**LETTER OF MAP AMENDMENT**  
**DETERMINATION DOCUMENT (REMOVAL)**

<table>
<thead>
<tr>
<th>COMMUNITY AND MAP PANEL INFORMATION</th>
<th>LEGAL PROPERTY DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNITY</td>
<td>CITY OF LOS ANGELES, LOS ANGELES COUNTY, CALIFORNIA</td>
</tr>
<tr>
<td>COMMUNITY NO.: 060137</td>
<td>Lot 7, Tract No. 32287, as described in the Grant Deed recorded as Document No. 02-2290850, in the Office of the Recorder, Los Angeles County, California (APN:2726-009-026)</td>
</tr>
<tr>
<td>AFFECTED MAP PANEL</td>
<td>NUMBER: 06037FC1045F</td>
</tr>
<tr>
<td>DATE: 9/26/2008</td>
<td></td>
</tr>
</tbody>
</table>

**FLOODING SOURCE:** LIMEKILN CREEK  
**APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:** 34.257°, -118.559

**SOURCE OF LAT & LONG:** GOOGLE EARTH PRO  
**DATUM:** NAD 83

**DETERMINATION**

<table>
<thead>
<tr>
<th>LOT</th>
<th>BLOCK/SECTION</th>
<th>SUBDIVISION</th>
<th>STREET</th>
<th>OUTCOME</th>
<th>1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)</th>
<th>LOWEST ADJACENT GRADE ELEVATION (NAVD 88)</th>
<th>LOWEST LOT ELEVATION (NAVD 88)</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>--</td>
<td>Tract 32287</td>
<td>19534 Tuba Street</td>
<td>Structure</td>
<td>X (unshaded)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE SFHA ZONE A

STUDY UNDERWAY

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property is/are located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Luis Rodriguez, P.E., Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration
PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

ZONE A (This Additional Consideration applies to the preceding 1 Property.)

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration
November 10, 2011

MR. DAVID DEEVER
19534 TUBA STREET
NORTHRIDGE, CA 91324

DEAR MR. DEEVER:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

LIST OF ENCLOSES:
LOMA DETERMINATION DOCUMENT (REMOVAL)
cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region
Federal Emergency Management Agency  
Washington, D.C. 20472

November 10, 2011

MR. DAVID DEEVER  
19534 TUBA STREET  
NORTHRIDGE, CA 91324

CASE NO.: 12-09-0296A
COMMUNITY:  CITY OF LOS ANGELES, LOS ANGELES COUNTY, CALIFORNIA
COMMUNITY NO.: 060137

DEAR MR. DEEVER:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

[Signature]

Luis Rodriguez, P.E., Chief  
Engineering Management Branch  
Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:
LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator  
Community Map Repository  
Region

bcc: LOMC Subscription Service  
PTS Case File  
PTS Project File
<table>
<thead>
<tr>
<th>CASE NO.</th>
<th>COMMUNITY</th>
<th>ST</th>
<th>INTERNAL DUE DATE</th>
<th>REQUESTOR NAME</th>
<th>DETERMINATION</th>
<th>ANALYST NAME</th>
<th>REQUEST FFMA AUDIT</th>
<th>PROPERTY ADDRESS</th>
<th>RSC CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-04-0808A</td>
<td>ATLANTA, CITY OF GA</td>
<td>11/28/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>2843 Mornington Drive MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-08-0018A</td>
<td>MINNEHAHA COUNTY * SD</td>
<td>11/06/2011</td>
<td></td>
<td>70-R</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>6875 Perry Park Boulevard MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-08-0022A</td>
<td>WELD COUNTY * CO</td>
<td>12/04/2011</td>
<td></td>
<td>65-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>460, 520, 540 Ore House Plaza MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-08-0027A</td>
<td>DOUGLAS COUNTY * CO</td>
<td>12/04/2011</td>
<td></td>
<td>65-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>1909 North Wentworth Road MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-08-0030A</td>
<td>STEAMBOAT SPRINGS, CITY OF CO</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 1478, Hidden Lake Village, V 2 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0034A</td>
<td>PIMA COUNTY * AZ</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 6752 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0070A</td>
<td>MILPITAS, CITY OF CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 8946 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0072A</td>
<td>MILPITAS, CITY OF CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 1478 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0190A</td>
<td>DEL NORTE COUNTY** CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS, 70-NS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 1478 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0281A</td>
<td>WESTMINSTER, CITY OF CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 3859 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0284A</td>
<td>ALAMEDA COUNTY* CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 32287 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0292A</td>
<td>MADERA COUNTY* CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 32287 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0293A</td>
<td>WESTMINSTER, CITY OF CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 32287 MT 1 BakerAECD Region 4</td>
</tr>
<tr>
<td>12-09-0296A</td>
<td>LOS ANGELES, CITY OF CA</td>
<td>12/04/2011</td>
<td></td>
<td>70-RS</td>
<td></td>
<td></td>
<td>GHA</td>
<td></td>
<td>Tract 32287 MT 1 BakerAECD Region 4</td>
</tr>
</tbody>
</table>

