

Loan No.: 1539994435  
Borrower: Edward O'Bara  
Property: 169 Lakeside Ln  
Streetman, TX 75859

#### FLOOD INSURANCE AUTHORIZATION

The National Flood Insurance Reform Act of 1994 mandates the purchase of flood insurance when appropriate, if available. Therefore, the above referenced Borrower(s) hereby authorize(s) Lender, and its assigns, to purchase flood insurance during the life of the loan secured by the above-described Property.

This authorization is extended only in the case where a determination is made subsequent to closing that flood insurance is necessary, because the lender has determined the improved real property or mobile home and personal property securing the loan is located both in a Special Flood Hazard Area (SFHA) as determined by the Director of the Federal Emergency Management Agency (FEMA), and in a community participating in the National Flood Insurance Program (NFIP). In such event, unless a different standard is permitted by law or regulation and such standard is proposed, flood insurance shall be purchased in the amount of the loan or the maximum amount available under NFIP, whichever is less.

At any time during the life of the loan secured by the above-described Property, such flood insurance policy may be purchased from the agency designated by Borrower(s) and subsequently furnished to Lender. The premiums and fees incurred shall be paid by Borrower(s) and may be paid from the escrow funds on hand and the proper adjustments made to the monthly payments. Borrower(s) agrees that if the Lender or Servicer is escrowing for items such as taxes and property insurance, they are required to also escrow for required flood insurance costs.

Lender shall provide Borrower(s) with written notice that flood insurance must be purchased, the amount necessary, and an estimate of the costs. If a response is not received from the Borrower(s) within 45 days of such notice, Lender is hereby authorized to force-place the required flood insurance from whatever source advisable under the circumstances and provide the Borrower(s) with a copy of the policy.

If there is a dispute or uncertainty on the part of the Lender or Borrower about the flood determination, they may jointly request FEMA to review and resolve whether the building or mobile home or personal property in question is located in an SFHA. FEMA will review the determination and provide the Lender and borrower(s) a final determination within 45 days.

Borrower: Edward O'Bara

Date

3.14.08