

FEDERAL EMERGENCY MANAGEMENT AGENCY  
STANDARD FLOOD HAZARD DETERMINATION

See The Attached  
Instructions

O.M.B. No. 3067-0264  
Expires October 31, 2001

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Old Point National Bank 1613 Hardy Cash Dr. Hampton, VA 23666  Requested By: LESLEY TREMBULAK	2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 133 APPLE AVE HAMPTON, VA 23661  Borrower: BRASSEUR, ERIC
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3. LENDER ID. NO. 06892	4. LOAN IDENTIFIER 0379446211-75	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$
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SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name HAMPTON, CITY OF	2. County(ies) INDEPENDENT CITY	3. State VA	4. NFIP Community Number 515527
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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") 515527 0015 D	2. NFIP Map Panel Effective/ Revised Date 07/16/87	3. LOMA/LOMR <input type="checkbox"/> Yes _____ Date	4. Flood Zone C	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 FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

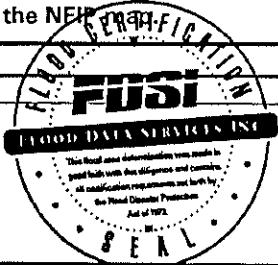
CENSUS DATA: St: 51 Co: 650 MSA: 5720 Tract: 0115.00

BORROWERS COPY

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) First American Flood Data Services 11902 Burnet Road Austin, Texas 78758 1-800-447-1772	DATE OF DETERMINATION 3/16/00 at 11:16 am FloodCert #: 0003280910 *** LIFE-OF-LOAN ***
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# FloodCert<sup>®</sup>

The Nation's Automated Flood Certification System

CERTIFY TO: Attn: LESLEY TREMBULAK

Old Point National Bank  
1613 Hardy Cash Dr.  
Hampton, VA 23666

FILE: Borrower: BRASSEUR, ERIC Loan #: 0379446211-75

ADDRESS CERTIFIED: 133 APPLE AVE  
HAMPTON, VA 23661

\*\*\* LIFE-OF-LOAN CERTIFICATION \*\*\*

COMMUNITY PARTICIPATION/INSURANCE AVAILABILITY STATUS

The community currently participates in the NFIP (REGULAR program). Flood insurance and disaster relief are available on the property.

PROPERTY FLOOD STATUS

The subject property IS NOT WITHIN a Special Flood Hazard Area as identified by the director of FEMA. Currently, the purchase of flood insurance is not mandatory by law, but a flood map revision may change the flood hazard status in the future.

FLOOD ZONE: C  
COMMUNITY NUMBER: 515527  
COMMUNITY NAME: HAMPTON, CITY OF  
COMMUNITY ENTRY DATE: 01/15/71  
FEMA MAP: 515527 0015D  
MAP DATE: 07/16/87  
CENSUS DATA: St: 51 Co: 650 MSA: 5720 Tract: 0115.00



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Certified at 11:16 am on 3/16/00. FloodCert Control No. 0003280910

NOTIFICATION AND ACKNOWLEDGMENT

Lender:

*Lesley Trembulak*

Date:

*3/20/00*

Borrower:

**BORROWERS COPY**

Date:

Borrower:

Date:

First American Flood Data Services  
11902 Burnet Road  
Austin, Texas 78758  
1-800-447-1772