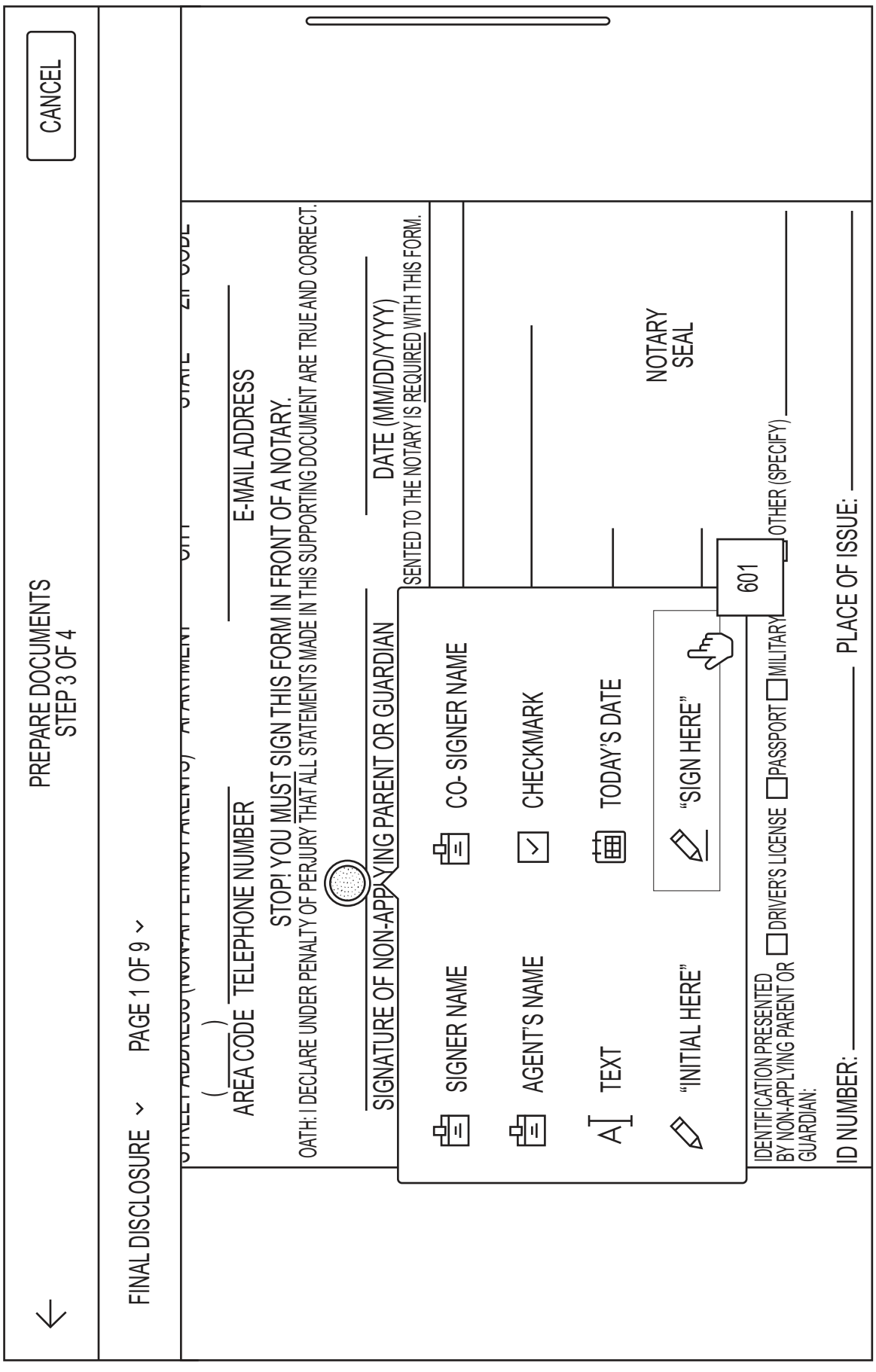
600
CANCEL
PREPARE DOCUMENTS
STEP 3 OF 4
FINAL DISCLOSURE
PAGE 1 OF 9
AREA CODE TELEPHONE NUMBER
E-MAIL ADDRESS
STOP! YOU MUST SIGN THIS FORM IN FRONT OF A NOTARY.
OATH: I DECLARE UNDER PENALTY OF PERJURY THAT ALL STATEMENTS MADE IN THIS SUPPORTING DOCUMENT ARE TRUE AND CORRECT.
SIGNATURE OF NON-APPLYING PARENT OR GUARDIAN
DATE (MM/DD/YYYY)
SENTED TO THE NOTARY IS REQUIRED WITH THIS FORM.
SIGNER NAME
CO- SIGNER NAME
AGENT'S NAME
CHECKMARK
TEXT
TODAY'S DATE
"INITIAL HERE"
"SIGN HERE"
NOTARY SEAL
601
IDENTIFICATION PRESENTED BY NON-APPLYING PARENT OR GUARDIAN:
DRIVER'S LICENSE
PASSPORT
MILITARY
OTHER (SPECIFY)
ID NUMBER:
PLACE OF ISSUE:

