

This property appears to be in an area of 500 year flood, area of 100 year flood with an average depth of less than 1 foot or with drainage area less than 1 square mile or an area protected by levees from 100 year flood, and in insurance rate map zone shaded X as per map 48201C0855K dated 4-20-2000

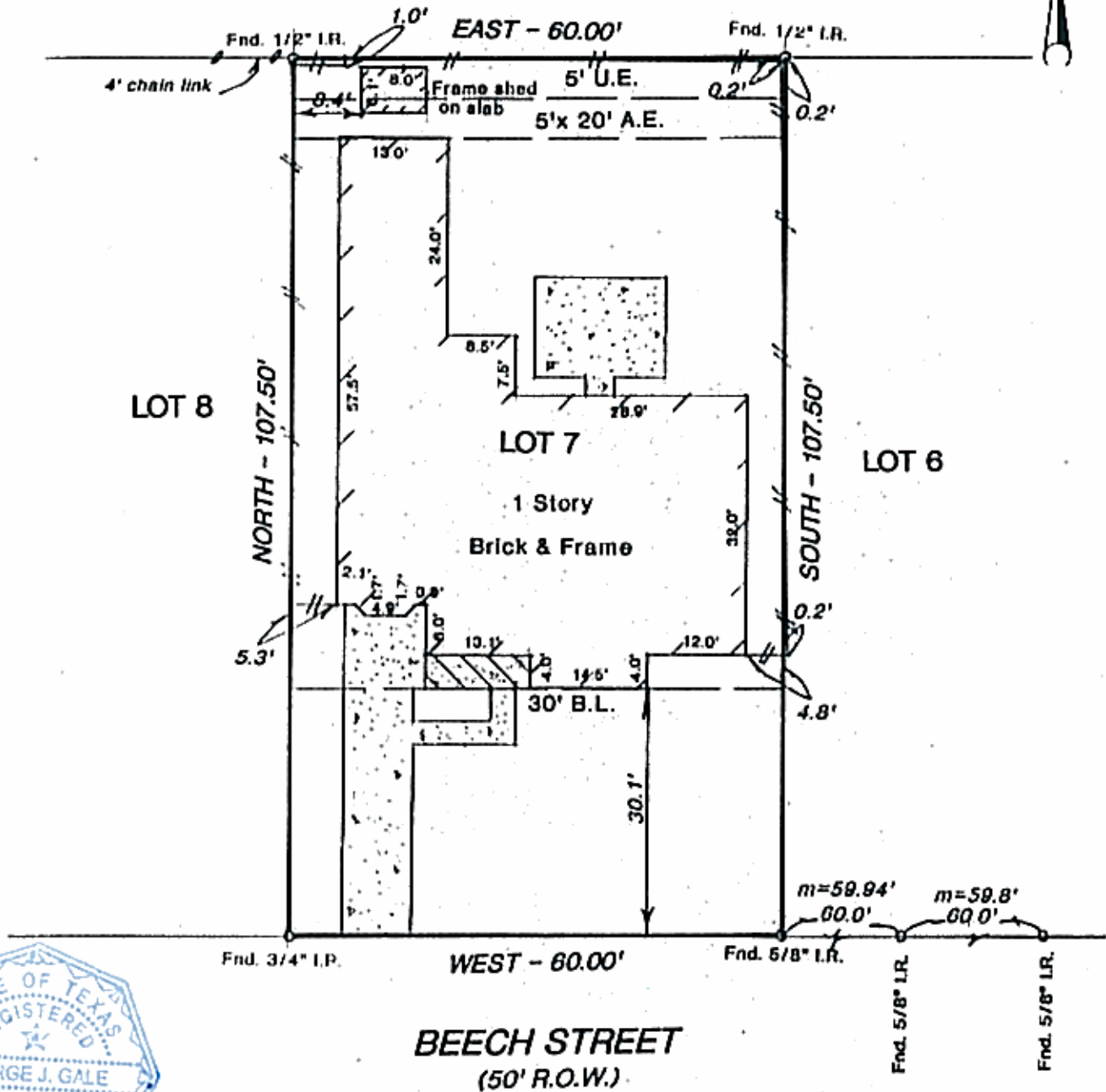
Scale: 1" = 20'

- This survey certified for this transaction ONLY.
- Survey is NOT to be relied upon for ANY other purpose.
- Dimension lines from improvements to property lines are calculated and should NOT be relied upon for construction and/or removal of any improvements including fences.
- Building dimensions may not be used to calculate square footage.
- All fences are 6' wood unless otherwise noted.

