

NFIP PARTICIPATING COMMUNITY

Borrower: Schnacke, Edward F
Property Location: 15992 BIRDWATCH LN
FAIRHOPE, AL 36532

Loan #: 2013070107
This Notice Date is as of: 07/31/13

National Flood Insurance Program (NFIP) Community: **BALDWIN COUNTY**

We are giving you this notice to inform you that:

- The building or mobile home securing the loan for which you have applied is or will be located in an area prone to high flood risks that we call a Special Flood Hazard Area (SFHA).
- The area has been identified by the Federal Emergency Management Agency (FEMA) as an SFHA using the Flood Insurance Rate Map (FIRM) or the Flood Hazard Boundary Map (FHBM) for the community number 015000. FIRMs are prepared by FEMA in cooperation with the applicable community to identify high flood risk and low-to-moderate flood risk areas. The SFHA in which your building or mobile home is or will be located has at least a one percent chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of flooding in an SFHA is 26 percent.
- Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please contact us for further information. Borrowers may also call a FEMA mapping specialist at (877) 336-2627 to discuss their concerns.
- Federal financial assistance, including FEMA disaster assistance, flood mitigation grants and federally backed mortgage lending is available in the NFIP participating communities. Mandatory flood insurance requirements are applicable to all Federal financial assistance. The mandatory flood insurance purchase requirements under section 102(b) of the Flood Disaster Protection Act of 1973 are applicable to Federally regulated lenders making loans in SFHAs. We will not make you the loan that you have applied for if you do not purchase flood insurance. If you fail to renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance for you at your expense. The flood insurance must be maintained for the life of your loan.
 - o Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through a Write Your Own (WYO) company that has agreed to write and service NFIP policies on behalf of FEMA. Flood insurance also may be available from private insurers that are not Federally backed.
 - o At minimum, flood insurance purchased must cover the lowest of: (1) the outstanding principal balance of the loan(s); or (2) the maximum amount of coverage allowed for the type of building under the NFIP; or (3) the full replacement cost value (RCV) of the building and/or contents securing the loan. The market value or land value on which the building is located has no bearing on the RCV of the building.
- Federal disaster relief assistance, the majority of which is in the form of a low-interest disaster assistance loan from the Small Business Administration (SBA), may be available for losses not covered by your flood insurance policy. Flood insurance requirements apply to recipients of Federal disaster assistance grants and SBA disaster assistance loans. If you are planning to build a structure or make repairs, contact the local community's chief executive official to determine building standards for structures within an SFHA.

Edward F Schnacke 8-5-2013
Borrower/Applicant Date

Martha L Schnacke 8-5-13
Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

PROJECT NO.: 27057		SECTION A - PROPERTY INFORMATION		For Insurance Company Use:	
A1. Building Owner's Name DONALD & PATRICIA MEYERS				Policy Number	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 15992 BIRDWATCH LANE				Company NAIC Number	
City FAIRHOPE		State AL		ZIP Code 36532	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) LOT 18, OF RESUB OF LOTS 8,9,10,11,12 AND 13 OF BLOCK 7, UNIT ONE OF POINT CLEAR ESTATES, a.k.a. THE BOARDWALK AT BAILEY'S CREEK - AMENDED ON SLIDE 2262-D					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) RESIDENTIAL					
A5. Latitude/Longitude: Lat. N 30° 27' 26.8" Long. W 87° 54' 51.5" Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number 5					
A8. For a building with a crawl space or enclosure(s), provide:			A9. For a building with an attached garage, provide:		
a) Square footage of crawl space or enclosure(s) N/A sq ft			a) Square footage of attached garage N/A sq ft		
b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade N/A			b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade N/A		
c) Total net area of flood openings in A8.b N/A sq in			c) Total net area of flood openings in A9.b N/A sq in		

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number BALDWIN COUNTY 015000		B2. County Name BALDWIN		B3. State ALABAMA	
B4. Map/Panel Number 01003C0758	B5. Suffix L	B6. FIRM Index Date 07/17/07	B7. FIRM Panel Effective/Revised Date 07/17/07	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 9
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. <input type="checkbox"/> FIS Profile <input checked="" type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date N/A <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

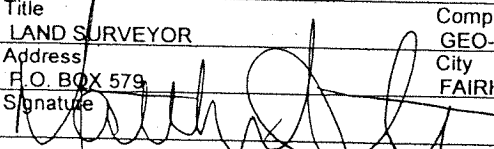
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-g below according to the building diagram specified in Item A7.
Benchmark Utilized **USGS MONUMENT** Vertical Datum **NAVD 1988**
Conversion/Comments **N/A**

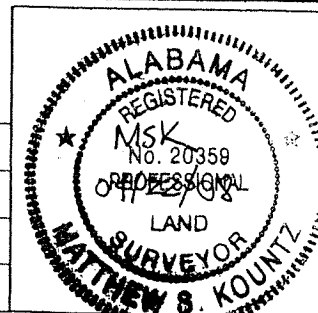
a) Top of bottom floor (Including basement, crawl space, or enclosure floor)	<u>12.3</u>	Check the measurement used.
b) Top of the next higher floor	<u>24.3</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	<u>N/A</u>	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)	<u>N/A</u>	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments)	<u>12.1</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade (LAG)	<u>7.4</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade (HAG)	<u>7.8</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

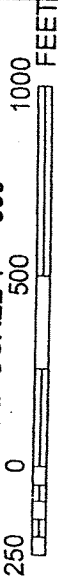
Check here if comments are provided on back of form.

