

DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		Cust num: 78722 Cost cent:		O.M.B. No. 1660-0040 Expires December 31, 2011	
SECTION I					
1. LENDER NAME AND ADDRESS CRATER LAKE REALTY, INC PO BOX 489/335550 HWY 97N CHILOQUIN, OR 97624		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal description may be attached) LARRY BISSO DIANE BISSO 41540 CHAMPS FLAT RD CHILOQUIN, OR 97624-0000			
3. LENDER ID NO.		4. LOAN IDENTIFIER BISSO		5. AMOUNT OF FLOOD INSURANCE REQUIRED \$	
SECTION II					
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION					
1. NFIP Community Name KLAMATH COUNTY		2. County(ies) UNINCORPORATED AREAS		3. State OR	4. NFIP Community Number 410109
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") 410109 0935B		2. NFIP map panel effective/ revised date 12/18/1984		3. LOMA/LOMR	4. Flood Zone/BFE C
5. No NFIP Map					
C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)					
1. <input checked="" type="checkbox"/> Federal Flood insurance is available (community participates in NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP 2. <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP 3. <input type="checkbox"/> 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")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> 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):					
Request Date: 02/24/2012 Service Type: Life of Loan Additional Loan ID: Requested By: CRATER LAKE REALTY, INC Input Address: 41540 CHAMPS FLAT ROAD, CHILOQUIN, OR 976240000 HMDA Information: MSA Code: N/A MSA/MD Code: N/A State: 41 County: 035 Census Tract: 9702.00 Text:					
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 for 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				Certificate: 42263649-0001	
Name, address, telephone number (If other than Lender). <div style="display: flex; align-items: center;"> <div> LERETA, LLC 1123 South Parkview Drive Covina, CA 91724 800-676-1430 </div> </div>				DATE OF DETERMINATION	
				02/24/2012	

**NOTICE TO BORROWER OF PROPERTY
NOT IN A SPECIAL FLOOD HAZARD AREA**

Name of Borrower/Applicant:

**LARRY BISSO
DIANE BISSO**

CRATER LAKE REALTY, INC

Loan ID: **BISSO**

Certificate No: **42263649-0001**

Property Address:

41540 CHAMPS FLAT RD CHILOQUIN, OR 97624-0000

Date of Determination: **2/24/2012**

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

However, there is still a risk of flooding, even in non-SFHAs. As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

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 otherwise, located in an area that has been identified by FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. 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 such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the Flood Disaster Protection Act of 1973, as amended.

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

Signature of Borrower/Applicant:

Date

Signature of Borrower/Applicant:

Date