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| SUBJECT PROPERTY ADDRESS | FLOOD ANALYSIS PROVIDED BY |
| 102 PINEHURST DR AUSTIN, TX 78747 | No Risk Inspection Service |
| COMMUNITY INFORMATION | FLOOD ANALYSIS INFORMATION |
| Community Name: TRAVIS COUNTY County: UNINCORPORATED AREAS Community Number: 481026 | Flood Analysis Date: January 14, 2008 Flood Analysis #: 0801352525 |

| FLOOD HAZARD INFORMATION | |
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| Is the subject property located within a Special Flood Hazard Area?* | NO |
| Is the subject property within 1,000 feet of a Special Flood Hazard Area? | YES |
| Does the community participate in the National Flood Insurance Program? | YES |
| *If any portion of the subject property lies within a Special Flood Hazard Area (SFHA), FREAA will report the subject property as being within a SFHA. | |



This illustration is an approximation of the FEMA Flood Insurance Rate Map. All spatial information provided on this map including the geocoded location, placement of street base maps or flood map, and distance measurements are approximations and contain inherent margins of error. The Flood Analysis is for informational purposes only. Neither Foundation of Real Estate Associates, the home inspector, nor the producer of the Flood Analysis makes any representations or warranties to any party concerning the content, accuracy or completeness of this analysis, including any warranty of merchantability or fitness for any particular purpose, including but not limited to the making of a flood hazard risk assessment.

For additional information about your Flood Analysis, contact us at support@freaaflood.com.

America's Innovative Insurance Solutions, Inc., offers free flood insurance quotes. Call them at 800-862-2070 or visit them online at www.floodinfo.com/insurance to request a free quote.

Legend

- Non-Specified:** An area designated as not within a Special Flood Hazard Area (SFHA) by FEMA, however flooding may still occur.
- NON-SFHA:** An area of moderate flood hazard subject to a 0.2-1% annual chance of flooding in any given year.
- SFHA:** A high-risk flood hazard area subject to a 1% or greater chance of flooding in any given year.
- SFHA:** A high-risk flood hazard area along coasts subject to a 1% or greater chance of flooding in any given year, with additional hazards associated with velocity wave action.
- CBRA:** Coastal Barrier Resources Area: Flood insurance may not be available for properties in a CBRA zone.
- Floodway:** A portion of the SFHA used to channel flood waters downstream; the floodway should be kept free of obstructions.



FLOOD HAZARD INFORMATION DEFINED

Is the subject property located within a Special Flood Hazard Area (SFHA)?

YES - The federal "mandatory purchase" requirement of flood insurance is required on loans secured by this property if the building on the property lies within the SFHA. This requirement applies for the life of the loan, as long as the property remains within a SFHA.

NO - The federal "mandatory purchase" requirement of flood insurance does not apply. However, for loans secured by this property, the lending institution makes the final determination on whether flood insurance is required. Flood insurance is available at a reduced rate for properties not within a SFHA.

AREA NOT MAPPED - FEMA has not completed an official flood study of this area and the flood risk is undetermined. Either the area is identified on the flood map as "Zone D" (area not studied) or FEMA has not issued a flood map which covers this area. Flood insurance is available if the community participates in the National Flood Insurance Program.

Is the subject property within 1,000 feet of a Special Flood Hazard Area (SFHA)?

YES - Flood insurance should be strongly considered as the building may be in or near the SFHA. Flood insurance is available at a reduced rate for properties not within a SFHA. Historically, approximately 25% of the claims paid by the National Flood Insurance Program have been for policies covering properties outside of the SFHA*.

NO - Flood insurance should still be considered. Flood insurance is available at a reduced rate for properties not within a SFHA. Historically, approximately 25% of the claims paid by the National Flood Insurance Program have been for policies covering properties outside of the SFHA*.

Does the community participate in the National Flood Insurance Program?

YES - Flood insurance is available from the National Flood Insurance Program.

NO - Flood insurance is not available from the National Flood Insurance Program but may be available through private insurers.

ABOUT YOUR FLOOD ANALYSIS

Your Flood Analysis provides an aerial view of the subject property, and the surrounding area, illustrating the potential flood risk to help facilitate the purchase decision. More specifically, the analysis identifies whether or not the subject property is located within a SFHA, if the property lies within 1,000 feet of a SFHA, and whether or not the community participates in FEMA's National Flood Insurance Program. FEMA periodically revises flood maps, therefore, the SFHA designation is subject to change.

Land identified by FEMA as having a high risk for flooding is known as a Special Flood Hazard Area (SFHA) or floodplain. A home located within a SFHA has a 26% chance of suffering flood damage during the term of a 30-year mortgage*. If the subject property lies within a SFHA or high risk area a mortgage lender will require flood insurance for the secured property. This is known as the "mandatory purchase" requirement. In rare cases, a lender may require flood insurance even if the property is outside of a designated high-risk zone.

Flooding is the most common natural disaster in the United States. That's why it's imperative for home buyers to have the facts for making an informed purchase decision. A property within a SFHA does not necessarily make the property less desirable, however, it's necessary for buyers to be aware of potential risks or issues and take the appropriate measures to protect their home should flooding occur.

Flood insurance pays all covered claims—even if a federal disaster is not declared—and can be purchased provided that the property is located within a community that participates in the National Flood Insurance Program. To learn more about flood insurance and the National Flood Insurance Program please visit www.floodinfo.com.

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* Source: National Flood Insurance Program