This determination to be used for flood insurance rate purpose ONLY and is NOT to be relied upon for ANY other purpose. Surveyor has NOT determined whether property lies in a FLOODWAY area and makes NO representation as to whether property lies within a FLOODWAY area or will flood.

Westmoreland Farms

Tr. 2D BLOCK 4



I certify to the Lender, Purchaser, and Title Company named hereon ONLY that this survey depicts my opinion of the boundary location based on the evidence found as of 12 March 2003

- Notes :
- Basis for Bearings: North R.O.W. line of Beech St. West
 - Distances shown are ground distances.
 - All abstracting done by title company.
 - B.L. & U.E. lines per plat, Vol. 27, Pg. 48, H.C.M.R. & Vol. 1768, Pg. 613 & Vol. 1797, Pg. 154, H.C.D.R.

George J. Gale 03/14/03
 George J. Gale R.P.L.S. No. 4678 Date

Inherent inaccuracies of FEMA or Flood control maps preclude a surveyor from certifying to accuracies of locations based on such maps. Surveyor Makes No Representation As To Whether Property Lies Within Floodway Areas

LOT: 7	BLOCK: _____	SUBDIVISION: BEECHMONT EXTENSION	SECTION: _____
RECORDATION: VOLUME 27, PAGE 48 MAP RECORDS		COUNTY: HARRIS	STATE: TEXAS
ADDRESS: 4612 BEECH STREET	CITY: BELLAIRE	LENDER: COUNTRYWIDE HOME LOANS	
PURCHASER: John William Reichardt and wife, Melissa Martorell Reichardt		TITLE COMPANY: Commonwealth Land Title Company	G.F. # 0336244

GULLETT & ASSOCIATES, INC.
 P.O. BOX 230187
 HOUSTON, TEXAS 77223
 (713) 644-3219 • FAX (713) 644-4045

DRAWN BY: MFI/vsl
 DRAWING NO: 03031014

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

SECTION A - PROPERTY INFORMATION		For Insurance Company Use:
A1. Building Owner's Name John & Melissa Reichardt		Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 4612 Beech St		Company NAIC Number
City Bellaire State Tx ZIP Code 77401		
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) LT 7 BEECHMONT EXTN		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>		
A5. Latitude/Longitude: Lat. 29.7110° Long. -95.4570° Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number <u>1</u>		
A8. For a building with a crawl space or enclosure(s), provide		A9. For a building with an attached garage, provide:
a) Square footage of crawl space or enclosure(s) <u>N/A</u> sq ft		a) Square footage of attached garage <u>N/A</u> sq ft
b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade <u>N/A</u>		b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade <u>N/A</u>
c) Total net area of flood openings in A8.b <u>N/A</u> sq in		c) Total net area of flood openings in A9.b <u>N/A</u> sq in

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number City Of Bellaire 480289		B2. County Name Harris		B3. State Texas	
B4. Map/Panel Number 48201C0855	B5. Suffix L	B6. FIRM Index Date 6/18/2007	B7. FIRM Panel Effective/Revised Date 6/18/2007	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 53.0

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.

FIS Profile FIRM Community Determined Other (Describe) _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other (Describe) _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
Designation Date N/A CBRS OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-g below according to the building diagram specified in Item A7.
Benchmark Utilized 040345 Vertical Datum NAVD1988
Conversion/Comments 2001 Adjustment

Check the measurement used.

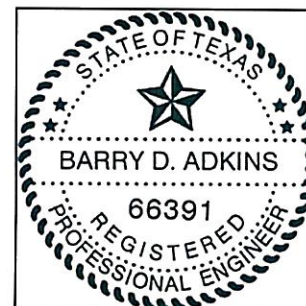
- | | | | |
|---|-------------|--|--|
| a) Top of bottom floor (including basement, crawl space, or enclosure floor), | <u>54.0</u> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| b) Top of the next higher floor | <u>N/A</u> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| c) Bottom of the lowest horizontal structural member (V Zones only) | <u>N/A</u> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| d) Attached garage (top of slab) | <u>N/A</u> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments) | <u>54.8</u> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| f) Lowest adjacent (finished) grade (LAG) | <u>53.2</u> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| g) Highest adjacent (finished) grade (HAG) | <u>54.7</u> | <input checked="" type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Check here if comments are provided on back of form.

Certifier's Name Barry D. Adkins		License Number 66391	
Title Principal Engineer	Company Name Daram Engineers, Inc.		
Address 5455 Dashwood # 700	City Bellaire	State Tx	ZIP Code 77401
Signature	Date 7/9/2008	Telephone (713)528-1552	



IMPORTANT: In these spaces, copy the corresponding information from Section A.	For Insurance Company Use:
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 4612 Beech St	Policy Number
City Bellaire State Tx ZIP Code 77401	Company NAIC Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments C2e is an outside air-conditioning unit. The information on this certificate is intended for flood insurance on the structure(s) surveyed and shall not be used or relied upon for any other purpose, nor utilized for any other structure.