Total Number of Projects on Docket: 86
## AMENDMENTS PROJECT DATA SHEET

### Case No.: 12-09-0296A

**Service Order Number:**

**Organization Name:** BakerAECOM

<table>
<thead>
<tr>
<th>Date Received</th>
<th>Request Date</th>
<th>All Data Date</th>
<th>LOMC Type</th>
<th>Property Type</th>
<th>Longitude</th>
<th>Latitude</th>
</tr>
</thead>
</table>

**Requestor's Name:** David Deever

**Requestor's Address:** 19534 Tuba Street, Northridge, CA 91324

**Legal Description:** Lot 7, Tract No. 32287, as described in the Grant Deed recorded as Document No. 02-2290850, in the Office of the Recorder, Los Angeles County, California (APN:2726-009-026)

**Flooding Source:** LIMEKIN CREEK

<table>
<thead>
<tr>
<th>Community ID</th>
<th>Community Name</th>
<th>County</th>
<th>State</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>060137</td>
<td>LOS ANGELES, CITY OF</td>
<td>Los Angeles County</td>
<td>CA</td>
<td>9</td>
</tr>
</tbody>
</table>

**Map Panel No.** 06037C1045F  
**Effective Date** 09/26/2008

**Annexation?** Y  
If yes, From __________ To __________

**Revisions or RFIS in progress?** Y  
If yes, explain: __________

**Use Study Underway Paragraph?** Y  
If yes, explain: __________

**Are there backup data?** Y  
If yes, explain: __________

**Is the requested revision Mappable?** Y  
Date future file update: __________  
Initials: __________

### BASE FLOOD ELEVATIONS at property location

<table>
<thead>
<tr>
<th>100-Yr BFE</th>
<th>100-Yr BFE Datum</th>
<th>500-Yr BFE</th>
<th>500-Yr BFE Datum</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAVD 1988</td>
<td></td>
<td>NAVD 1988</td>
<td></td>
</tr>
</tbody>
</table>

### PROPERTY ELEVATIONS

<table>
<thead>
<tr>
<th>Lowest Adj Grade</th>
<th>Lowest Lot Elev</th>
<th>Datum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>NAVD 1988</td>
</tr>
</tbody>
</table>

**Analyst Name:**  
**Analyst Date Completed:** 11/7/11

**Reviewer Comments:** MT-2 group looking into if LIMP will be done to correct stream alignment

**SOMA Information:**  
**SOMA Category:**

**Revalidation (Y/N):**

**Large enough to map (Y/N):**

**Reason for supersede:**

**Determination:**

11/07/2011 1:22:35PM  
Page 1 of 2
### Process Request

**Comments:**
- Zone A area shown on FIRM has being contained w/in channel
- S-REM, Zone A to X (unshaded)
- Portions remain SFHA
- Zone A
## PROJECT LISTING

