

DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

OMB Control No. 1660-0040  
Expires: 09/30/2023

**SECTION I - LOAN INFORMATION**

1. LENDER/SERVICER NAME AND ADDRESS <b>American Bankers Insurance Company of Florida</b> PO Box 4276 Clinton, IA 52733- 4276  <b>Attn: Amy Metz</b>		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) <b>10811 FRONT BEACH RD</b> <b>PANAMA CITY BEACH, FL 32407</b>  <b>Insured: Majestic Beach</b>	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER <b>6900062990</b>	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

**SECTION II**

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

1. NFIP Community Name <b>PANAMA CITY BEACH, CITY OF</b>	2. County(ies) <b>BAY</b>	3. State <b>FL</b>	4. NFIP Community Number <b>120013</b>
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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 "A") <b>12005C 0312J</b>	2. NFIP Map Panel Effective/Revised Date <b>10/24/24</b>	3. Is there a Letter of Map Change (LOMC)? <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below).  Date <b>10/25/24</b> Case No. <b>11-04-6970A</b>
4. Flood Zone <b>X*</b>	5. No NFIP Map	

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

1.  Federal Flood Insurance is available (community participates in the NFIP).  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  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)**

\* The subject property IS PARTIALLY WITHIN a Special Flood Hazard Area. The existing STRUCTURE, however, is not affected and is not in the floodplain.

1. Community firm date: 06/01/1977

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) <b>CoreLogic Flood Services</b> <b>1825A Kramer Lane</b> <b>Austin, TX 78758</b> <b>1-800-447-1772</b>	 This flood zone determination was made in good faith with due diligence and contains all certification requirements set forth by the Flood Disaster Protection Act of 1973.	DATE OF DETERMINATION <b>11/19/24 at 07:47 AM CST</b> <b>FloodCert #: 2411393226</b>
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