

DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached
 Instructions

O.M.B. No. 1660-0040
 Expires December 31, 2011

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS JP MORGAN CHASE BANK, NA		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 8 Surf Rd Seaside Hgts, NJ 08751-1728 Owner: Alan Franco Block: 1056.02 Lot: 7 Ref/File# 500-13418 +Census Tract Data: St 34 Co 029 MSA 20764 Tr 7270.02+		
3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name Toms River Township	2. County(ies) Ocean	3. State NJ	4. NFIP Community Number 345293	
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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") 34029C0329F	2. NFIP Map Panel Effective/ Revised Date 09/29/2006	3. LOMA/LOMR <input type="checkbox"/> YES _____ Date	4. Flood Zone AE	5. No NFIP Map
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C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. Federal Flood Insurance is available (Community participates in NFIP). Regular Program Emergency Program of NFIP

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 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.

E. COMMENTS (Optional)
 THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973. DETERMINATION BASED ON 2007 AERIAL PHOTOGRAPHY, ANY CHANGES TO STRUCTURE (S)AFTER 2007 ARE NOT REFLECTED IN THIS DETERMINATION
 APPROX ELEVATION 6FT

LIFE OF LOAN

WTG Ref# 496362_560832

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

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Western Technologies Group, LLC 199 West High Street Somerville, NJ 08876 908-725-1143	DATE OF DETERMINATION 02/07/2011
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NOTICE IS GIVEN TO:

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 Directory 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 BORROW 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 an SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Toms River Township

This area has at least a one percent (1%) change 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 an 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.

- 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 also may be available from private insurers that do not participate in the NFIP.
- 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 overall value of the property securing the loan minus the value of the land on which the property is located.

- 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.

Notice in Nonparticipating 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 an SFHA, properties located in the community will not be eligible for federal disaster relief assistance in the event of a federally-declared flood disaster.

Borrower's Signature / Date

Co-Borrower's Signature / Date

Lending Institution

Lending Institution Authorized Signature / Date

Zone AE

Zone X (0.2% Annual
Chance Flood Hazard)