FIG. 6

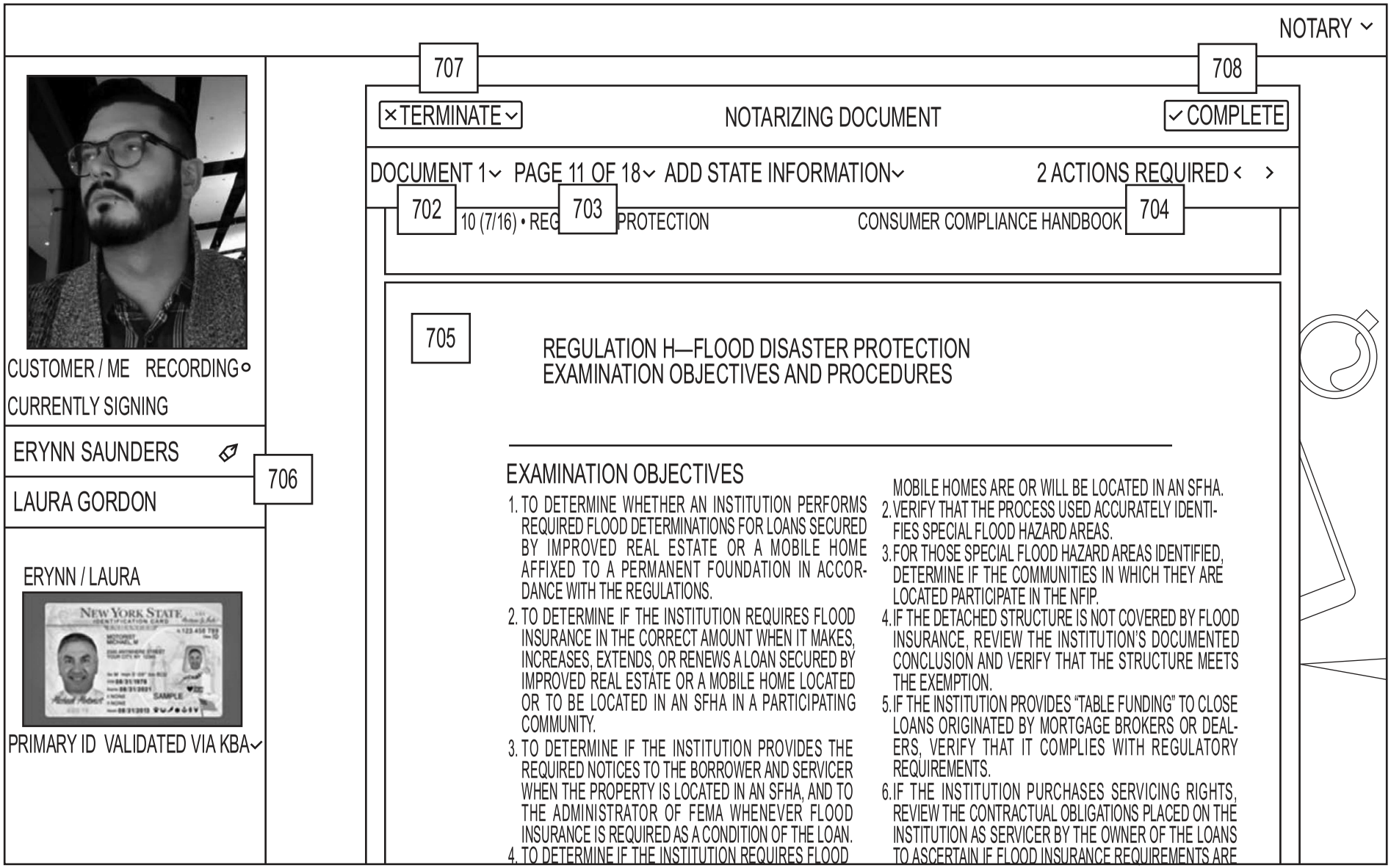
NOTARY
707
708
×TERMINATE
NOTARIZING DOCUMENT
✓COMPLETE
DOCUMENT 1
PAGE 11 OF 18
ADD STATE INFORMATION
2 ACTIONS REQUIRED
702
703
704
10 (7/16) • REG
PROTECTION
CONSUMER COMPLIANCE HANDBOOK
705
REGULATION H—FLOOD DISASTER PROTECTION
EXAMINATION OBJECTIVES AND PROCEDURES
EXAMINATION OBJECTIVES
1. TO DETERMINE WHETHER AN INSTITUTION PERFORMS REQUIRED FLOOD DETERMINATIONS FOR LOANS SECURED BY IMPROVED REAL ESTATE OR A MOBILE HOME AFFIXED TO A PERMANENT FOUNDATION IN ACCORDANCE WITH THE REGULATIONS.
2. TO DETERMINE IF THE INSTITUTION REQUIRES FLOOD INSURANCE IN THE CORRECT AMOUNT WHEN IT MAKES, INCREASES, EXTENDS, OR RENEWS A LOAN SECURED BY IMPROVED REAL ESTATE OR A MOBILE HOME LOCATED OR TO BE LOCATED IN AN SFHA IN A PARTICIPATING COMMUNITY.
3. TO DETERMINE IF THE INSTITUTION PROVIDES THE REQUIRED NOTICES TO THE BORROWER AND SERVICER WHEN THE PROPERTY IS LOCATED IN AN SFHA, AND TO THE ADMINISTRATOR OF FEMA WHENEVER FLOOD INSURANCE IS REQUIRED AS A CONDITION OF THE LOAN.
4. TO DETERMINE IF THE INSTITUTION REQUIRES FLOOD
MOBILE HOMES ARE OR WILL BE LOCATED IN AN SFHA.
2. VERIFY THAT THE PROCESS USED ACCURATELY IDENTIFIES SPECIAL FLOOD HAZARD AREAS.
3. FOR THOSE SPECIAL FLOOD HAZARD AREAS IDENTIFIED, DETERMINE IF THE COMMUNITIES IN WHICH THEY ARE LOCATED PARTICIPATE IN THE NFIP.
4. IF THE DETACHED STRUCTURE IS NOT COVERED BY FLOOD INSURANCE, REVIEW THE INSTITUTION'S DOCUMENTED CONCLUSION AND VERIFY THAT THE STRUCTURE MEETS THE EXEMPTION.
5. IF THE INSTITUTION PROVIDES "TABLE FUNDING" TO CLOSE LOANS ORIGINATED BY MORTGAGE BROKERS OR DEALERS, VERIFY THAT IT COMPLIES WITH REGULATORY REQUIREMENTS.
6. IF THE INSTITUTION PURCHASES SERVICING RIGHTS, REVIEW THE CONTRACTUAL OBLIGATIONS PLACED ON THE INSTITUTION AS SERVICER BY THE OWNER OF THE LOANS TO ASCERTAIN IF FLOOD INSURANCE REQUIREMENTS ARE
CUSTOMER / ME RECORDING
CURRENTLY SIGNING
ERYNN SAUNDERS
LAURA GORDON
706
ERYNN / LAURA
NEW YORK STATE
IDENTIFICATION CARD
SAMPLE
PRIMARY ID VALIDATED VIA KBA
700

