

DATE: [Current Date]

TO: [Lender Name/Borrower Name]

LOAN NUMBER: [Loan Number]

PROPERTY ADDRESS: [Full Property Address]

**SUBJECT: CONDITIONAL COMMITMENT REGARDING ELEVATION
CERTIFICATE AND FLOOD INSURANCE**

To Whom It May Concern,

This letter serves as a conditional commitment regarding the flood insurance requirements for the above-referenced property. Based on the preliminary review of the FEMA Flood Insurance Rate Map (FIRM), the property is currently located in Special Flood Hazard Area (SFHA) Zone [Insert Zone, e.g., AE].

1. Elevation Certificate Requirement:

A final Elevation Certificate (FEMA Form 086-0-33) must be completed by a licensed land surveyor, engineer, or architect upon completion of construction. This certificate is required to verify the Lowest Floor Elevation (LFE) in relation to the Base Flood Elevation (BFE).

2. Flood Insurance Coverage:

[Insurance Company Name] commits to providing flood insurance coverage under the National Flood Insurance Program (NFIP) or a private equivalent, subject to the following conditions:

- Receipt and review of the final, signed, and certified Elevation Certificate.
- Photographs of the property as required by FEMA guidelines (Front, Rear, and Side views).
- Payment of the calculated annual premium.
- Final inspection confirming all flood vents or hydrostatic openings meet local building codes (if applicable).

3. Estimated Rating:

Based on current construction plans, the estimated annual premium is \$[Amount]. Please note that this is an estimate only. The final premium will be determined once the final Elevation Certificate is processed and the actual elevation differentials are calculated.

This commitment is valid for [Number] days from the date of this letter and is subject to any changes in FEMA mapping or federal regulations.

Sincerely,

[Signature]

[Name of Agent/Representative]

[Title]

[Insurance Agency/Company Name]
[Phone Number]