

**SECTION I**

1. LENDER/SERVICER NAME AND ADDRESS  LERETA, LLC - TESTING IT 1123 PARKVIEW DRIVE COVINA, CA 91724		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)  DOE, JOHN 901 CORPORATE CENTER DR POMONA, CA 91768-2642	
3. LENDER/SERVICER ID #  TEST123	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	


**SECTION II**

<b>A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION</b>			
1. NFIP community name  CITY OF POMONA	2. County(ies)  LOS ANGELES COUNTY	3. State  CA	4. NFIP community number  060149
<b>B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME</b>			
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A").  060149-1725F	2. NFIP Map Panel Effective/ Revised Date  09/26/2008	3. Is there a Letter of Map Change (LOMC)?  <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
4. Flood Zone  X	5. No NFIP map	(If yes, and LOMC date/no. is available, enter date and case no. below).  Date: Case No:	

<b>C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)</b>	
1. <input checked="" type="checkbox"/> Flood insurance is available (community participates in NFIP).	<input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP
2. <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP.	
3. <input type="checkbox"/> 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: _____	

<b>D. DETERMINATION</b>	
<b>IS BUILDING / MOBILE HOME IN SPECIAL FLOOD HAZARD AREA ( ZONES CONTAINING THE LETTERS "A" OR "V" )?</b> 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.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

<b>E. COMMENTS (optional):</b>	
Request Date: 09/08/2021	Service Type: Life Of Loan Requested By: MATT VOGT
Input address: 901 CORPORATE CENTER DR, POMONA, CA 91768-2642 HMDA Information: MSA/MD: 31084 NECTA: State: 06 County: 037 Census Tract: 4024.04	
<b>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.</b>	
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.	

<b>F. PREPARER'S INFORMATION</b>		Certificate: 88032986-0
Name, address, telephone number (if other than lender)		<b>DATE OF DETERMINATION</b>
 LERETA, LLC 901 Corporate Center Dr Pomona, CA 91768 (800) 736 - 3109		09/08/2021

**NOTICE TO BORROWER NOT IN  
SPECIAL FLOOD HAZARD AREA**

Prepared by: LERETA, LLC  
Customer: LERETA, LLC - TESTING IT  
Client #: 23462

Loan #:  
Certificate #: 88032986-0  
Date: 09/08/2021

Borrower: DOE, JOHN  
Property: 901 CORPORATE CENTER DR  
POMONA, CA 91768-2642

Attached is the completed Standard Flood Hazard Determination Form that indicates that the building or mobile home securing your loan is not located in an area designated by the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, there is still a risk of flooding, even in non-SFHA's. As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

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 FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. 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 expense, as we are authorized to do in accordance with the provisions of Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

\_\_\_\_\_  
Borrower/Applicant                      Date

\_\_\_\_\_  
Borrower/Applicant                      Date

\_\_\_\_\_  
Borrower/Applicant                      Date

\_\_\_\_\_  
Borrower/Applicant                      Date

\_\_\_\_\_  
Borrower/Applicant                      Date

\_\_\_\_\_  
Borrower/Applicant                      Date