NOTICE TO BORROWER NOT IN
SPECIAL FLOOD HAZARD AREA

Prepared by: LERETA, LLC
Customer: FALCON INTERNATIONAL BANK-SAN
Client #: 229064

Loan #: 05-541012-21
Certificate #: 88721976-0
Date: 12/07/2021

Borrower: HYG HOMES LLC
Property: 8880 HEATH CIRCLE DR
SAN ANTONIO, TX 78250-4656

Attached is the completed Standard Flood Hazard Determination Form that indicates that the building or mobile home securing your loan is not located in an area designated by the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, there is still a risk of flooding, even in non-SFHA's. As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. If, within 45 days after we send you such notification, you fail to purchase such flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicants(s), hereby understand and agree to all the above.

_____ 12/20/21
Borrower/Applicant   Date

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Borrower/Applicant   Date

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Borrower/Applicant   Date

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Borrower/Applicant   Date

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Borrower/Applicant   Date

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Borrower/Applicant   Date