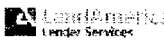


DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY <b>STANDARD FLOOD HAZARD DETERMINATION</b>		<i>See The Attached Instructions</i>	O.M.B No. 1660-0040 Expires October 31, 2008
<b>SECTION I-LOAN INFORMATION</b>			
<b>1.LENDER NAME AND ADDRESS</b> 210930 COMMUNITY BANK & TRUST OF SOUTHEAST AL (C) PO Box 311245 901 N Boll Weevil Circle Enterprise, AL 36331		<b>2.COLLATERAL (Building/Mobile Home/Personal property ) PROPERTY ADDRESS</b> (Legal Description may be attached ) GATEWAY CENTRE, LLC 1210 INDUSTRIAL PKWY SARALAND, AL 36571-3724	
<b>3. LENDER ID. NO</b>  19649	<b>4. LOAN IDENTIFIER</b>  724-0011-622-ALJ/72434956-10	<b>5. AMOUNT OF FLOOD INSURANCE REQUIRED</b>	
<b>SECTION II</b>			
<b>A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION</b>			
<b>1. NFIP Community Name</b>  CITY OF SARALAND	<b>2. County(ies)</b>  MOBILE COUNTY	<b>3. State</b>  AL	<b>4. NFIP Community Number</b>  010171
<b>B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME</b>			
<b>1. NFIP Map Number Or Community - Panel Number</b> (Community Name, if not the same as in A.)  01097C0436J	<b>2. NFIP Map panel Effective/ Revised date</b>  07/06/1998	<b>3. LOMA/LOMR</b>  Yes      Date	<b>4. Flood Zone</b>  X
		<b>5. No NFIP Map</b>  <input type="checkbox"/>	
<b>C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)</b>			
1 <input checked="" type="checkbox"/> Flood insurance is available (community participates in NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program			
2 <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP.			
3 <input type="checkbox"/> Building/Mobile home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area ( OPA ) , Federal Flood insurance may not be available. CBRA/OPA designation date:			
<b>D. DETERMINATION</b>			
<b>IS BUILDING / MOBILE HOME IN SPECIAL FLOOD HAZARD AREA ( ZONES CONTAINING THE LETTERS "A" OR "V")?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.			
<b>E.COMMENTS(Optional)</b> Certificate: 39099306-0      Service Type: Life Of Loan      Program Status Date: 12/18/1979 Request Date: 02/19/2008      Requested By: Client Input Address: 1210 INDUSTRIAL PARKWAY, SARALAND, AL 36571 HMDA Information: MSA/MD: 33660 NECTA: State: 01 County: 097 Census Tract: 0054.00			
<b>This flood determination is provided solely for the use and benefit of the entity named in Section 1, 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.</b>			
This determination is based on examining the NFIP map,any Federal Emergency Management Agency revisions to it,and any other information needed to locate the building/mobile home on the NFIP map.			
<b>F.PREPARER'S INFORMATION</b>		Certificate: 39099306-0	
NAME,ADDRESS,TELEPHONE NUMBER		DATE OF DETERMINATION	
 LandAmerica Lender Services 1123 South Park View Drive Covina, CA 91724 (800) 736 - 3109		02/19/2008	