Certifier's Name MATTHEW S. KOUNTZ		License Number 20359	
Title LAND SURVEYOR	Company Name GEO-SURVEYING, INC.		
Address P.O. BOX 579	City FAIRHOPE	State ALABAMA	ZIP Code 36533
Signature 	Date 04/22/06	Telephone 251-990-0815	





MAP SCALE 1" = 500'



NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0758L

FIRM FLOOD INSURANCE RATE MAP

BALDWIN COUNTY,
ALABAMA
AND INCORPORATED AREAS

PANEL 758 OF 1100
(SEE LOCATOR DIAGRAM OR MAP INDEX FOR
FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY NUMBER PANEL SUFFIX
BALDWIN COUNTY 015000 0758 L

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number should be used on insurance applications for the subject community.

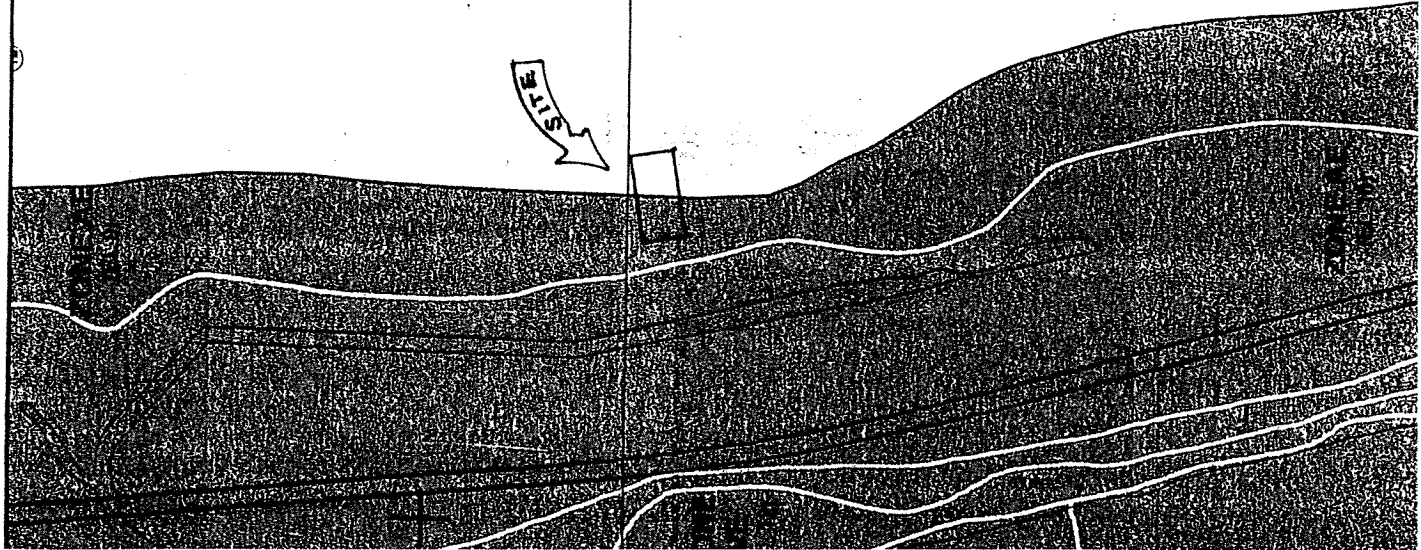
MAP REVISED JULY 17, 2007
MAP NUMBER 01003C0758L



State of Alabama
Federal Emergency Management Agency

ZONE X

Baldwin County
Unincorporated Areas
015000



This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made.

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS National Bank of Commerce P. O. Box 381748 Birmingham, AL 35238		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) <i>(Parcel Number optional until May 30, 2015 per FEMA Bulletin W-12078)</i> 15992 BIRDWATCH LN FAIRHOPE, AL 36532 Borrower: Schnacke, Edward F		
3. LENDER ID NO. 57764	4. LOAN IDENTIFIER 2013070107	5. AMOUNT OF FLOOD INSURANCE REQUIRED		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name BALDWIN COUNTY	2. County(ies) UNINCORPORATED AREAS	3. State AL	4. NFIP Community Number 015000	
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B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 01003C 0758L	2. NFIP Map Panel Effective/Revised Date 07/17/07	3. LOMA/LOMR Number Date Number† _____	4. Flood Zone AE	5. No NFIP Map
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C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply) † LOMA/LOMR Number optional until May 30, 2015 per FEMA Bulletin W-12078

1. Federal flood insurance is available (community participates in the NFIP). Regular Program Emergency Program of NFIP

2. Federal flood insurance is not available because community is not participating in the NFIP.

3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? YES NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (Optional)

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

CENSUS DATA: St: 01 Co: 003 MSA: NA Tract: 0113.00

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) CoreLogic Flood Services 11902 Burnet Road Austin, TX 78758 1-800-447-1772	DATE OF DETERMINATION 07/31/13 at 09:51 AM CDT FloodCert #: 1307A48355 *** LIFE-OF-LOAN ***
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