

How to use your Already-Out Packet

DO NOT cancel your flood insurance policy until you have written confirmation from your servicer that the requirement is waived. Cancelling early can result in force-placed coverage at a much higher cost, or in being uninsured in a flood.

THE THREE STEPS

1. Fill in and sign the Letter-to-Servicer PDF: your name and mailing address, the date, your loan number, and the servicer's address.
2. Find your servicer's **DESIGNATED ADDRESS** for information requests - this matters. It is usually printed on your monthly statement or the servicer's website, and it is often different from the payment address. A request sent to the wrong address may not trigger the servicer's legal duty to respond.
3. Mail the signed letter with the records compilation enclosed (or upload both through your servicer's secure message center, noting it is a Request for Information under 12 C.F.R. 1024.36). Keep copies of everything.

WHAT HAPPENS NEXT, REALISTICALLY

Timelines: under RESPA (12 C.F.R. 1024.36), a servicer must acknowledge your request within 5 business days and respond within 30 business days (extendable by 15 with notice). Two caveats: these servicing rules apply to most closed-end mortgage loans but NOT to open-end lines of credit such as HELOCs - if your flood requirement rides on a HELOC, send the same letter as ordinary correspondence and expect no fixed clock. And a servicer may lawfully decline requests it deems overbroad or seeking confidential information, so keep the request as written.

The discretion point, stated plainly: being mapped outside the Special Flood Hazard Area removes the federal mandate. It does not remove your servicer's ability to require flood insurance under the terms of your loan - federal guidance expressly permits a lender to require coverage outside high-risk areas for its own safety-and-soundness reasons. If your servicer answers that the requirement is its own credit policy, that is a legitimate answer this packet cannot change; your remedy is your loan documents, not the flood map.

If the servicer refuses or ignores you: (1) ask for a written response identifying the specific disagreement; (2) if their determination predates the map records in your packet, point at the panel effective date, and if a Letter of Map Revision is cited in your packet's Change Record, point at that case number and its effective date - a determination older than the LOMR could not have reflected it; (3) escalate to the CFPB complaint portal (consumerfinance.gov/complaint) - servicers answer those; (4) a FEMA Letter of Determination Review exists but only if requested JOINTLY by you and your lender within 45 days of the lender's notification that insurance is required, with an \$80 fee - if more than 45 days have passed, that option is closed.

Force-placed policies: federal law (42 U.S.C. 4012a(e)) requires 45 days' notice before force placement, and requires refund of force-placed premiums for any period that overlapped with your own flood coverage, within 30 days of proof of that coverage. If the requirement is withdrawn and you had no policy of your own, any refund comes from the servicer cancelling the force-placed policy under its own terms.

Escrowed premiums: credits go to your escrow account, reconciled at the next annual escrow analysis. You can ask for an early analysis; surpluses over \$50 are generally refundable to you.

Premium expectations: removing the requirement lets you choose to drop the policy. It will not by itself lower the price of a policy you keep - since Risk Rating 2.0, NFIP premiums are based on your building's characteristics and distance to water, not the flood zone.

WHAT THIS PACKET IS - AND IS NOT

We compiled public federal records, retrieved live and cited with timestamps. We did not visit, measure, or survey the property, and we did not make a flood zone determination - your servicer makes that determination, which is exactly what the letter asks them to do. Questions? Reply to your delivery email or write hello@removefloodinsurance.com.

From: _____ (your name)

_____ (your mailing address)

Date: _____

To: _____ (servicer name)

(send to the servicer's DESIGNATED address for information requests - see the How-To guide; using the wrong address may not start the response clock)

Re: Request for Information under 12 C.F.R. 1024.36 - flood insurance requirement

Loan number: _____

Property: SAMPLE - address withheld

To the servicer:

I am requesting the flood zone determination on which the flood insurance requirement for this loan is based, including the Standard Flood Hazard Determination Form retained under 42 U.S.C. 4104b, the date the determination was made, the FIRM panel number and effective date used, and the name of the determination vendor.

I am enclosing a compilation of records retrieved from FEMA's National Flood Hazard Layer on 2026-08-28 22:07 UTC, which shows this property mapped in Zone X on FIRM panel 48113C0340J, effective 2001-08-23. I am not asking you to rely on the enclosed records. I am asking for the determination in your file so that I can compare it to the current effective map, and I ask that you re-verify the determination against the current effective FIRM, available at msc.fema.gov.

I understand that a lender or servicer may require flood insurance as a matter of its own credit policy even where federal law does not mandate it. If that is the case here, please say so in your response so that I understand the basis for the requirement.

Enclosure: Flood Map Records Compilation (retrieved from FEMA's National Flood Hazard Layer).

Sincerely,

(signature)

Flood Map Records Compilation

SAMPLE - address withheld

Geocoded via US Census geocoder, refined to an OpenStreetMap address point that falls inside a federally mapped structure (community-edited source; not independently verified), positional uncertainty ~40 ft
All values retrieved live from FEMA's National Flood Hazard Layer on 2026-08-28 22:07 UTC.

SUMMARY OF CURRENT RECORDS

Flood zone shown on current effective FIRM	X - AREA OF MINIMAL FLOOD HAZARD
FIRM panel and effective date	48113C0340J, effective 2001-08-23
Distance from geocoded point to nearest Special Flood Hazard Area	~1840 ft (approximate; computed arithmetically from FEMA's published NFHL boundary geometry, not from any measurement of the ground)
Geocode basis	US Census geocoder, refined to an OpenStreetMap address point that falls inside a federally mapped structure (community-edited source; not independently verified), positional uncertainty ~40 ft
Basis for outside-SFHA mapping on record	No map change on record at this point - current FIRM mapping controls

This document is a compilation of public records retrieved from FEMA's National Flood Hazard Layer and is provided by the property owner. It is not a flood zone determination, is not a Standard Flood Hazard Determination Form, and is not certified by a licensed professional. The flood zone determination for this loan remains the lender's or servicer's responsibility under 42 U.S.C. 4012a(b), documented on the standard form prescribed under 42 U.S.C. 4104b.

