

DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION

See The Attached
 Instructions

O.M.B No.1660-0040
 Expires October 31, 2008

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Commerce BancShares 1000 Walnut 3rd Floor (KCCDP) Kansas City, MO 64106 Branch: 0141 Attn: SHELLI FOR T. EDSALL		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) 530 E 8TH ST JUNCTION CITY, KS 66441 Legal Description: S11-T12S-R5E;SEC 1,T12S,R5 OR FRACT OF L5, S11,T12S,R5E Borrower: FRATERNAL INVESTORS, L.L.C.	
3. LENDER ID. NO. COMMERCE	4. LOAN IDENTIFIER 1118629-9013	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name JUNCTION CITY, CITY OF	2. County(ies) GEARY	3. State KS	4. NFIP Community Number 200112
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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 "A") 200112 0005C	2. NFIP Map Panel Effective/ Revised Date 03/18/87	3. LOMA/LOMR <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date 03/27/07	4. Flood Zone X500*	5. No NFIP Map
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C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

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
 (ZONE 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.

E. COMMENTS (Optional):

* The subject property IS PARTIALLY WITHIN a Special Flood Hazard Area. The existing STRUCTURE, however, is not affected and is not in the floodplain.

- Determination based on legal description provided.
- Rechecked and verified as accurate on 12/04/06. MO Updated per LOMA/LOMR on 04/05/07. KLR
- Original certification completed on 11/06/2006. This certification THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

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) First American Flood Data Services 11902 Burnet Road Austin, TX 78758 1-800-447-1772	DATE OF DETERMINATION 04/05/07 at 09:52 AM CDT FloodCert #: 0611271437 *** LIFE-OF-LOAN ***
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