

## **Floods, Your Mortgage Company, and YOU**

*We first ran Michael Langan's article in the May 2003 issue, and we're running it again for those who are new to the community.*

Your mortgage carrier may tell you that you need flood insurance when you do not. If you are notified by your mortgage carrier that you need Flood Insurance, here are the steps to take to resolve this issue.

- 1 - Contact your mortgage company, and discuss everything and explain what you will be doing to resolve this matter.
- 2 - Contact Orange County Public Works Department. (407) 836-7990
- 3 - Explain that you are being told that your mortgage company is requiring that you purchase flood insurance within 45 days. They will send you the necessary documents that show your property in a SHFA (Special Flood Hazard Area), but that your structure is not located in a SHFA. Specifically they should reference Letter of Map Amendment case no: 94-04-952A.
- 4 - Send a copy of this information to your mortgage carrier, and be sure that they send you a letter stating that you no longer are required to carry Flood Insurance. Keep all correspondence for your records, if this should pop-up again.

I hope this helps.

*Michael Langan*