

SECTION I

1. LENDER NAME AND ADDRESS SYNOVUS BANK 1148 BROADWAY COLUMBUS, GA 31901		2. COLLATERAL(Building/Mobile Home/Personal property) PROPERTY ADDRESS (Legal description may be attached) WILDES GROUP LLC 931 N LIBERTY ST JACKSONVILLE, FL 32206-5676 Parcel #: 072965-0000		
3. LENDER ID. NO. 873	4. LOAN IDENTIFIER 162-0002-MM-KH/15-008517 -05	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP community name CITY OF JACKSONVILLE	2. County(ies) DUVAL COUNTY	3. State FL	4. NFIP community number 120077
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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 in "A"). 12031C0359H	2. NFIP map panel effective/ revised date 06/03/2013	3. LOMA/LOMR <input type="checkbox"/> Yes _____ Date	4. Flood zone/BFE AE BFE: 10	5. No NFIP map
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C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)

1. 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):


Request Date: 08/18/2015 Service Type: Life Of Loan Program Status Date: 12/01/1977
 Requested By:

Input address: 931 N. LIBERTY STREET, JACKSONVILLE, FL 32206
 HMDA Information: MSA/MD: 27260 NECTA: State: 12 County: 031 Census Tract: 0010.00
 Additional Information : Lots 22 & 24 Block B SOUTH SPRINGFILED
 BFE Datum: NAVD88

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

Name, address, telephone number (if other than lender)  LERETA, LLC 1123 Park View Drive Covina, CA 91724 (800) 736 - 3109	Certificate: 56236317-0
	DATE OF DETERMINATION 08/18/2015

**NOTICE OF SPECIAL FLOOD HAZARDS
AND AVAILABILITY OF FEDERAL DISASTER RELIEF**

Prepared by: LERETA, LLC
Customer: SYNOVUS BANK
Client #: 223612

Loan #: 162-0002-MM-KH/15-008517
-05
Certificate #: 56236317-0
Date: 08/18/2015

Borrower: WILDES GROUP LLC
Property: 931 N LIBERTY ST
JACKSONVILLE, FL 32206-5676

We are giving you this notice to inform you that:

- + The building or mobile home securing the loan for which you have applied is or will be located in an area prone to high flood risks that we call a Special Flood Hazard Area (SFHA).
- + The area has been identified by the Federal Emergency Management Agency (FEMA) as an SFHA using the Flood Insurance Rate Map (FIRM) or the Flood Hazard Boundary Map (FHBM) for the community number 120077. FIRMs are prepared by FEMA in cooperation with the applicable community to identify high flood risk and low-to-moderate flood risk areas. The SFHA in which your building or mobile home is or will be located has at least a one percent 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 flooding in an SFHA is 26 percent.
- + Federal law allows a lender and borrower jointly to request the Administrator 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.
- + Federal financial assistance, including FEMA disaster assistance, flood mitigation grants and federally backed mortgage lending is available in the NFIP participating communities. Mandatory flood insurance requirements are applicable to all Federal financial assistance. The mandatory flood insurance purchase requirements under section 102(b) of the Flood Disaster Protection Act of 1973 are applicable to Federally regulated lenders making loans in SFHAs. 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 for you at your expense. The flood insurance must be maintained for the life of your 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 a Write Your Own (WYO) company that has agreed to write and service NFIP policies on behalf of FEMA. Flood insurance also may be available from private insurers that are not Federally backed.
 - ✓ At minimum, flood insurance purchased must cover the lowest 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.
- + 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.

Notified Borrower Signature: _____

Date: _____

Authorized Lender Signature: _____

Date: _____