

**SECTION I - LOAN INFORMATION**

<p>1. LENDER NAME AND ADDRESS:</p> <p><b>Account Number:</b> 100-5826-322</p> <p><b>Address:</b> ACME Credit Reporting Agency 1521 N COOPER ST ARLINGTON, TX 76011</p> <p><b>Phone:</b> (817) 265-6818 <b>Fax:</b> (817) 265-6777</p> <p><b>Loan Officer/Processor:</b></p> <p><b>Delivery Method:</b> FDR-COM - WEB</p>	<p>2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal description may be attached):</p> <p><b>Borrower:</b> Doe, John</p> <p><b>Determination Address:</b> 2612 LOCKSLEY CHASE IRVING, TX 75061-6406 DALLAS COUNTY</p> <p>APN/Tax ID: Lot: _____ Block: _____ Phase: _____ Subdivision: Section: _____ Township: _____ Range: _____</p> <p><b>Requested Address:</b> 2612 LOCKSLEY CHASE IRVING, TX 75061-6406</p>
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3. LENDER I.D. NUMBER:	4. LOAN IDENTIFIER: KC20090115-0953	5. AMOUNT OF FLOOD INSURANCE REQUIRED (optional):
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**SECTION II**

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name <b>CITY OF IRVING</b>	2. County(ies) <b>DALLAS COUNTY</b>	3. State <b>TX</b>	4. NFIP Community Number <b>480180</b>

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") <b>48113C0305J</b>	2. NFIP Map Panel Effective / Revised Date <b>August 23, 2001</b>	3. LOMA / LOMR Yes _____ Date _____	4. Flood Zone <b>X</b>	5. No NFIP Map

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

1.  Federal flood insurance is available (community participates in 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 A 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.

E. COMMENTS (Optional)	HMDA Information State: 48 County: 113 MSA/MD: 19124 CT: 0144.06	<b>Compliance Quick Check</b> Is Flood Insurance Required? <b>NO</b> Is NFIP Insurance Available? <b>YES</b>
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**LIFE OF LOAN DETERMINATION**

This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 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.

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 (If other than Lender): NAME, ADDRESS, TELEPHONE NUMBER:  ACME Credit Reporting Agency 1521 N COOPER ST ARLINGTON, TX 76011  Phone: 8008336347 Fax: 8006626347	ORDER NUMBER: <b>287-6246-222</b>  DATE OF DETERMINATION: <b>January 15, 2009</b>
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