

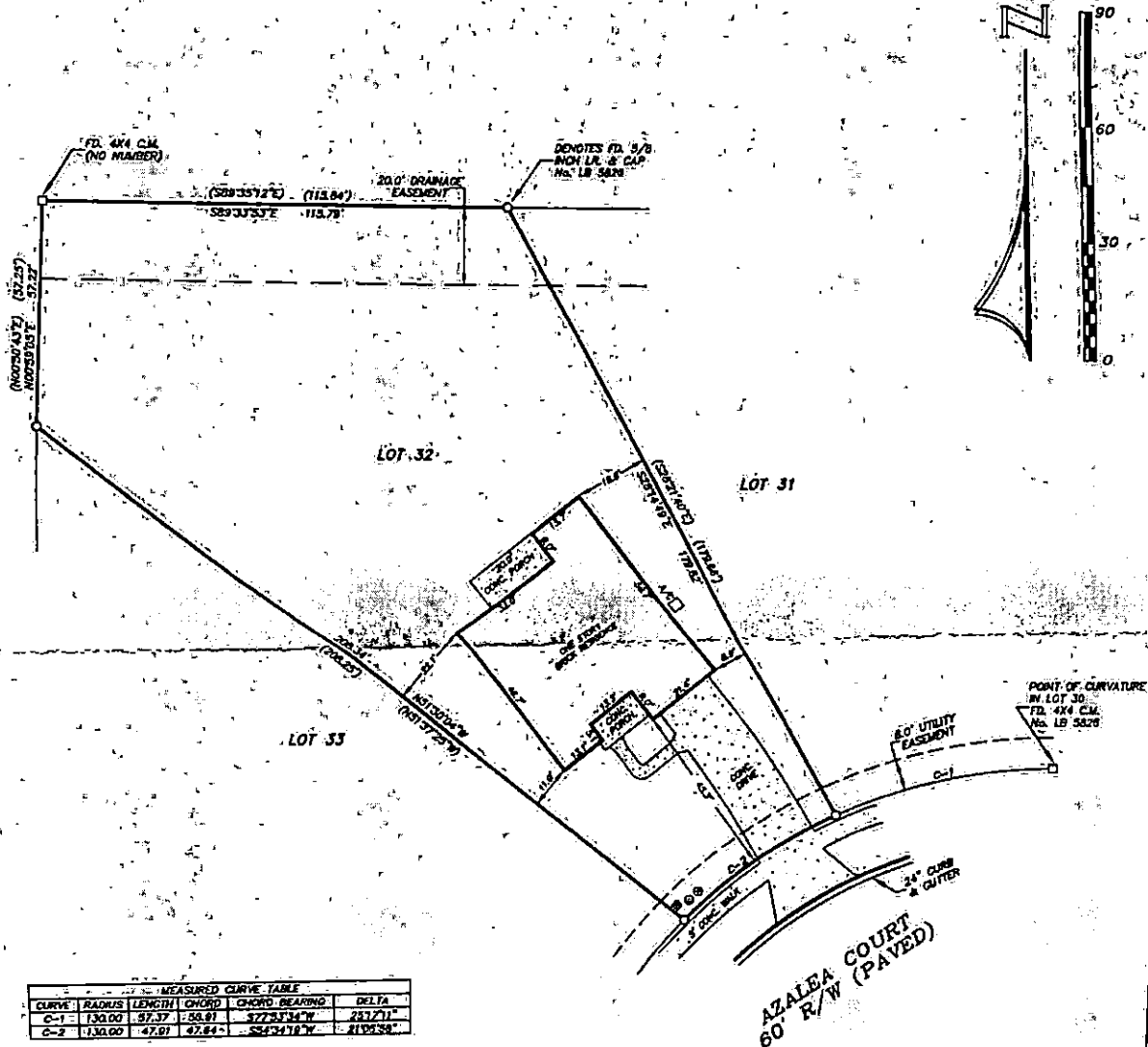
COUNTY WIDE SURVEYING, INC.

