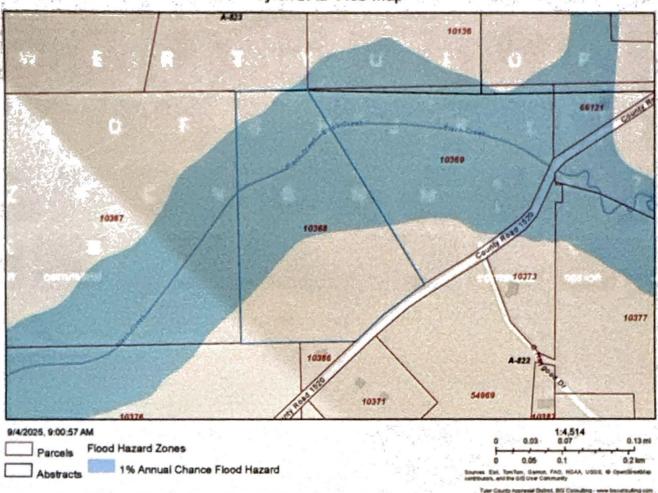
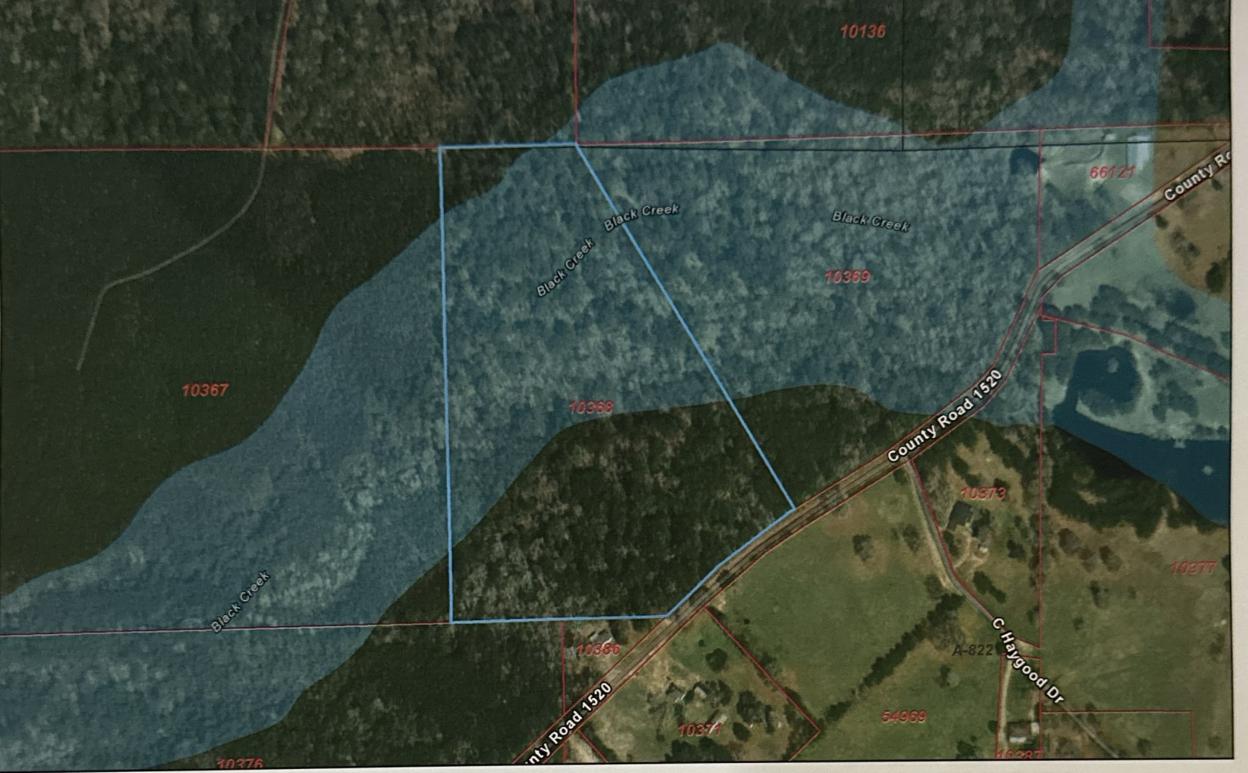
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TR TEXAS REALTORS

INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

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A. FLOOD AREAS:

- (1) The Federal Emergency Management Agency (FEMA) designates areas that have a high risk of flooding as special flood hazard areas
- (2) A property that is in a special flood hazard area is designated on flood insurance rate maps with a zone beginning in a "V" or "A". Both V-Zone and A-Zone areas indicate a high risk of flooding.
- (3) Some properties may also se in the "floodway" which is the channel of a river or other watercourse and the adiacent land areas that must be reserved in order to discharge a flood under FEMA rules. Communities must regulate development in these floodways.

