

Loan #: 0009489717

Doc ID: CO4D040

**NOTICE TO BORROWER
NOT IN
SPECIAL FLOOD HAZARD AREA**

Borrower: MICHAEL CHARLES WORTHEN, RACHAEL RENE WORTHEN

Property Location: 22915 GOLDHURST LANE, TOMBALL, TEXAS 77375

This Notice Date is as of: June 14, 2016

The results of the Standard Flood Hazard Determination indicate that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as an area having special hazards (a "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.

However, your home may be near a SFHA and you may want to consider the advisability of obtaining flood insurance. 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 becomes, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, you will be so notified and advised that you must 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 such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the National Flood Disaster Protection Act of 1973, as amended and the terms of the Security Instrument securing your loan.

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

	
6/20/16	6/20/16
_____ MICHAEL CHARLES WORTHEN	_____ RACHAEL RENE WORTHEN
Date	Date

Date

Date

Date

Date