

**NOTICE TO BORROWER
NOT IN**

SPECIAL FLOOD HAZARD AREA

Borrower: SWINEY, J. KEITH

Loan #: 45669553

Property Location: 81 S MAIN ST
LUTHERSVILLE, GA 30251

This Notice Date is as of: 03/05/07

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 a SFHA. As stated in the attached Standard Flood Hazard Determination Form, 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. 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.

_____	_____	_____
Borrower/Applicant	Borrower/Applicant	Date
_____	_____	_____
Borrower/Applicant	Borrower/Applicant	Date
_____	_____	_____
Borrower/Applicant	Borrower/Applicant	Date

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