

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 American Bankers Insurance Company of Florida PO Box 4276 Clinton, IA 52733- 4276 Attn: Amy Metz		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 10901 FRONT BEACH RD PANAMA CITY BEACH, FL 32407 Insured: Majestic beach	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER 6900199672	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

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

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)

Prior map data as of 11/19/2024: Flood zone X Map 120013 0312H, eff. 06/02/2009.
1. Community firm date: 06/01/1977
2. BFE: 14 (NAVD88)

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772	 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. SEAL	DATE OF DETERMINATION 11/19/24 at 10:25 AM CST FloodCert #: 2411393349
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