FIG. 7

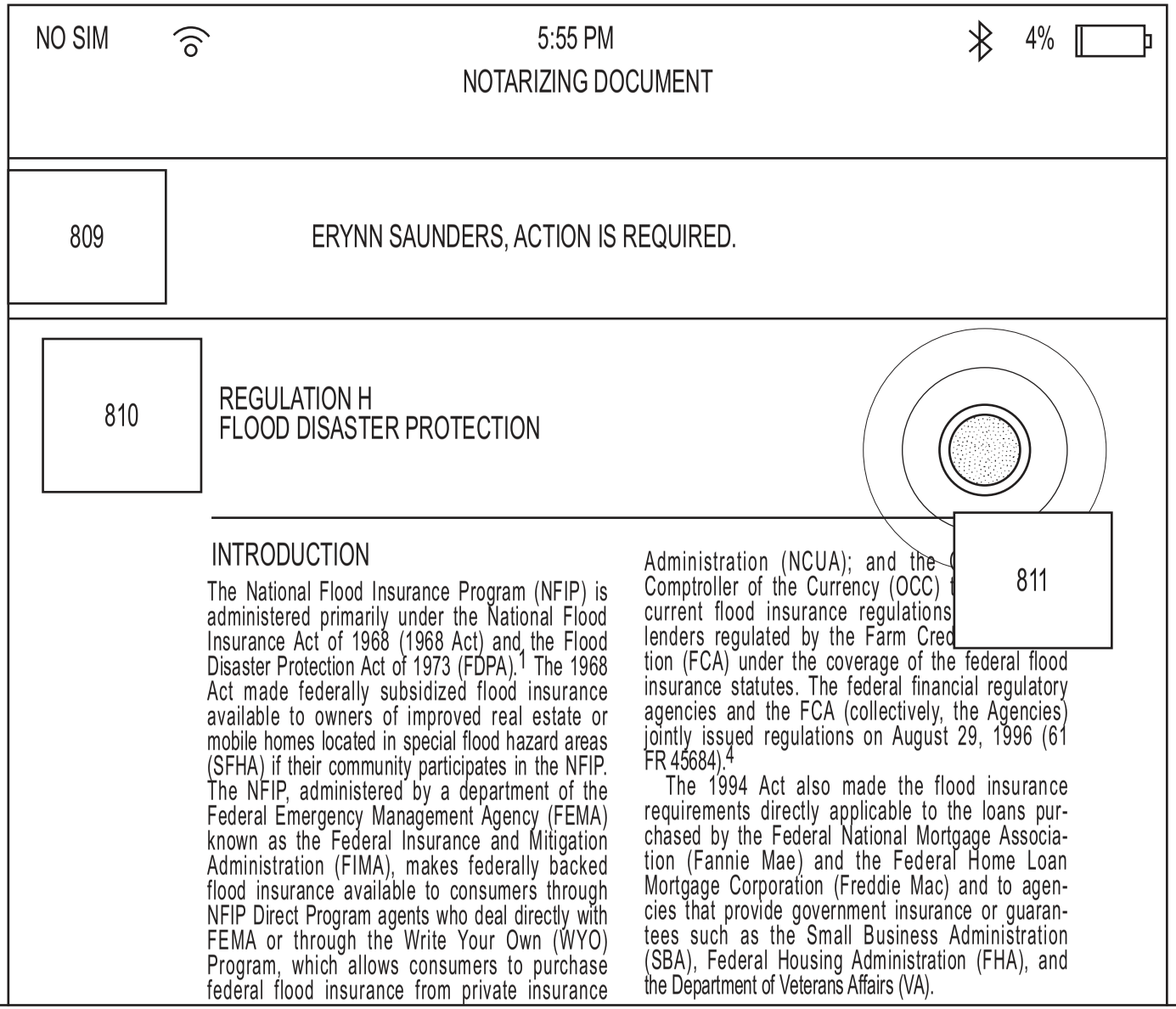
800
NO SIM
5:55 PM
4%
NOTARIZING DOCUMENT
809
ERYNN SAUNDERS, ACTION IS REQUIRED.
810
REGULATION H
FLOOD DISASTER PROTECTION
811
INTRODUCTION
The National Flood Insurance Program (NFIP) is administered primarily under the National Flood Insurance Act of 1968 (1968 Act) and the Flood Disaster Protection Act of 1973 (FDPA).[1] The 1968 Act made federally subsidized flood insurance available to owners of improved real estate or mobile homes located in special flood hazard areas (SFHA) if their community participates in the NFIP. The NFIP, administered by a department of the Federal Emergency Management Agency (FEMA) known as the Federal Insurance and Mitigation Administration (FIMA), makes federally backed flood insurance available to consumers through NFIP Direct Program agents who deal directly with FEMA or through the Write Your Own (WYO) Program, which allows consumers to purchase federal flood insurance from private insurance
Administration (NCUA); and the
Comptroller of the Currency (OCC)
current flood insurance regulations
lenders regulated by the Farm Cred
tion (FCA) under the coverage of the federal flood insurance statutes. The federal financial regulatory agencies and the FCA (collectively, the Agencies) jointly issued regulations on August 29, 1996 (61 FR 45684).[4]
The 1994 Act also made the flood insurance requirements directly applicable to the loans purchased by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) and to agencies that provide government insurance or guarantees such as the Small Business Administration (SBA), Federal Housing Administration (FHA), and the Department of Veterans Affairs (VA).
TO FIG. 8 CONT.
TO FIG. 8 CONT.