Summary of Input Parameters:

- **Region**: 9
- **State**: CA
- **County**: Los Angeles County
- **Community**: 
- **Project Category**: Revisions, Amendments and eLOMA projects
- **Project ID**: 32287
- **Project Status**:  
- **Map Panel Number**:  
- **Street Name**:  
- **Flood Source**:  
- **Requestor Name**:  
- **SubDivision Name**:  
- **Sort Field**: Case Number

### Amendment Projects

<table>
<thead>
<tr>
<th>Case No.</th>
<th>Project ID</th>
<th>Project Status</th>
<th>Project Type</th>
<th>State</th>
<th>Community Name</th>
<th>Map Panel No.</th>
<th>Flood Source</th>
<th>Final Letter Date</th>
<th>Analyst Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-06-2069A</td>
<td>TRACT 32287, LOT 7 - 10534 TUBA STREET</td>
<td>Active</td>
<td>LOMA</td>
<td>CA</td>
<td>LOS ANGELES, CITY OF</td>
<td>06037C1045F</td>
<td>UMEKIN CREEK</td>
<td>11/7/2011 1:14:41 PM</td>
<td></td>
</tr>
</tbody>
</table>

Total # of Projects Selected: 1
APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE AMENDMENTS TO NATIONAL FLOOD INSURANCE PROGRAM MAPS

PAPERWORK REDUCTION ACT

Public reporting burden for this form is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington DC 20472, Paperwork Reduction Project (1660-0037). Submission of this form is required to obtain or retain benefits under the National Flood Insurance Program.

This form should be used to request that the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) remove a single structure or legally recorded parcel of land or portion thereof, described by metes and bounds, certified by a registered professional engineer or licensed land surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1%-chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas, for property located within the regulatory floodway, or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests. Fill is defined as material from any source (including the subject property) placed that raises the grade to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

LOMA: A letter from DHS-FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.

A - This section may be completed by the property owner or by the property owner’s agent. In order to process your request, all information on this form must be completed in its entirety, unless stated as optional. Incomplete submissions will result in processing delays.

1. Has fill been placed on your property to raise ground that was previously below the BFE?
   [ ] No  [ ] Yes – If Yes, STOP!! – You must complete the MT-1 application forms; visit http://www.fema.gov/plan/prevent/hfm/dl_mt-1.shtm or call the FEMA Map Information Exchange toll free: (877-FEMA-MAP) (877-336-2627)

2. Legal description of Property (Lot, Block, Subdivision or abbreviated description from the Deed) and street address of the Property (required):
   TRACK #: 32287 Lot#: 7 19534 TUBA ST. NORTHridge, CA 91324

3. Are you requesting that a flood zone determination be completed for (check one):
   [ ] A structure on your property? What is the date of construction? _______________ (MM/YYYY)
   [ ] A portion of your legally recorded property? (A certified metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor, are required. For the preferred format of metes and bounds descriptions, please refer to the MT-EZ Instructions.)
   [ ] Your entire legally recorded property?

All documents submitted in support of this request are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Applicant’s Name (required):
DAVID DEEVER

Mailing Address (Include Company name if applicable) (required):
19534 TUBA ST.
NORTHridge, CA 91324

E-mail address (optional) (Check here you may receive correspondence electronically at the email address provided):
DAVEDEEVER@YAHOO.COM

Daytime Telephone No. (required):
(818) 491-6498

Fax No. (optional):
(818) 491-9832

Signature of Applicant (required)

Date (required)
10/27/11

End of Section A
APN: 2726-009-028

GRANT DEED

The undersigned grantor(s) declare(s)

Documentary transfer tax is $825.00 City tax $3,375.00
[X] computed on full value of property conveyed, or
[ ] computed on full value less value of liens or encumbrances remaining at time of sale,
[ ] Unincorporated Area City of Los Angeles

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged. Carmiel C. Cohen, A Married Man as his Sole and Separate Property

hereby GRANT(S) to David K. Deever and Shannon R. Deever, Husband and Wife as Community Property

the following described real property in the City of Los Angeles
County of Los Angeles, State of California:
Lot 7, of Tract No. 32287, in the city of Los Angeles, County of Los Angeles, State of California, as per map recorded in Book 879 Page(s) 42-43 of maps, in the office of the County Recorder of said county.