B. AVAILABILITY OF FLOOD INSURANCE:

- (1) Generally, flood insurance is available regardless of whether the property is located in or out of a special flood hazard area. Contact your insurance agent to determine if any limitations or restrictions. apply to the property in which you are interested.
- (2) PEMA encourages every property owner to purchase flood insurance regardless of whether the property is in a high, moderate, or low risk flood area.
- (3) A homeowner may obtain flood insurance coverage (up to certain limits) through the National Flood Insurance Program. Supplemental coverage is available through private insurance carriers.
- (4) A mortgage lender making a federally related mortgage will require the borrower to maintain flood insurance if the property is in a special flood hazard area.

C. GROUND FLOOR REQUIREMENTS:

- (1) Many homes in special flood hazard areas are built-up or are elevated. In elevated homes the ground floor typically lies below the base flood elevation and the first floor is elevated on piers, columns, posts, or piles. The base flood elevation is the highest level at which a flood is likely to occur as shown on flood insurance rate maps
- (2) Federal, state, county, and city regulations
 - (a) restrict the use and construction of any ground floor enclosures in elevated homes that are in special flood hazard areas
 - (b) may prohibit or restrict the remodeling, rebuilding, and redevelopment of property and improvements in the floodway.
- (3) The first floor of all homes must now be built above the base flood elevation.
 - (a) Older homes may have been built in compliance with applicable regulations at the time of construction and may have first floors that lie below the base flood elevation, but flood insurance rates for such homes may be significant.

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- (b) It is possible that modifications were made to a ground floor enclosure after a home was first built. The modifications may or may not comply with applicable regulations and may or may not affect flood insurance rates.
- (c) It is important for a buyer to determine if the first floor of a home is elevated at or above the base flood elevation. It is also important for a buyer to determine if the property lies in a floodway.
- (4) Ground floor enclosures that lie below the base flood elevation may be used only for: (i) parking: (ii) storage; and (iii) building access. Plumbing, mechanical, or electrical items in ground floor enclosures that lie below the base flood elevation may be prohibited or restricted and may not be eligible for flood insurance coverage. Additionally:
 - (a) in A-Zones, the ground floor enclosures below the base flood elevation must have flow-through vents or openings that permit the automatic entry and exit of floodwaters:
 - (b) in V-Zones, the ground floor enclosures must have break-away walls, screening, or lattice walls;
 - (c) in floodways, the remodeling or reconstruction of any improvements may be prohibited or otherwise restricted.

D. COMPLIANCE:

- (1) The above-referenced property may or may not comply with regulations affecting ground floor enclosures below the base flood elevation.
- (2) A property owner's eligibility to purchase or maintain flood insurance, as well as the cost of the flood insurance, is dependent on whether the property complies with the regulations affecting ground floor enclosures.
- (3) A purchaser or property owner may be required to remove or modify a ground floor enclosure that is not in compliance with city or county building requirements or is not entitled to an exemption from such requirements.
- (4) A flood insurance policy maintained by the current property owner does not mean that the property is in compliance with the regulations affecting ground floor enclosures or that the buyer will be able to continue to maintain flood insurance at the same rate.
- (5) Insurance carriers calculate the cost of flood insurance using a rate that is based on the elevation of the lowest floor.
 - (a) If the ground floor lies below the base flood elevation and does not meet federal, state, county, and city requirements, the ground floor will be the lowest floor for the purpose of computing the rate.
- (b) If the property is in compliance, the first elevated floor will be the lowest floor and the insurance rate will be significantly less than the rate for a property that is not in compliance.
- (c) If the property lies in a V-Zone the flood insurance rate will be impacted if a ground floor enclosure below the base flood elevation exceeds 299 square feet (even if constructed with break-away walls).