FIG. 8

800

FROM FIG. 8

FROM FIG. 8

carriers. The NFIP aims to reduce the impact of flooding by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. The FDPA requires federal financial regulatory agencies to adopt regulations prohibiting their regulated lending institutions from making, increasing, extending, or renewing a loan secured by improved real estate or a mobile home located or to be located in an SFHA in a community participating in the NFIP unless the property securing the loan is covered by flood insurance. Flood insurance may be provided through the NFIP or through a private insurance carrier.

Title V of the Riegle Community Development and Regulatory Improvement Act of 1994,[2] which is called the National Flood Insurance Reform Act of 1994 (1994 Act), comprehensively revised the federal flood insurance statutes. The purpose of the 1994 Act was to increase compliance with flood insurance requirements and participation in the NFIP in order to provide additional income to the National Flood Insurance Fund and to decrease the financial burden of flooding on the federal government, taxpayers, and flood victims.3 The 1994 Act required the federal financial regulatory agencies, the Board of Governors of the Federal Reserve System (FRB); the Federal Deposit Insurance Corporation (FDIC); the National Credit Union

1. These statutes are codified at 42 USC Â§4001-4129. FEMA administers the NFIP; its regulations implementing the NFIP appear at 44 CFR parts 59-80.
2. Pub. L.103-325, Title V, 108 Stat. 2160, 2255-87 (Septem -ber 23, 1994).
3. H.R. Conf. Rep. No. 652, 103d Cong. 2d Sess. 195 (1994). (Conference Report).

Consumer Compliance Handbook

Reg. H-Flood Prot

FLOOD DISASTER PROTECTION

extending, or renewing a loan secured by

The mandatory flood insurance purchase requirements of the FDPA were again significantly amended with the passage of the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters Act) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). These statutes made changes to the provisions pertaining to force placement of flood insurance; escrowing of flood insurance premiums and fees; exemptions to the mandatory flood insurance purchase requirement; and civil money penalties. Moreover, a new provision mandating the acceptance of a private flood insurance policy meeting certain criteria as satisfaction of the mandatory purchase requirement was added to the FDPA. The Agencies jointly issued rules addressing force placement, escrow, and the exemption to the mandatory purchase requirement for detached structures on July 21, 2015 (80 FR 43215).