DATED: August 15, 2002

STATE OF CALIFORNIA
COUNTY OF Los Angeles
ON AUGUST 15, 2002 before me, Kim Stone, an authorized officer of the State of California, personally appeared
(Carmiel C. Cohen) personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose names is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal

Signature

MAIL TAX STATEMENTS AS DIRECTED ABOVE

FD-213 (Rev 7/96) GRANT DEED
This is a true and certified copy of the record if it bears the seal, imprinted in purple ink, of the Registrar-Recorder/County Clerk.

OCT 27 2011

DIANE LOGAN
REGISTRAR-RECORDER/ COUNTY CLERK
LOS ANGELES COUNTY, CALIFORNIA
Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

FIRM
FLOOD INSURANCE RATE MAP
LOS ANGELES COUNTY, CALIFORNIA
AND INCORPORATED AREAS

PANEL 1045 OF 2350
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)
CONTAINS:
COMMUNITY NUMBER PANEL SUFIX
LOS ANGELES COUNTY 065043 1045 F
LOS ANGELES CITY OF 060137 1046 F

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov
To whom it may concern,

I have received a notice from my lender that I am located in a flood zone, and therefore requiring flood insurance. I inquired the Zoning Dept. for LA City, and was informed that the flood zone (A) was contained in the channel behind my home, but that the property was not located in a flood area. I submitted that to my lender, but was informed that it was not sufficient.

I have included:

- Application form for single residential lot or structure amendments to National Flood Insurance Program Maps
- Letter from City of Los Angeles stating that I am outside the flood area
- The deed to the property
- Tax assessors map
- Bank of America request letter.

Please let me know if there is anything else needed to process this application

Thanks,

Dave Deever  818-402-6498  Davedeever@yahoo.com
Re: Bank of America Loan #: 055489742
Property Address:
19534 TUBA ST
LOS ANGELES CA 91324

Loan Principal Balance: $360,000.00
Flood Insurance Coverage Amount under the Policy, if obtained: $250,000.00
(This insurance may provide less coverage than was in effect previously).

Dear David and Shannon Deever:

Under the guidelines of the National Flood Insurance Reform Act of 1994 (Flood Act), and the requirements of the investor of your loan, we contracted with an independent provider to perform a flood zone determination of your property. This flood zone determination was performed to determine if recent changes to your community flood maps have affected your property. This flood zone determination indicates that the improved real estate securing your home loan is currently within zone A, an area designated by the director of the Federal Emergency Management Agency (FEMA) as a Special Flood Hazard Area (SFHA).

The Flood Insurance Rate Map (FIRM) used to complete the determination, published by FEMA, is reference number 060137-104-5, and is dated 09/26/2008. This map can be reviewed at the office of your local government official or agency. Under the authority provided by your loan documents, we require that any improved real estate within an SFHA be covered by an acceptable flood insurance policy. Our records do not currently reflect that an acceptable flood policy covering your property is in force.

In order for Bank of America, N.A. ("Bank of America") to remove this flood insurance requirement from your account, please forward a current letter of Map Amendment/Revision (LOMA/LOMR) which specifically removes your structure(s) from the SFHA according to the current flood hazard map for your community/property.

If you have already purchased flood insurance or you reside in a condominium or townhouse that is covered by a master insurance policy, please provide us with a copy of your current flood insurance policy showing that your policy is in force and complies with the enclosed insurance requirements. You may provide us with the front page of your policy that summarizes coverage, limits, deductibles, and states the current period for your policy. Please mail it to the address shown below or fax it to us at (800) 293-8158. Upon receipt of your policy, we will update your insurance information.