Signature *[Signature]* Date 7/9/2008 Check here if attachments

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
 a) Top of bottom floor (including basement, crawl space, or enclosure) is ___ feet meters above or below the HAG.
 b) Top of bottom floor (including basement, crawl space, or enclosure) is ___ feet meters above or below the LAG.
- E2. For Building Diagrams 6-8 with permanent flood openings provided in Section A Items 8 and/or 9 (see page 8 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is N/A feet meters above or below the HAG.
- E3. Attached garage (top of slab) is N/A feet meters above or below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is N/A feet meters above or below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge.*

Property Owner's or Owner's Authorized Representative's Name
N/A

Address _____ City _____ State _____ ZIP Code _____

Signature _____ Date _____ Telephone _____

Comments NONE

Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8. and G9.

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. The following information (Items G4.-G9.) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate Of Compliance/Occupancy Issued
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- G7. This permit has been issued for: New Construction Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building: _____ feet meters (PR) Datum _____
- G9. BFE or (in Zone AO) depth of flooding at the building site: _____ feet meters (PR) Datum _____

Local Official's Name _____ Title _____

Community Name _____ Telephone _____

Signature _____ Date _____

Comments _____

Check here if attachments

Building Photographs

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 4612 Beech St	For Insurance Company Use:
City Bellaire State Tx ZIP Code 77401	Policy Number
Company NAIC Number	

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page, following.

FRONT VIEW 7/9/2008



REAR VIEW 7/9/2008



Building Photographs

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 4612 Beech St	For Insurance Company Use: Policy Number
City Bellaire State Tx ZIP Code 77401	Company NAIC Number
If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View."	

LEFT SIDE VIEW 7/9/2008



RIGHT SIDE VIEW 7/9/2008



DaRam Engineers, Inc.

5455 Dashwood Dr. Suite 700.
Bellaire, Texas 77401
(713) 528-1552 • FAX (713) 529-8997

To our valued customers:

We think we can get your home out of the 100 year flood zone and save you money!

At Daram Engineers our most important mission is to serve you, our valued customers. In a continued attempt to do so we are happy to offer a new service. In addition to elevation certificates we are now able to complete LOMA requests. A LOMA or Letter of Map Amendment is a great way to lower your flood insurance premiums by having your structure removed by FEMA from the 100 year flood zone.

Requirements for a LOMA state that the Lowest Floor Elevation (Section C.2.a on your elevation certificate) and Lowest Adjacent Grade (Section C.2.f) must be at or above the Base Flood Elevation (Section B.9). If your structure meets these requirements you are eligible to file a LOMA request.

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number City Of Bellaire 480289		B2. County Name Harris		B3. State Texas	
B4. Map/Panel Number 48201C0855	B5. Suffix L	B6. FIRM Index Date 6/18/2007	B7. FIRM Panel Effective/Revised Date 6/18/2007	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 52.5
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. <input type="checkbox"/> FIS Profile <input checked="" type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Designation Date <u>N/A</u> <input type="checkbox"/> CBRS <input type="checkbox"/> OPA <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)					
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input checked="" type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.					
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-g below according to the building diagram specified in Item A7. Benchmark Utilized <u>040160</u> Vertical Datum <u>NAVD1988</u> Conversion/Comments <u>2001 Adjustment</u>					
a) Top of bottom floor (including basement, crawl space, or enclosure floor),		54.0		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	
b) Top of the next higher floor		64.2		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	
c) Bottom of the <u>LOWEST ADJACENT GRADE</u> (only)		N/A		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	
d) Attached garage (top or side)		53.3		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments)		53.6		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	
f) Lowest adjacent (finished) grade (LAG)		53.3		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	
g) Highest adjacent (finished) grade (HAG)		53.3		<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	
SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION					

We would love to help you remove your structure from the flood zone with a LOMA. The services we provide include a required study of the active Flood Maps with consideration for your structure, the collection and compilation of all legal documents required, and the submittal of the request to FEMA, as well as all following correspondence with FEMA. Turnaround time on a LOMA is 2-5 days if we are able to use FEMA's online system. If FEMA requires an audit, the process takes 3-10 weeks. The price of said services is \$350.00 plus tax; you are not charged anything if we are unable to obtain the LOMA and if we do you are charged when we provide the LOMA to you. For more information or if you have any questions please call our office at (713)528-1552 9am-5pm Mon-Fri