OBJECTIVES OF THE FDPA

- Provide flood insurance to owners of improved real estate located in SFHAs of communities participating in the NFIP.
- Require communities to enact measures designed to reduce or avoid future flood losses as a condition for making federally subsidiz insurance available.
- Require federal financial regulatory ager adopt regulations prohibiting their regul lending institutions from making, incr

4. Agency regulations are codified at 12 C 12 CFR 208 (FRB); 12 CFR 339 (FDIC); 12 760 (NCUA).

812



FLOOD INSURANCE REQUIREMENTS FOR

FIG. 8 CONT.

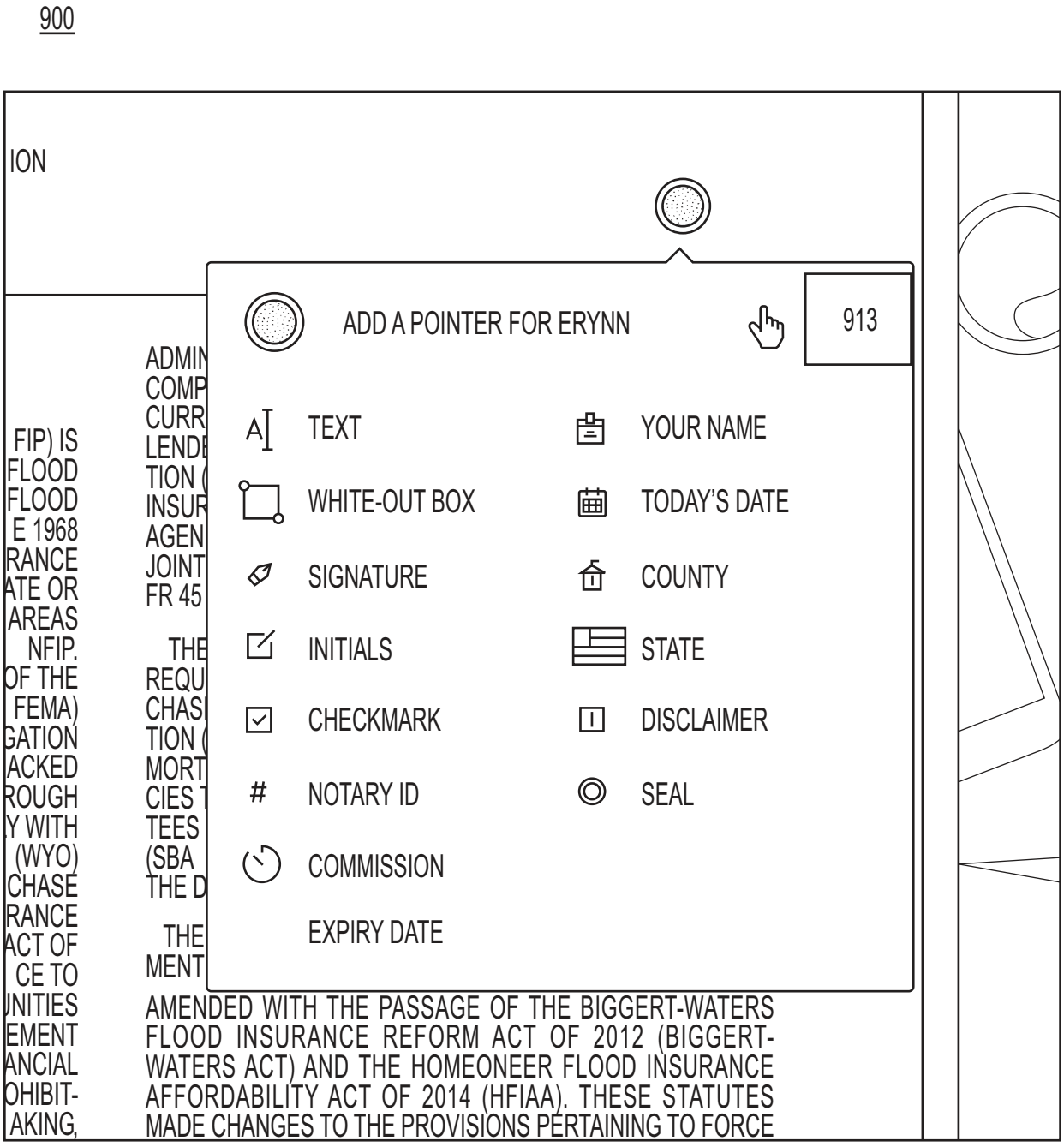
900
ION
ADD A POINTER FOR ERYNN
913
TEXT
YOUR NAME
WHITE-OUT BOX
TODAY'S DATE
SIGNATURE
COUNTY
INITIALS
STATE
CHECKMARK
DISCLAIMER
NOTARY ID
SEAL
COMMISSION
EXPIRY DATE
AMENDED WITH THE PASSAGE OF THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012 (BIGGERT-WATERS ACT) AND THE HOMEONEER FLOOD INSURANCE AFFORDABILITY ACT OF 2014 (HFIAA). THESE STATUTES MADE CHANGES TO THE PROVISIONS PERTAINING TO FORCE

