

Date: [Insert Date]

Lender/Organization Name: [Insert Name]

Loan Number: [Insert Loan Number]

Property Address: [Insert Full Property Address]

Flood Insurance Requirement Acknowledgment

To [Insert Lender Name],

I/We, the undersigned, hereby acknowledge that the property located at the address listed above has been identified by the Federal Emergency Management Agency (FEMA) as being located in a Special Flood Hazard Area (SFHA).

By signing this document, I/we acknowledge the following:

- Flood insurance is a mandatory requirement for the life of the loan as a condition of obtaining financing.
- The insurance must be maintained in an amount at least equal to the lesser of: the outstanding principal balance of the loan, the maximum limit of coverage available under the National Flood Insurance Program (NFIP), or the full insurable value of the property.
- Failure to maintain adequate flood insurance may result in the lender purchasing a policy on my/our behalf at my/our expense (Force-Placed Insurance).
- Federal disaster relief assistance may be unavailable for this property in the future if flood insurance is not maintained.

I/We understand these requirements and agree to provide proof of continuous flood insurance coverage to the lender as requested.

Borrower Signature: _____

Print Name: [Insert Name]

Date: [Insert Date]

Co-Borrower Signature: _____

Print Name: [Insert Name]

Date: [Insert Date]