FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)
STANDARD FLOOD HAZARD DETERMINATION

Adapted from FEMA Form 81

O.M.B. No. 3067-0254
Expires October 31, 2001

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS

Account: 50000 Branch: 48396

IMSG-ZONES UNIT
360 CENTRAL AVE

ST PETERSBURG, FL 33701
ATTN:

Fax (305)293-0629 Phone (800)627-0000

2. COLLATERAL (Building/Mobile Home/Personal Property)
(Legal Description may be Attached)

Borrower: PETER OBERMEYER

PROPERTY ADDRESS

Location Address Provided:
703 EATON ST
KEY WEST, FL 33040-6843

Location Address Found:
703 EATON ST
KEY WEST, FL 33040-6843

Other Location Information Provided:

3. LENDER ID. NO.

4. LOAN IDENTIFIER
DRP00000000000D, 245581

5. AMOUNT OF FLOOD INSURANCE REQUIRED
$

SECTION II - NFIP INFORMATION

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
KEY WEST, CITY OF	MONROE	FL	120168

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. 1.")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
12087C 1716H	03/03/1997	Date	X (C)	

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

1. [X] Federal Flood Insurance is available (community participates in NFIP). [X] Regular Program [ ] Emergency Program
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 System (CBRS) Area, or Otherwise Protected Area (OPA), Federal Flood Insurance may not be available.

CBRS/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.

E. COMMENTS

Geo Number: 37076983 CO: 5
Map Tech Comments: Received: 07/09/2002 Returned: 07/09/2002 NFIP Program Date: 09/03/1971 Base Flood Elevation: 0

Explanation of Flood Zone Designation:

Area of minimal or moderate flood risk hazard subject to flooding from severe storm activity or local drainage problems.

Flood Insurance Information:

HMDA Geographics: NOT REQUESTED
Census Geographics: NOT REQUESTED

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

Geotrac
3900 Laylin Road
Norwalk OH 44857
1-800-GEOTRAC

37076983 CO: 5

DATE OF DETERMINATION
07/09/2002