FIG. 9

1000

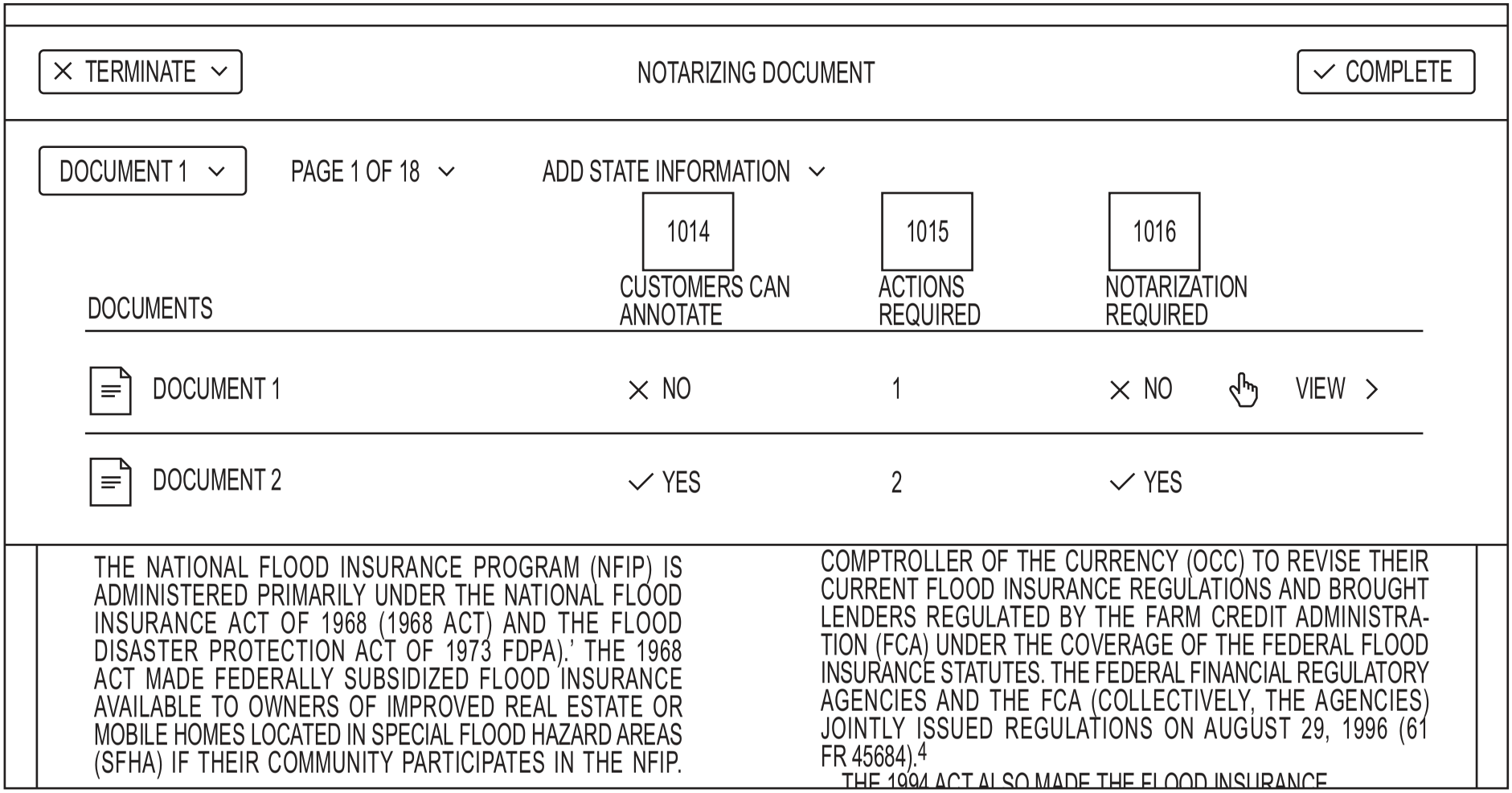
TERMINATE
NOTARIZING DOCUMENT
COMPLETE
DOCUMENT 1
PAGE 1 OF 18
ADD STATE INFORMATION
1014
1015
1016
DOCUMENTS
CUSTOMERS CAN ANNOTATE
ACTIONS REQUIRED
NOTARIZATION REQUIRED
DOCUMENT 1
NO
1
NO
VIEW
DOCUMENT 2
YES
2
YES
THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) IS ADMINISTERED PRIMARILY UNDER THE NATIONAL FLOOD INSURANCE ACT OF 1968 (1968 ACT) AND THE FLOOD DISASTER PROTECTION ACT OF 1973 FDPA).' THE 1968 ACT MADE FEDERALLY SUBSIDIZED FLOOD INSURANCE AVAILABLE TO OWNERS OF IMPROVED REAL ESTATE OR MOBILE HOMES LOCATED IN SPECIAL FLOOD HAZARD AREAS (SFHA) IF THEIR COMMUNITY PARTICIPATES IN THE NFIP.
COMPTROLLER OF THE CURRENCY (OCC) TO REVISE THEIR CURRENT FLOOD INSURANCE REGULATIONS AND BROUGHT LENDERS REGULATED BY THE FARM CREDIT ADMINISTRATION (FCA) UNDER THE COVERAGE OF THE FEDERAL FLOOD INSURANCE STATUTES. THE FEDERAL FINANCIAL REGULATORY AGENCIES AND THE FCA (COLLECTIVELY, THE AGENCIES) JOINTLY ISSUED REGULATIONS ON AUGUST 29, 1996 (61 FR 45684).4
THE 1994 ACT ALSO MADE THE FLOOD INSURANCE

