

DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION	Contact Name: NIA OF MIAMI LLC, KORNREICH Contact Phone: 561-242-8844 Contact Email: ivizcarrondo@NIAGROUP.COM Contact Fax: 305-557-4115	O.M.B. No 1660-0040 Expires December 31, 2011
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SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS REQUESTER:	2. COLLATERAL (Building/MobileHome/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) Certified Address: Las Brisas at Doral Condo 4, 5779 NW 116TH AVE DORAL FL 331783818	
3. LENDER ID. NO	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
DORAL, CITY OF	Dade	FL	120041

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")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	5. No NFIP Map
120041-0259-L	9-11-2009	No	X	No

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

Federal Flood Insurance is available (community participates in NFIP). Regular Program Emergency Program of NFIP
 Federal Flood Insurance is not available because the community is not participating in the NFIP
 Building/Mobile Home is in a Coastal Barrier Resource 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 BEGINNING WITH LETTER "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: This flood determination is provided solely for the use and benefit of the entity named in Section I, 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.

Determination No. A01_A0601FL00927373	Borrower: Las Brisas at Doral Condo 4, Reg. Pgm. Entry: 3-2-1994 BFE: Det Ref ID: 8852863	CensusTract/BNA: 0090.09 MSA: 33124 State/County Code: 12-0041 Parcel No: Legal Description:
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This determination is based on examining the NFIP map, and any Federal 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 Factual Data Flood 5200 Hahns Peak Drive Loveland, CO 80538	DATE OF DETERMINATION 12-17-2009
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FEMA Form 81-93, DEC 05

Determination Inquiries: 800-371-0061