CURRENT NFIP MAP DATA (FIELDS IN STANDARD FLOOD HAZARD DETERMINATION FORM ORDER)

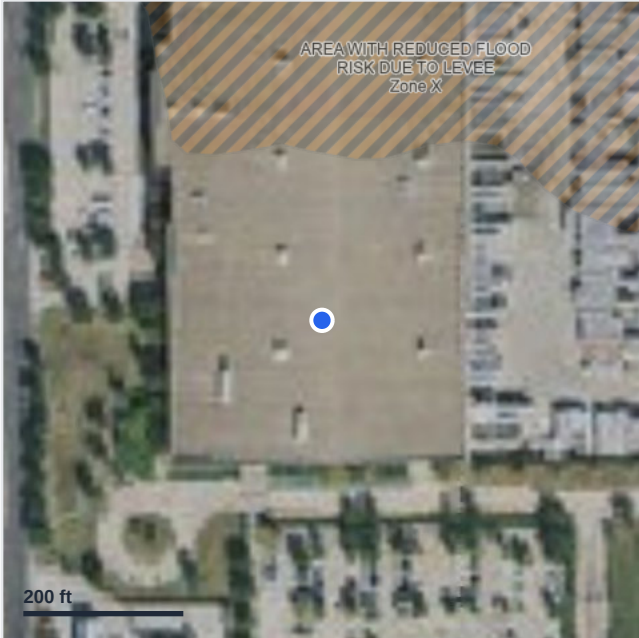
NFIP community name	Dallas, City of
NFIP community number (CID)	480171
County / State FIPS	113 / 48
FIRM panel number	48113C0340J
Panel effective date	2001-08-23
Panel type	Countywide, Panel Printed
Flood zone at geocoded point	X
Zone subtype	AREA OF MINIMAL FLOOD HAZARD
FEMA's published SFHA flag for this polygon (SFHA_TF)	"F"
Distance from geocoded point to nearest Special Flood Hazard Area	~1840 ft (approximate; computed arithmetically from FEMA's published NFHL boundary geometry, not from any measurement of the ground)
FEMA study/source citation	48113C_STUDY2

The mandatory flood insurance purchase requirement under 42 U.S.C. 4012a applies to buildings located in a Special Flood Hazard Area.

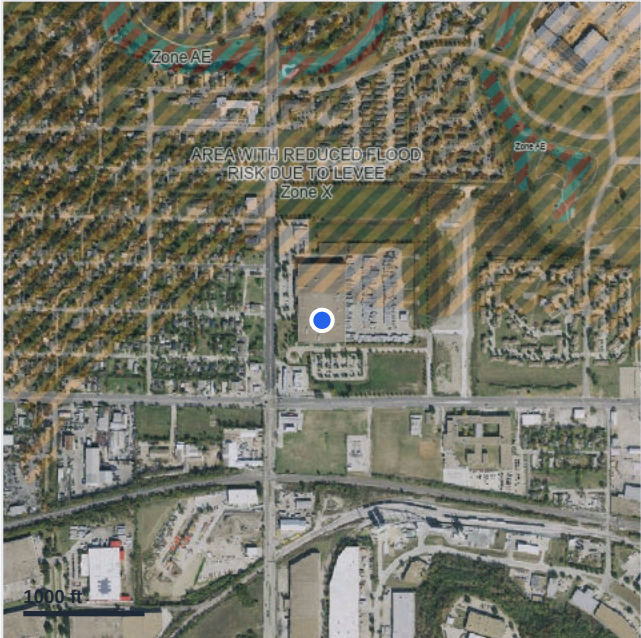
CHANGE RECORD

No levee accreditation or Letter of Map Revision affects this location. The current effective FIRM panel maps this point outside the Special Flood Hazard Area. Where a determination says otherwise, the difference is usually the point location used: determinations are run against a geocoded coordinate, and coordinates for the same address can differ by 100 feet or more between vendors. The distance-to-boundary figure on the preceding page quantifies how far this geocoded point sits from the nearest mapped flood hazard boundary.

MAP EXHIBITS (FEMA NFHL OVER USGS AERIAL IMAGERY)



Site view (~800 ft across) - FIRM panel 48113C0340J - retrieved 2026-08-28 22:07 UTC



Neighborhood view (~1 mile across) - FIRM panel 48113C0340J - retrieved 2026-08-28 22:07 UTC

The official FIRMette for this panel can be generated at msc.fema.gov (FEMA Map Service Center) using the panel number above.

SOURCES AND RETRIEVAL LOG

All records retrieved 2026-08-28 22:07 UTC from FEMA's National Flood Hazard Layer public MapServer (hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer) by point/envelope query at the geocoded coordinates above. Aerial imagery: USGS National Map (basemap.nationalmap.gov).

NFHL layer 28 Flood Hazard Zones	1 record returned
NFHL layer 3 FIRM Panels	1 record returned
NFHL layer 34 LOMAs (500 ft)	0 records returned
NFHL layer 1 LOMRs	0 records returned
NFHL layer 22 Political Jurisdictions	1 record returned
NFHL layer 23 Levees (2,000 ft)	0 records returned