FIG. 10

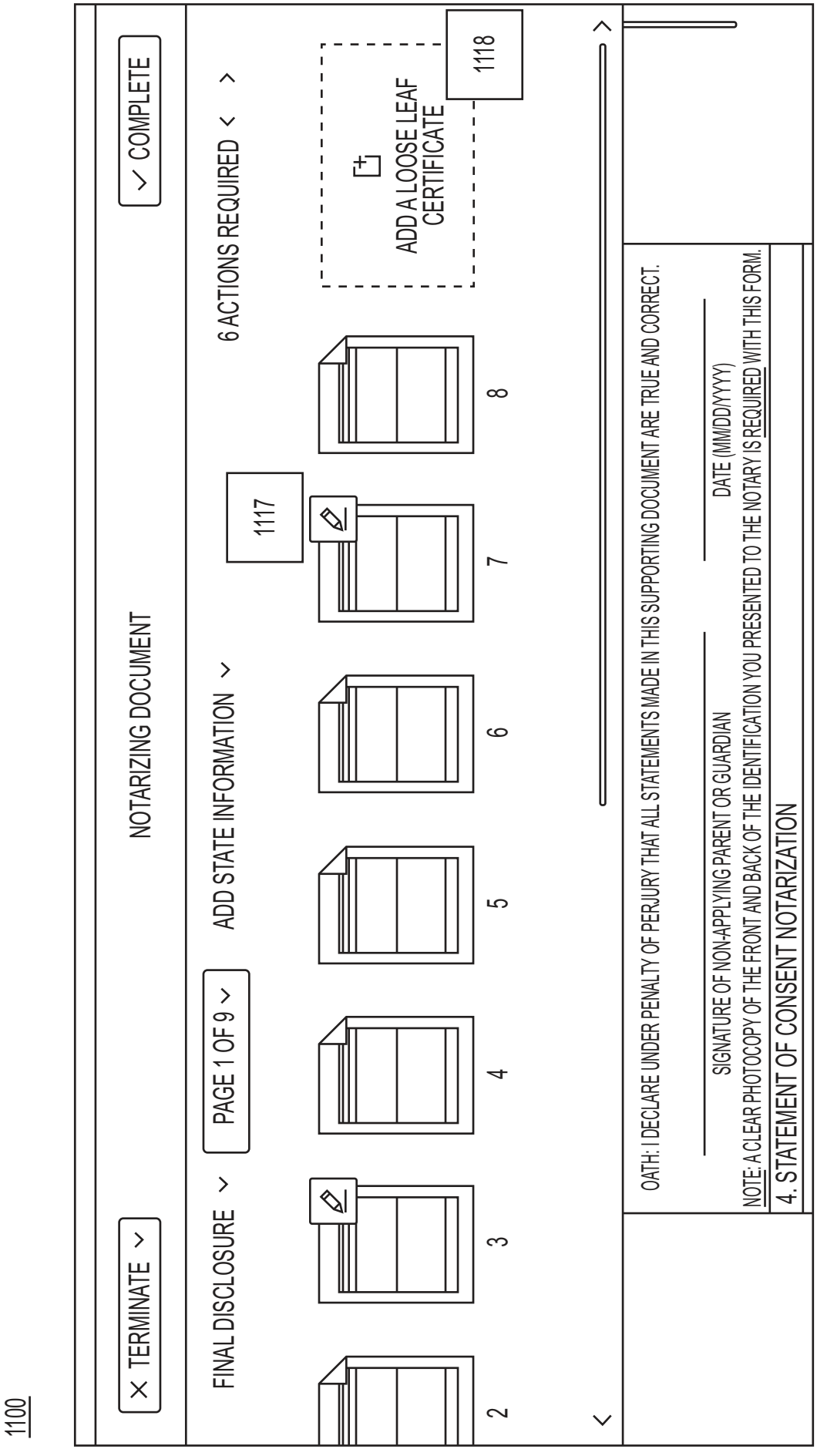
1100
TERMINATE
NOTARIZING DOCUMENT
COMPLETE
FINAL DISCLOSURE
PAGE 1 OF 9
ADD STATE INFORMATION
6 ACTIONS REQUIRED
1117
ADD A LOOSE LEAF CERTIFICATE
1118
2
3
4
5
6
7
8
OATH: I DECLARE UNDER PENALTY OF PERJURY THAT ALL STATEMENTS MADE IN THIS SUPPORTING DOCUMENT ARE TRUE AND CORRECT.
SIGNATURE OF NON-APPLYING PARENT OR GUARDIAN
DATE (MM/DD/YYYY)
NOTE: A CLEAR PHOTOCOPY OF THE FRONT AND BACK OF THE IDENTIFICATION YOU PRESENTED TO THE NOTARY IS REQUIRED WITH THIS FORM.
4. STATEMENT OF CONSENT NOTARIZATION

