NOTICE TO BORROWER
STRUCTURE IS NOT LOCATED IN A SPECIAL FLOOD HAZARD AREA

Borrower:	HAMAC INDUSTRIES, INC.
Property Location:	1504 & 1512 NEDERLAND AVE., NEDERLAND TX 77627
This notice date is as of:	05/17/2016

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Administrator of the Federal Emergency Management Agency (FEMA) as a Special Flood Hazard Area (SFHA). As a result of this determination, we will not be requiring you to obtain flood insurance in connection with the making of your loan.

Although flood insurance is not required at this time, your home may be near a SFHA. See your insurance agent or insurance company as to the coverage types and amounts available to you and make your own determination as to whether you desire to purchase flood insurance.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or for any other reason, determined to be located in an area that has been identified by the Administrator of FEMA as an area having special flood hazards you will be so notified and advised that you should obtain flood insurance in an amount not less than the amount we advise you is appropriate. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary we shall purchase flood insurance on your behalf at your expense, as we are authorized to do so in accordance with provisions of the National Flood Disaster Protection Act of 1973 and subsequent amendments thereto, and the flood insurance we purchase may be escrowed.

We may assign, sell, or transfer the servicing of your mortgage loan. The new lender/servicer may require coverage and in an amount greater than the minimum required by law. If applicable, you should review your exposure to flood damage with your insurance provider as you may wish to increase your coverage above the minimum amount required at the time of your loan closing versus what subsequently the new lender/servicer may require.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

Borrower Mitchell D. Muro ______________ Dated 6/14/2016

Borrower ______________________________ Dated ____________

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached Instructions

O.M.B. No. 1660-0040
Expires May 30, 2015

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS
1056001A-I12904
COMMUNITYBANK OF TEXAS
Port Arthur
5999 DELAWARE
BEAUMONT TX 77706

REQUESTER: DEANNA HARRELL

FAX#: (409) 861-7295 PHONE#: (409) 861-7242

2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS
(See Instructions for more information)
HAMAC INDUSTRIES, INC.
1504 & 1512 NEDERLAND AVE.
NEDERLAND TX 77627

3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
03363	1110003706 WDM	$

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
NEDERLAND,CITY OF	JEFFERSON	TX	485492

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")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
4854920005D	06/03/1991	Date: ______ Case: ______	B	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. [X] Federal flood Insurance is available (community participates in the NFIP). [X] 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 Determination based on legal description provided by lender.

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? [ ] **YES** [X] **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 solely for the use and benefit of the entity name in Section 1, Box 1 in order to comply with the 1994 Flood Insurance Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to deciding whether to purchase a property or determining the value of a property.

CERTIFY TO:	TYPE OF COVERAGE: Life of Loan	RUSH: NO

HMDA INFO:	ST: 48	CO: 245	MSA: 13140	CT: 0111.02

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

AMERICAN FLOOD RESEARCH, INC.

AMERICAN *FLOOD* RESEARCH, *Inc.*
1820 Preston Park Blvd. Suite 1100
Plano, Texas 75093
1-800-995-8667 (TEL)
1-800-995-8669 (FAX)

DATE OF REQUEST: 05/17/2016
DATE OF DETERMINATION: 05/17/2016

CERTIFICATE CONTROL NUMBER:
1056001A-I12904

FEMA Form 086-0-32, (4/12) **PREVIOUSLY FEMA Form 81-93**