If you do not provide us with evidence of appropriate flood insurance on your property within 45 days of the date of this letter, we are authorized by your loan documents to purchase flood insurance on your behalf, and it will be effective 10/20/2011. Lender-Placed Flood Insurance may be purchased by us through agencies that are affiliates of Bank of
American, N.A.: Bank of America, N.A. and its affiliates may receive a commission or other compensation in connection with obtaining this coverage.

This flood insurance coverage will protect Bank of America, but might or might not protect you against any risk or flood. In particular, this insurance only covers the buildings(s). It provides no coverage for loss or damage to personal property (such as the personal contents of your home), loss from theft, or injury to persons or property for which you may be liable. In addition, this insurance may not be sufficient to fully restore or repair your property to its previous condition, and this insurance may NOT protect any equity that you may have built up on your home. The coverage may also exceed the minimum insurance required by your loan documents. If you disagree with the coverage amount that we intend to obtain as set forth above, please provide us with a written estimate of insurable value from an insurance company of your choosing that meets our criteria as set forth in the flood insurance requirements attached to this letter.

Any insurance obtained by Bank of America will be obtained AT YOUR EXPENSE and will be paid from your escrow account. If you do not have an escrow account, Bank of America will bill you for the premium and any applicable fees. Bank of America strongly encourages you to immediately purchase acceptable insurance coverage on your own.

We appreciate the opportunity to service your home loan and look forward to resolving this matter. If you have already forwarded your policy to us, confirmation can be found on your next monthly statement or at bankofamerica.com. If you would like to confirm the receipt of your policy or would like to discuss the coverage associated with the Lender-Placed Policy, you may contact Bank of America's Customer Service Department at (866) 265-3321 to confirm our receipt of this information.

Sincerely,

Insurance Department
October 18, 2011

Dave Deaver
19534 Tuba Street
Los Angeles, CA 91324

FLOOD ZONE INFORMATION FOR: 19534 W TUBA ST

Dear Property Owner / Resident:

Per your request on 10/17/2011, we are providing flood zone information for the above property, which is based on the Federal Emergency Management Agency (FEMA) most recent Digital Flood Insurance Rate Map (DFIRM) updated on September 26, 2008 and applicable revisions of the Letter of Map Amendment/Letter of Map Revision (LOMA/LOMR). This information is provided as a free service and is not guaranteed.

Community No. 060137
DFIRM Panel No: 06037C1045F
Effective Date: 09/26/2008

FIRM Zone: Outside-D or X (Note: Zone A contained in channel)

Elevation/Depth (ft): Not Available
LOMA/LOMR: NO

The City of Los Angeles is an active participant in the National Flood Insurance Program (NFIP), thus any building/structure located in the City can be insured for flood damage through the federal government. Furthermore, since the Community Rating System (CRS) Classification for the City is seven (7), properties in SFHAs qualify for a 15% reduction in flood insurance premiums; Properties outside SFHAs qualify for a 5% premium reduction.

If you have any questions regarding this letter, please call (213) 847-0405.

Sincerely,

Gary Lee Moore, P.E.
City Engineer

Michael Brown
Program Manager
Streets and Stormwater Programs
We have received your request that the Federal Emergency Management Agency determine if the property identified below is located within an identified Special Flood Hazard Area on the applicable National Flood Insurance Program map.

TRACT 32287, LOT 7 -- 19534 TUBA STREET

We are reviewing your submitted data and will contact you if additional information is required to process your request. If additional information is not required, we will issue a final letter of determination within 30-60 days. Inquiries concerning the status of your request should be made by calling the FEMA Map Assistance Center toll free at (877)-336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075. Please be assured we will do our best to respond to all inquiries in a timely manner.

Mr. David Deever
19534 Tuba Street
Northridge, CA 91324