DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

OMB Control No. 1660-0040

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See Instructions) 426 Martin Rd Sinclair, ME 04779 Parcel ID: AR0210434 +Census Tract Data: St 23 Co 003 MSA none Tr 9501+

3. LENDER/SERVICER ID #	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
T17 R4 WELS	Aroostook County	ME	230453

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. Is there a Letter of Map Change (LOMC)?
2304530001A	1986-10-01	(•) NO ( ) YES (if yes, and LOMC date/no. is available, enter date and case no. below.) Date Case No.
4. Flood Zone	5. No NFIP Map	
X		

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

1. [X] Federal Flood Insurance is available (community participates in the NFIP). [X] Regular Program [ ] Emergency Program of NFIP
2. [ ] Federal Flood Insurance is not available (community does not participate 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 [X] 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.

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.

E. COMMENTS (Optional)

THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973.
Cert #: 20967590-21057618-RI v 1

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
Western Technologies Group, LLC P.O. Box 636 Somerville, NJ 08876 908-725-1143	08/31/2026

NOTICE IS GIVEN TO:

Borrower:	Loan Number:
Co-borrower:	Order Number: 20967590
Property Location: 426 Martin Rd Sinclair, ME 04779	Determination Date: 08/31/2026

The Flood Disaster Protection Act of 1973, as amended, requires that federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located, or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

☐ Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Director of FEMA as a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: T17 R4 WELS
The area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in a SFHA. If you would like to make such a request, please contact us for further information.

☒ Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE TO BORROWER ABOUT FEDERAL DISASTER ASSISTANCE

☒ Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term of the loan. If you fail to purchase or renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
  (1) the outstanding principal balance of the loan; or
  (2) the maximum amount of coverage allowed for the type of property under the NFIP.
- Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- 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.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

☐ Notice in Non-particpating Communities

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 nonparticipating community has been identified for at least one year as containing a SFHA, properties located in the community will not be eligible for the federal disaster relief assistance in the event of a federally-declared flood disaster.

NOTICE IS GIVEN TO:

Borrower:		Loan Number:	
Co-borrower:		Order Number:	20967590
Property Location:	426 Martin Rd Sinclair, ME 04779	Determination Date:	08/31/2026

NOTICE TO BORROWER ABOUT AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE

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 an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

NOTICE TO BORROWER ABOUT ESCROW REQUIREMENT FOR RESIDENTIAL LOANS

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Borrower's Signature	Date	Co-Borrower's Signature	Date

MyFloodStatus Flood Zone Determination

DFIRM

Powered by WTG



426 Martin Rd , Sinclair, ME 04779

NFIP Map Panel/Effective Date: 2304530001A (10/01/1986)

Property Boundary

clear layer — Zone X

Zone X 0.2%

Zone AE

Zone A

Zone AH

Zone AO

Zone VE

Zone D

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MyFloodStatus Flood Zone Determination

DFIRM

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FEMA SFHA (Special Flood Hazard Area)

All zones starting with A or V; referred to as "100-year floodplain"

Zone A	No Base Flood Elevations determined.
Zone AE	Base Flood Elevations determined. This zone may also be labeled Zone A1-A30.
Zone AH	Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
Zone AO	Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain); Average depths determined. For areas of alluvial fan flooding, velocities also determined.
Zone VE	Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined. This zone may also be labeled Zone V1-V30.

Moderate Risk Flood Hazard Area

Referred to as "500-year floodplain"

Zone X(0.2%)	Areas of 0.2% annual chance flood; Areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; Areas protected by levees from 1% annual chance flood. This zone may also be labeled Zone X(shaded) or B.

Low Risk Flood Hazard Area

Zone X	Areas determined to be outside the 0.2% annual chance floodplain. This zone may also be labeled Zone X(unshaded) or C.

Other Zone not designated SFHA (Special Flood Hazard Area)

Zone D	Areas in which flood hazards are undetermined, but possible.

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