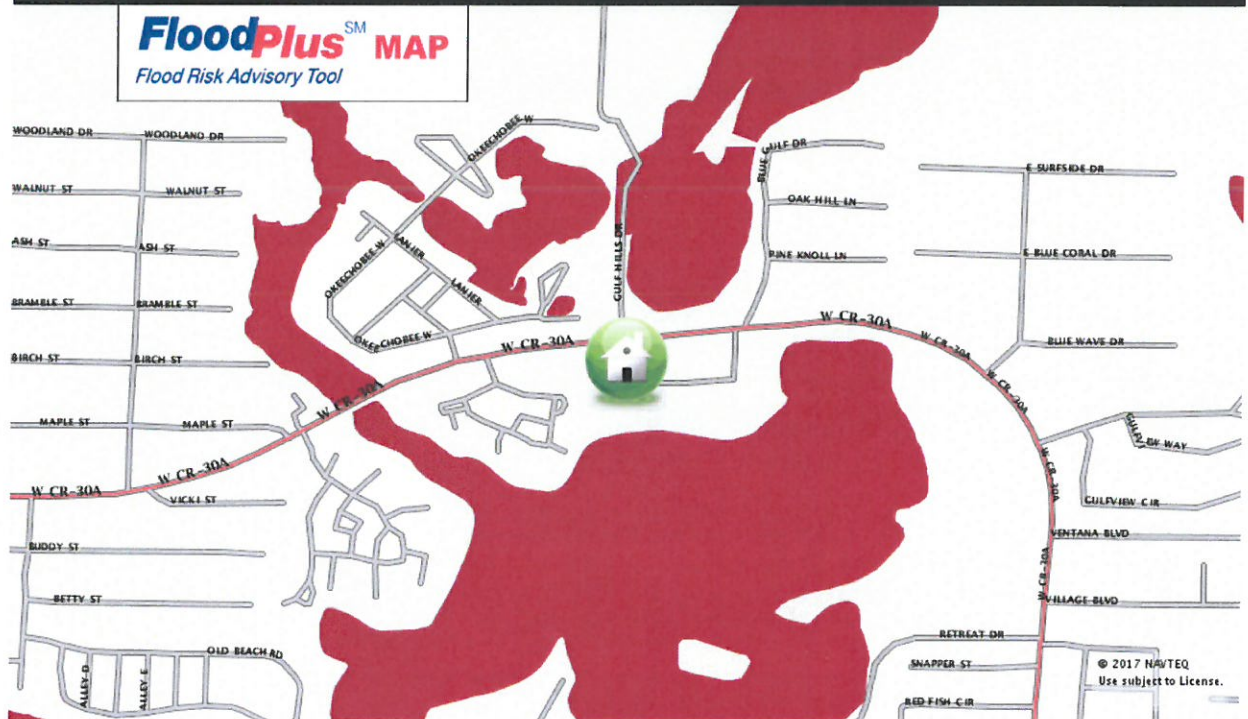
F. PREPARER'S INFORMATION




Name, address, telephone number (if other than lender)  LERETA, LLC 1123 Park View Drive Covina, CA 91724 (800) 736 - 3109	Certificate: 59291531-0
	DATE OF DETERMINATION 02/06/2017

Your Property is Not in a Special Flood Hazard Area

Protect Your Home and Family with Affordable NFIP Flood Insurance Today

FloodPlusSM MAP
Flood Risk Advisory Tool



-  Special Flood Hazard Area
-  Moderate Flood Hazard Area
-  Moderate to Low Risk Area

Date: 02-06-2017

Flood Zone: X

Flood Insurance Required: No

Subject Property Address: **3305 W COUNTY HIGHWAY 30A
SANTA ROSA BEACH, FL
32459-4597**

This map shows your property's approximate location in relation to FEMA flood zone designations. By law, federally regulated lenders may not provide loans for properties in Special Flood Hazard Areas until the borrower obtains flood insurance.

Map provided by:
LERETA, LLC
1123 Park View Drive
Covina, CA 91724

For more information about the
National Flood Insurance Program,
visit www.floodsmart.gov

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This FloodPlus document is for the sole purpose of viewing an approximate property location and its proximity to flood zones only. This document may not be used or relied upon for any other purpose, including, but not limited to, determining flood hazard status or the exact location of the structure on the property.

DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
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SECTION I

1. LENDER/SERVICER NAME AND ADDRESS WRIGHT FLOOD PO BOX 33003 SAINT PETERSBURG, FL 33733		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 4495 FURLING LN STE 110 DESTIN, FL 32541-5422 4495 Furling Ln		
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER DRP0000000007824212	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP community name OKALOOSA COUNTY *	2. County(ies) Unincorporated Areas	3. State FL	4. NFIP community number 120173
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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"). 120173-0494H	2. NFIP map panel effective/ revised date 12/06/2002	3. LOMA/LOMR <input type="checkbox"/> Yes Date: Case No: (if available)	4. Flood zone/BFE X	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: 02/07/2017 Service Type: Basic Request Program Status Date: 07/01/1977
 Requested By:

Input address: 4495 FURLING LANCE SUITE 110, DESTIN, FL 32541
 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.

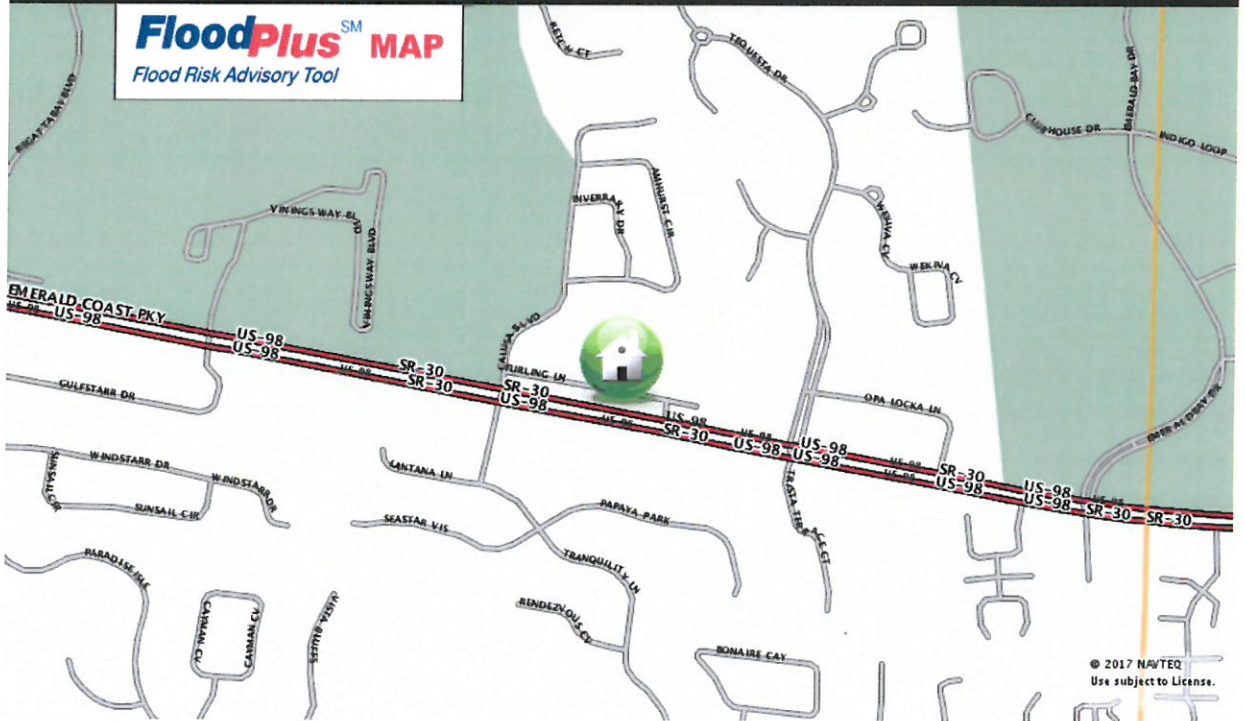
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.




F. PREPARER'S INFORMATION

Name, address, telephone number (if other than lender)  LERETA, LLC 1123 Park View Drive Covina, CA 91724 (800) 736 - 3109	Certificate: 59302187-0
	DATE OF DETERMINATION 02/07/2017

Your Property is Not in a Special Flood Hazard Area

Protect Your Home and Family with Affordable NFIP Flood Insurance Today



-  Special Flood Hazard Area
-  Moderate Flood Hazard Area
-  Moderate to Low Risk Area

Date: 02-07-2017

Flood Zone: X

Flood Insurance Required: No

Subject Property Address: **4495 FURLING LN
STE 110**

This map shows your property's approximate location in relation to FEMA flood zone designations. By law, federally regulated lenders may not provide loans for properties in Special Flood Hazard Areas until the borrower obtains flood insurance.

