DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached Instructions

O.M.B. No.1660-0040
Expires May 30, 2015

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS PlainsCapital Bank 2323 Victory Ave Dallas, TX 75219 Loan Officer: Brandon Ferguson Cost Center-4 digits: 4434 Requested By: Norma Lambert	2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) *(Parcel Number optional until May 30, 2015 per FEMA Bulletin W-12078)* 5820 WEST US HIGHWAY 290 DRIPPING SPRINGS, TX 78620 Borrower: B.V. Farms Holdings, Inc.

3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
17491	3162807	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
HAYS COUNTY	UNINCORPORATED AREAS	TX	480321

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 Number	4. Flood Zone	5. No NFIP Map
48209C 0100F	09/02/05	Date ____ Number† ____	X	

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

† LOMA/LOMR Number optional until May 30, 2015 per FEMA Bulletin W-12078

1. [X] Federal flood insurance is available (community participates in the NFIP). [X] Regular Program [ ] Emergency Program of NFIP
2. [ ] Federal flood insurance is not available because community is not participating in the NFIP.
3. [ ] 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: ________

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? [ ] YES [X] 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. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (Optional)

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

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.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
CoreLogic Flood Services 11902 Burnet Road Austin, TX 78758 1-800-447-1772	10/07/14 at 12:01 AM CDT FloodCert #: 1410137952 *** LIFE-OF-LOAN ***

CERTIFICATION CoreLogic SEAL

NOTICE TO BORROWER
NOT IN SPECIAL FLOOD HAZARD AREA

Borrower: **B.V. Farms Holdings, Inc.**

Property Location: **5820 WEST US HIGHWAY 290**
DRIPPING SPRINGS, TX 78620

Loan #: **3162807**

This Notice Date is as of: **10/07/14**

National Flood Insurance Program (NFIP) Community: **HAYS COUNTY**

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of 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, your home may be near an SFHA. 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 the Director of 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 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 the Flood Disaster Protection Act of 1973, as amended.

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

[signature] 12/12/14

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date