LAND SURVEYING
707 JENKS AVE, SUITE F
PHONE: 850-769-0345

LB# 3929

LAND PLANNING
PANAMA CITY, FL 32401
FAX: 850-785-4769

LEGEND		SYMBOLS AND ABBREVIATIONS	
P.O.C.	POINT OF COMMENCEMENT	N	NORTH
P.O.B.	POINT OF BEGINNING	E	EAST
SEC.	SECTION	S	SOUTH
T	TOWNSHIP	W	WEST
R	RANGE	FD.	FOUND
O.R.B.	OFFICIAL RECORDS BOOK	---	LINE NOT TO SCALE
P.O.L.	POWER POLE	---	OVERHEAD WIRES
		CONC.	CONCRETE
		R/W	RIGHT OF WAY
		MON.	MONUMENT
		TV	TV PEDESTAL
		F.H.	FIRE HYDRANT
		ID.	IDENTIFICATION
		BEARING	BEARING
		IRON ROD	IRON ROD
		TYP.	TYPICAL
		MIN.	MINIMUM
		TELEPHONE BOX	TELEPHONE BOX
		WATER VALVE	WATER VALVE
		ELEV.	ELEVATION
		B.M.	BENCH MARK
		B.L.K.	BLOCK
		C.	CENTERLINE
		B.L.D.G.	BUILDING
		W.M.	WATER METER



MEASURED CURVE TABLE				
CURVE	RADIUS	LENGTH	CHORD	CHORD BEARING
C-1	130.00	57.37	58.91	S77°33'34"W
C-2	130.00	47.01	47.84	S54°21'10"W

RECORD CURVE TABLE				
CURVE	RADIUS	LENGTH	CHORD	CHORD BEARING
C-1	130.00	57.37	58.91	S77°33'34"W
C-2	130.00	47.01	47.84	S54°21'10"W

ADDRESS: 3818 AZALEA COURT
DESCRIPTION:
LOT 32 OF AZALEA PLACE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 23, PAGE 67 OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

THIS SURVEY IS CERTIFIED TO:
First American Title Insurance Company
Whitney Bank
Rudy J. Olivo
Starr V. Olivo

STATE OF FLORIDA
COUNTY OF BAY
THE UNDERSIGNED, HULON E. WALSHINGHAM, FLORIDA LAND SURVEYOR NO. 3267, HEREBY CERTIFIES THAT THE SURVEY AND/OR INFORMATION SHOWN HEREON MEETS THE MINIMUM TECHNICAL STANDARDS FOR LAND SURVEYING IN THE STATE OF FLORIDA, CHAPTER 61G17-8, FLORIDA ADMINISTRATIVE CODE.

HULON E. WALSHINGHAM
FLORIDA LAND SURVEYOR NO. 3267
Not Valid without the signature and the official seal and of a Florida Licensed Surveyor or Engineer.

TYPE OF SURVEY: BOUNDARY	DATE OF SURVEY: 02-28-04	RECORD BEARINGS, DISTANCES & ANGLE ARE SHOWN IN PARENTHESES
FIELD BOOK: BOUNDARY	SCALE: 1" = 20'	BASE OF BEARINGS: S89°35'11"E
BENCH MARK: 1323-883	MAP NO. 12056	DATE: 02-28-04
RECORD PLAT: AZALEA PLACE		

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		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER* (See Instructions section for more information)		
Customer Number: 1000136748 Address: WHITNEY BANK MORTGAGE DIVISION 2510 14TH ST STE 820 GULFPORT, MS 39501 Phone: 850-770-7359 Fax: (228)865-0733 Loan Officer/Processor: SHANNON ROBINSON Delivery Method: FDR-COM - WEB		Borrower: OLIVO, RUDY JACOB Determination Address: 3615 AZALEA CT PANAMA CITY, FL 32405-0202 BAY COUNTY APN/Tax ID: _____ Lot: _____ Phase: _____ Block: _____ S/D: _____ Township: _____ Section: _____ Requested Address: 3615 AZALEA CT PANAMA CITY, FL 32405-0202 BAY COUNTY <small>*Parcel Number optional per FEMA Bulletin W-14022</small>		
3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		
12441	3350PH140253162			

SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
LYNN HAVEN, CITY OF	BAY COUNTY	FL	120009	
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 Number	4. Flood Zone	5. No NFIP Map
12005C0335H	June 02, 2009	Date _____ Number _____	A	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply) LOMA/LOMR Number optional until May 30, 2015 per FEMA Bulletin W-12076

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 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)

LOT 32, AZALEA PLACE, PID # 11849-980-032

LIFE OF LOAN DETERMINATION

HMDA Information
State:
County:
MSA/MD:
CT:

This flood determination is provided solely for the use and benefit of the entity named in Section I, 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		ORDER NUMBER:
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)		2123018408
SERVICELINK <small>A BLACK KNIGHT COMPANY</small> <small>NATIONAL FLOOD DIVISION</small>		DATE OF DETERMINATION
ServiceLink National Flood 1521 N Cooper St Fourth Floor Arlington, TX 76011-5942 Phone: 1-817-461-1111 Fax: 1-817-461-1111		May 27, 2014

NOTICE IS GIVEN BY: WHITNEY BANK-MORTGAGE DIVISION
TO: OLIVO, RUDY JACOB

Loan Number: 3350PH140253162
Order Number: 2123018408
Determination Date: 05/27/2014

The Flood Disaster Protection Act of 1973, as amended, requires that Federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home, and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Director of FEMA as an SFHA using FEMA's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHB) for the following community: LYNN HAVEN, CITY OF - 12005C0335H. FIRMs are prepared by FEMA in cooperation with the applicable community to identify high flood risk and low to moderate flood risk areas. This area has at least a one percent (1%) 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 a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director 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.]

Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE TO BORROWER ABOUT FEDERAL FLOOD DISASTER ASSISTANCE

Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHA's of communities participating in the NFIP. 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 at your expense. The flood insurance must be maintained for the term of the loan.

* 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 an insurance company that participates in the NFIP. Flood insurance also may be available from private insurers that are not federally backed.

* At a minimum, the flood insurance purchased must cover the lesser 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.

Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located. If the property is affected by Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA) restrictions or has been designated as Section 1316 under the NFIP, federal flood insurance may not be available.


* 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.

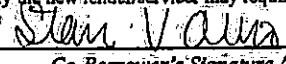
Notice in Non-Participating Communities

The community in which the property securing the loan is located, does not participate in the National Flood Insurance Program (NFIP). Federal flood insurance is not available. Private flood insurance may be available on a limited basis in the SFHA's of non-participating communities. Federal financial assistance including disaster assistance grants or loans and flood mitigation grants are not available in SFHA's of nonparticipating communities. For example, if the non-participating community has been identified for at least one year as containing an SFHA, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a federally declared flood disaster. Conventional loans, loans that are not Federally backed can be made on buildings in SFHA's of non-participating communities if authorized by the regulatory authority of the lending institution. However, government guaranteed or insured loans (e.g., SBA, VA and FHA loans) are not permitted to be made in non-participating communities, if secured by structures in SFHA's. A non-participating community can join the NFIP—contact your local chief executive official for additional information.

FLOOD INSURANCE COVERAGE SUBJECT TO CHANGE DISCLOSURE

We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. 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 closing your loan versus what subsequently the new lender/servicer may require.

 5/28/14
Borrower's Signature / Date

 5/28/14
Co-Borrower's Signature / Date

WHITNEY BANK-MORTGAGE DIVISION
Lending Institution



Authorized Signature / Date