1056.02

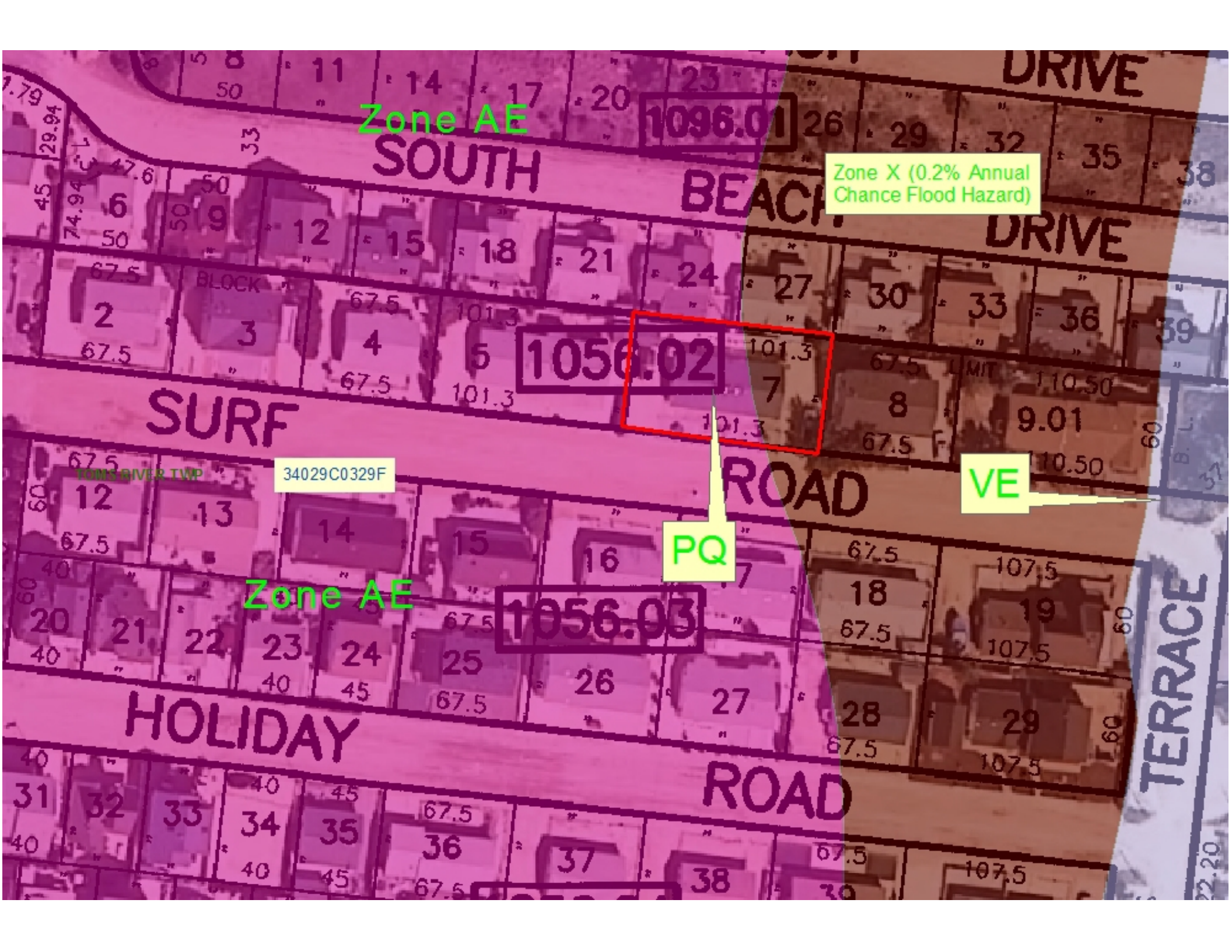
VE

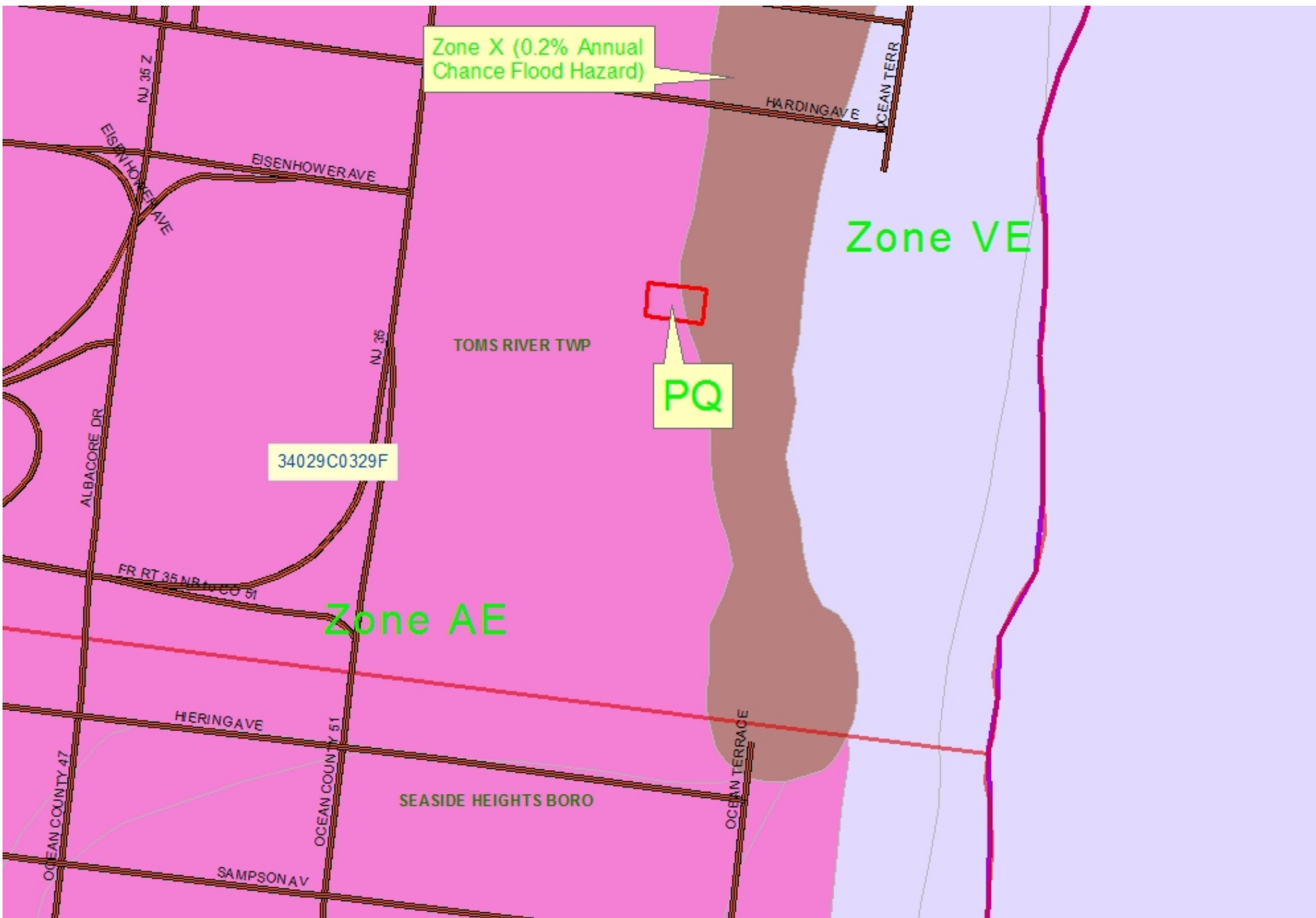
PQ

34029C0329F

Zone AE

1056.03





Zone X (0.2% Annual Chance Flood Hazard)

Zone VE

PQ

PQ

34029C0329F

Zone AE

TOMS RIVER TWP

SEASIDE HEIGHTS BORO

NJ 35 Z

EISENHOWER AVE

HARDING AVE

OCEAN TERR

NJ 35

ALBACORE DR

FR RT 35 NB

HERING AVE

OCEAN COUNTY 51

OCEAN COUNTY 47

SAMPSON AV

OCEAN TERRACE

Property Location	
8 SURF ROAD, Seaside Hgts 08751-1728	
District: 1508 (Toms River Township), Block: 1056.02, Lot: 7 (Old Block: 1056.02, Old Lot: 7)	
Property Information	Assessment Data
Class: 2 - Residential	Total Value: \$760,000
Zoning: 40B	Land Value: \$700,000
Bld Description: 1F 1344	Improvement Value: \$60,000
Land Description: 101X60	% Improvement: 7.89
Acreage: 0.1391	Special Tax Codes: F01
Square Footage:	Deductions: Senior Veteran Widow Surv. Spouse Disabled
Usage:	Count:
Year Constructed: 1965	Exemption:
Use Code:	Exemption statute:
# Dwellings:	2008 Rate: 3.28; 2008 Ratio: 37.40%; 2008 Taxes: \$5,561
Census Tract: 7270.02	2009 Rate: 1.23; 2009 Ratio: 100.00%; 2009 Taxes: \$10,382
	2010 Rate: 1.37; 2010 Ratio: 102.01%; 2010 Taxes: \$10,412
Current Owner	Sale Data
FRANCO, ALAN	Date: 2/24/1999
43 GREEN TREE ROAD	Price: \$172,500
Clifton, NJ 07013-1706	Ratio: 440.58%
Previous Owner:	Deed Book: 05670
	Deed Page: 00240