Map provided by:
LERETA, LLC
1123 Park View Drive
Covina, CA 91724

For more information about the
National Flood Insurance Program,
visit www.floodsmart.gov

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Flood Zone Details

Property Address
REGATTA BAY BLVD
DESTIN, FL 32541-5336

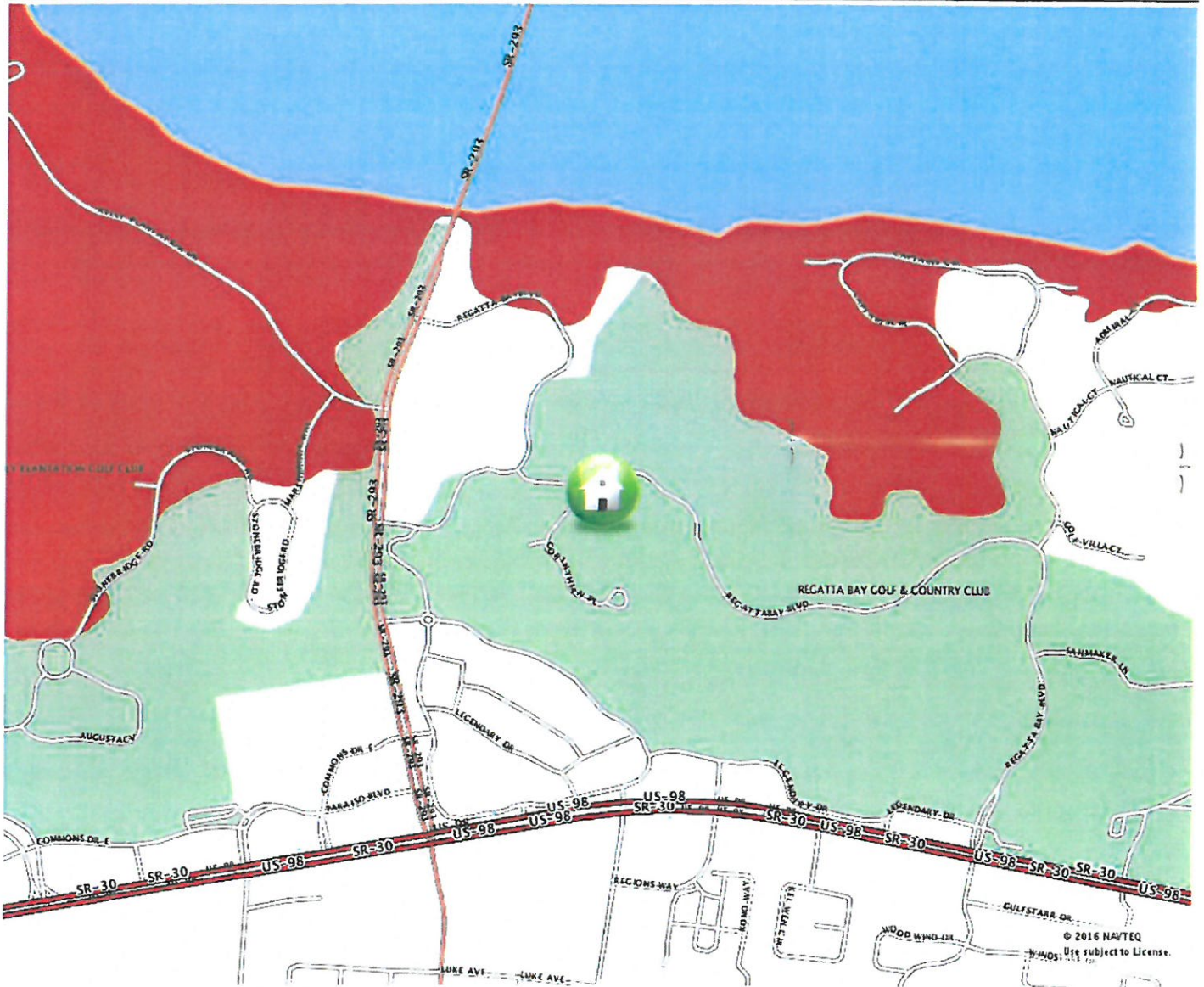
Quote Number: 09 QT44220460 99
Reference Id: DRP0000000007204425

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

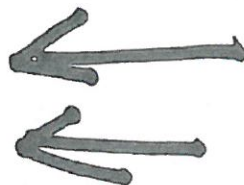


Legend

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

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

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 [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

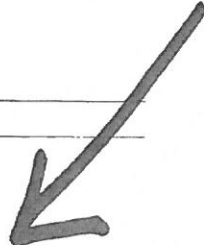
To: July 29, 2017

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

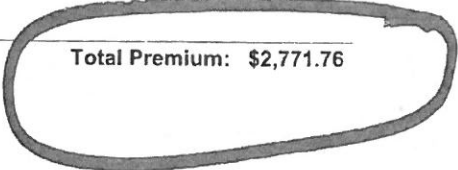
Limit Premium
\$2,503.00
Incl
\$108.00

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.