Date

E. ELEVATION CERTIFICATE:

Receipt acknowledged by:

The elevation certificate is an important tool in determining flood insurance rates. It is used to provide elevation information that is necessary to ensure compliance with floodplain management laws. To determine the proper insurance premium rate, insurers rely on an elevation certificate to certify building elevations at an acceptable level above flood map levels. If available in your area, it is recommended that you obtain an elevation certificate for the property as soon as possible to accurately determine future flood insurance rates.

You are encouraged to: (1) inspect the property for all purposes, including compliance with any ground floor enclosure requirement; (2) review the flood insurance policy (costs and coverage) with your insurance agent; and (3) contact the building permitting authority if you have any questions about building requirements or compliance issues.

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Authentisian			
Rebecca Ann Foxworth	09/03/2025		
Signature Rebecca Ann Foxworth	Date	Signature	Date

T-47.1 RESIDENTIAL REAL PROPERTY DECLARATION IN LIEU OF AFFIDAVIT (Provided in accordance with Texas Civil Practice and Remedies Code Section 132.001)

Date:	09/	03/25				GF N	lo		
Declarar	nt:	Reb	ecca An	n Foxv	vorth				
Descript	ion o	f Property	A0822	J. C	. TYRELL	ACRES	19.0100		
County_	Tyle	er i	Tyles						
Date of		4.0	74				-		
upon tl	ne stat	any" as us tements co	ontained	herein.		rance Co	impany whose policy of title insurance is issued in reliance		
	1.	I am an managem	nent, nei	f the P ghbor,	roperty. (0 etc. For ex	Or state (ample, "I	other basis for knowledge of the Property, such as lease, Declarant is the manager of the Property for the record title		
	2.	I am fam	iliar wit	h the pr	operty and	the impr	ovements located on the Property.		
	3.	3. I am closing a transaction requiring title insurance and the proposed insured owner or lender has requested area and boundary coverage in the title insurance policy(ies) to be issued in this transaction. I understand that the Title Company may make exceptions to the coverage of the title insurance as Title Company may deem appropriate. I understand that the owner of the property, if the current transaction is a sale, may request a similar amendment to the area and boundary coverage in the Owner's Policy of Title Insurance upon payment of the promulgated premium.							
	4.	To the b	est of m	y actua	l knowledg	ge and bel	ief, since the Date of the Survey, there have been no:		
		a.	constru pools,	ection p	orojects suc gs, or other	h as new permane	structures, additional buildings, rooms, garages, swimming nt improvements or fixtures;		
		b.	change	s in the	location o	f boundar	y fences or boundary walls;		
		c.	constru or near	the bo	orojects on undary of t	immedia he Proper	tely adjoining property(ies) which construction occurred on ty;		
		d.	convey any pa	ances,	replattings cting the P	, easemer roperty.	nt grants and/or easement dedications(such as a utility line) by		
		EXCEP none	T for the	e follow	ving (If No	ne, Insert	"None" Below):		

5. I understand that Title Company is relying on the truthfulness of the statements made in this Declaration to provide the area and boundary coverage and upon the evidence of the existing real property survey of the Property. This Declaration is not made for the benefit of any other parties and does not constitute a warranty or guarantee of the location of improvements.

- 6. I understand that I have no liability to Title Company should the information in this Declaration be incorrect other than information that I personally know to be incorrect and which I do not disclose to the Title Company.
- 7. ALL STATEMENTS IN THIS DECLARATION ARE TRUE TO THE BEST OF MYKNOWLEDGE. IUNDERSTAND THAT ANY PERSON INTENTIONALLY MAKING A FALSE STATEMENT MAY BE LIABLE FOR ACTUAL AND/OR PUNITIVE DAMAGES.

My name is Rebecca Ann Foxworth My date of birth is 01111973 and my address is PO Box 351 Warren tx 77664	My name is My date of birth is and my address is		
i declare under penalty of perjury that the foregoing is true and correct.	I declare under penalty of perjury that the foregoing is true and correct.		
Executed in Tyler County. State of lexas on the day of 09/03/25 Rebecca Ann Foxworth 09/03/25 Declarant	Executed in County, State of, on the day of Signed: Declarant		