FIG. 11

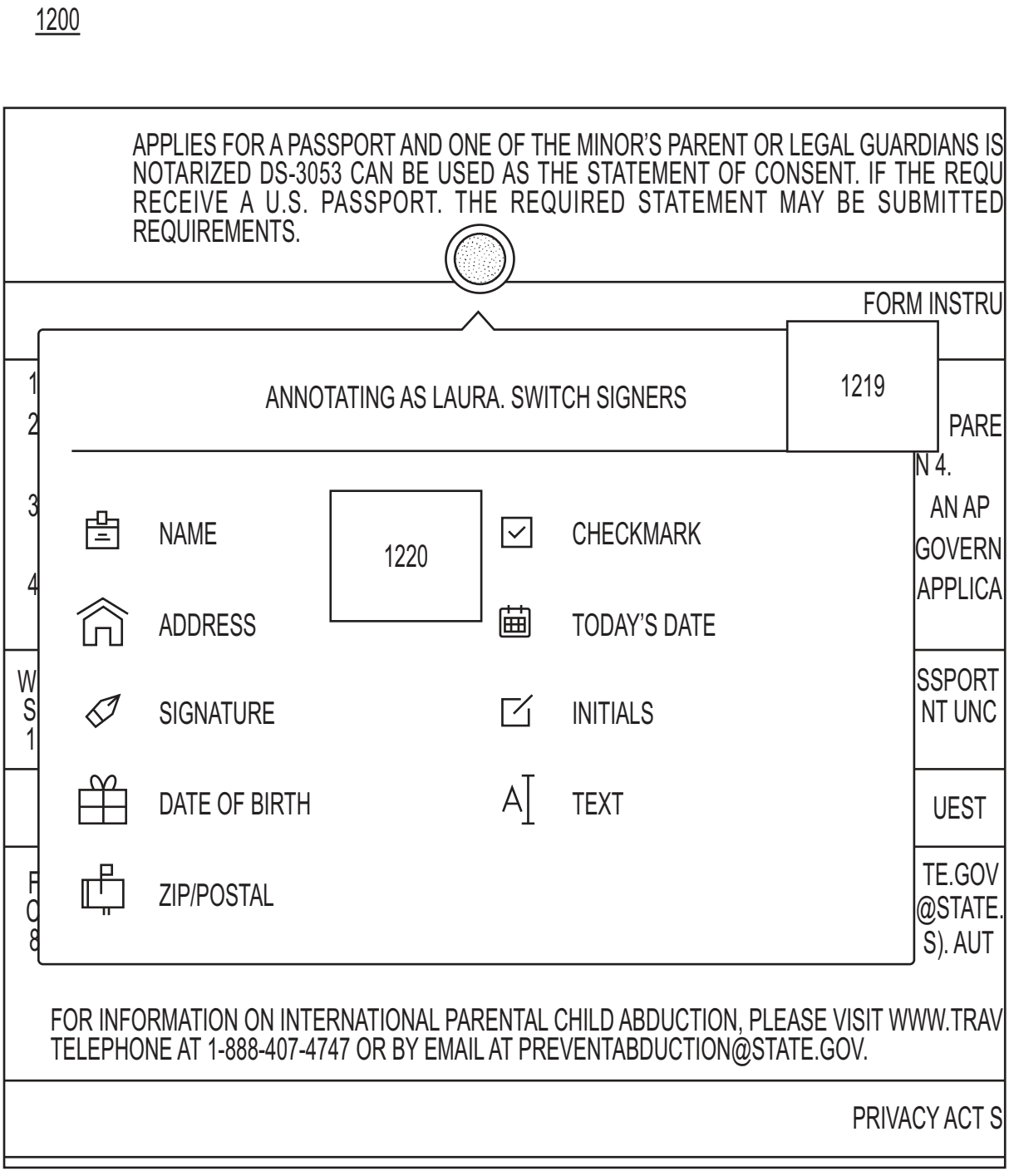
1200
APPLIES FOR A PASSPORT AND ONE OF THE MINOR'S PARENT OR LEGAL GUARDIANS IS
NOTARIZED DS-3053 CAN BE USED AS THE STATEMENT OF CONSENT. IF THE REQU
RECEIVE A U.S. PASSPORT. THE REQUIRED STATEMENT MAY BE SUBMITTED
REQUIREMENTS.
FORM INSTRU
ANNOTATING AS LAURA. SWITCH SIGNERS
1219
NAME
1220
CHECKMARK
ADDRESS
TODAY'S DATE
SIGNATURE
INITIALS
DATE OF BIRTH
TEXT
ZIP/POSTAL
PARE
N 4.
AN AP
GOVERN
APPLICA
SSPORT
NT UNC
UEST
TE.GOV
@STATE.
S). AUT
FOR INFORMATION ON INTERNATIONAL PARENTAL CHILD ABDUCTION, PLEASE VISIT WWW.TRAV
TELEPHONE AT 1-888-407-4747 OR BY EMAIL AT PREVENTABDUCTION@STATE.GOV.
PRIVACY ACT S

FIG. 12