

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB Control No. 1660-0008
Expiration Date: 06/30/2026

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 1-11

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
A1. Building Owner's Name: <u>PERRY HOMES, LLC</u>	Policy Number: _____
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: <u>21706 TURKEY TANGLE COURT</u>	Company NAIC Number: _____
City: <u>CYPRESS</u>	State: <u>TX</u> ZIP Code: <u>77433</u>
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number: <u>LOT 23, BLOCK 2, BRIDGELAND PRAIRIELAND VILLAGE SEC 17 (FILM CODE NO. 701449, M.R.H.C.TX.)</u>	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): <u>RESIDENTIAL</u>	
A5. Latitude/Longitude: Lat. <u>N 29° 56' 31.60"</u> Long. <u>W 95° 47' 12.70"</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983 <input type="checkbox"/> WGS 84	
A6. Attach at least two and when possible four clear photographs (one for each side) of the building (see Form pages 7 and 8).	
A7. Building Diagram Number: <u>1B</u>	
A8. For a building with a crawlspace or enclosure(s):	
a) Square footage of crawlspace or enclosure(s): <u>N/A</u> sq. ft.	
b) Is there at least one permanent flood opening on two different sides of each enclosed area? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A	
c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade: Non-engineered flood openings: <u>N/A</u> Engineered flood openings: <u>N/A</u>	
d) Total net open area of non-engineered flood openings in A8.c: <u>N/A</u> sq. in.	
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions): <u>N/A</u> sq. ft.	
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): <u>N/A</u> sq. ft.	
A9. For a building with an attached garage:	
a) Square footage of attached garage: <u>N/A</u> sq. ft.	
b) Is there at least one permanent flood opening on two different sides of the attached garage? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A	
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade: Non-engineered flood openings: <u>N/A</u> Engineered flood openings: <u>N/A</u>	
d) Total net open area of non-engineered flood openings in A9.c: <u>N/A</u> sq. in.	
e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): <u>N/A</u> sq. ft.	
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): <u>N/A</u> sq. ft.	

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1.a. NFIP Community Name: <u>UNINCORPORATED HARRIS COUNTY</u>	B1.b. NFIP Community Identification Number: <u>480287</u>		
B2. County Name: <u>HARRIS</u>	B3. State: <u>TX</u>	B4. Map/Panel No.: <u>48201C0385</u>	B5. Suffix: <u>N</u>
B6. FIRM Index Date: <u>11/15/2019</u>	B7. FIRM Panel Effective/Revised Date: <u>11/15/2019</u>		
B8. Flood Zone(s): <u>AE</u>	B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth): <u>159.5'</u>		
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: <input checked="" type="checkbox"/> FIS <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other: _____			
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input checked="" type="checkbox"/> Other/Source: <u>NAVD88, 2001 ADJ.</u>			
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA			
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 1-11

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 21706 TURKEY TANGLE COURT	FOR INSURANCE COMPANY USE
City: CYPRESS	Policy Number: _____
State: TX	Company NAIC Number: _____
ZIP Code: 77433	

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

- C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.

- C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.
 Benchmark Utilized: H.C.F.C. RM NO. 200120 Vertical Datum: NAVD88, 2001 ADJ.

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929 NAVD 1988 Other: NAVD88, 2001 ADJ.

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? Yes No
 If Yes, describe the source of the conversion factor in the Section D Comments area.

- a) Top of bottom floor (including basement, crawlspace, or enclosure floor): 166.5
 b) Top of the next higher floor (see Instructions): N/A
 c) Bottom of the lowest horizontal structural member (see Instructions): N/A
 d) Attached garage (top of slab): N/A
 e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): N/A
 f) Lowest Adjacent Grade (LAG) next to building: Natural Finished 163.7
 g) Highest Adjacent Grade (HAG) next to building: Natural Finished 165.4
 h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: N/A

Yes No

Check the measurement used:

- feet meters
 feet meters

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

Check here if attachments and describe in the Comments area.

Certifier's Name: MARK S. BROWN License Number: 5553

Title: R.P.L.S.

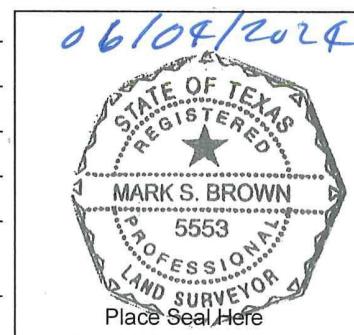
Company Name: TRI-TECH SURVEYING COMPANY, L.P.

Address: 10401 WESTOFFICE DRIVE

City: HOUSTON State: TX ZIP Code: 77042

Signature:  Date: 06-03-2024

Telephone: (713) 667-0800 Ext.: Email: mbrown@tritechtx.com



Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):
 BENCHMARK: H.C.F.C.RM NO. 200120, ELEV=158.60, NAVD88,2001 ADJ.

C2 a TOP OF FORM.

C2 f&g ARE EXISTING GRADES AT TIME OF SURVEY.

STREET CROWN ELEVATION = 162.75'. TOP OF CURB ELEVATION = 162.90'.

500 YEAR = 160.2'.

JOB NO. Y39940-24 FIRM REG NO. 10115900

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 09-30-2023

SECTION 1 - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS Crestmark Mortgage Company LTD 1177 West Loop S, Ste 700 Houston, TX 77027	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information) Address: 21706 TURKEY TANGLE COURT , CYPRESS, TX 77433 Latitude,Longitude: 29.942315,-95.786757 APN/Tax ID: 1465610020023 Client Name: Reno, Ralph Albert		
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3. LENDER SERVICER ID # 217520002	4. LOAN IDENTIFIER 7300036667	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
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SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name Harris County*	2. County(ies) Harris County	3. State TX	4. NFIP Community Number 480287
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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") Panel: 0385N Map Number: 48201C0385N	2. NFIP Map Panel Effective / Revised Date 11/15/2019	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below).	
4. Flood Zone AE*	5. No NFIP Map	Date	Case No.

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

1. Federal Flood Insurance is available (community participates in the NFIP). Regular Program Emergency Program of NFIP
 2. Federal Flood Insurance is not available (community does not participate 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 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.

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.

E. COMMENTS (Optional) SERVICE TYPE: Life of Loan BFE: 159.5 Feet NAVD88 (159.47 ft NGVD29) PRELIMINARY MAP AVAILABLE: No

* Determination is currently based on the highest risk zone on the property. Submit building location information to customersupport@xactus.com for further review.

THIS CERTIFICATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND MAY NOT BE RELIED UPON FOR ANY OTHER PURPOSE.

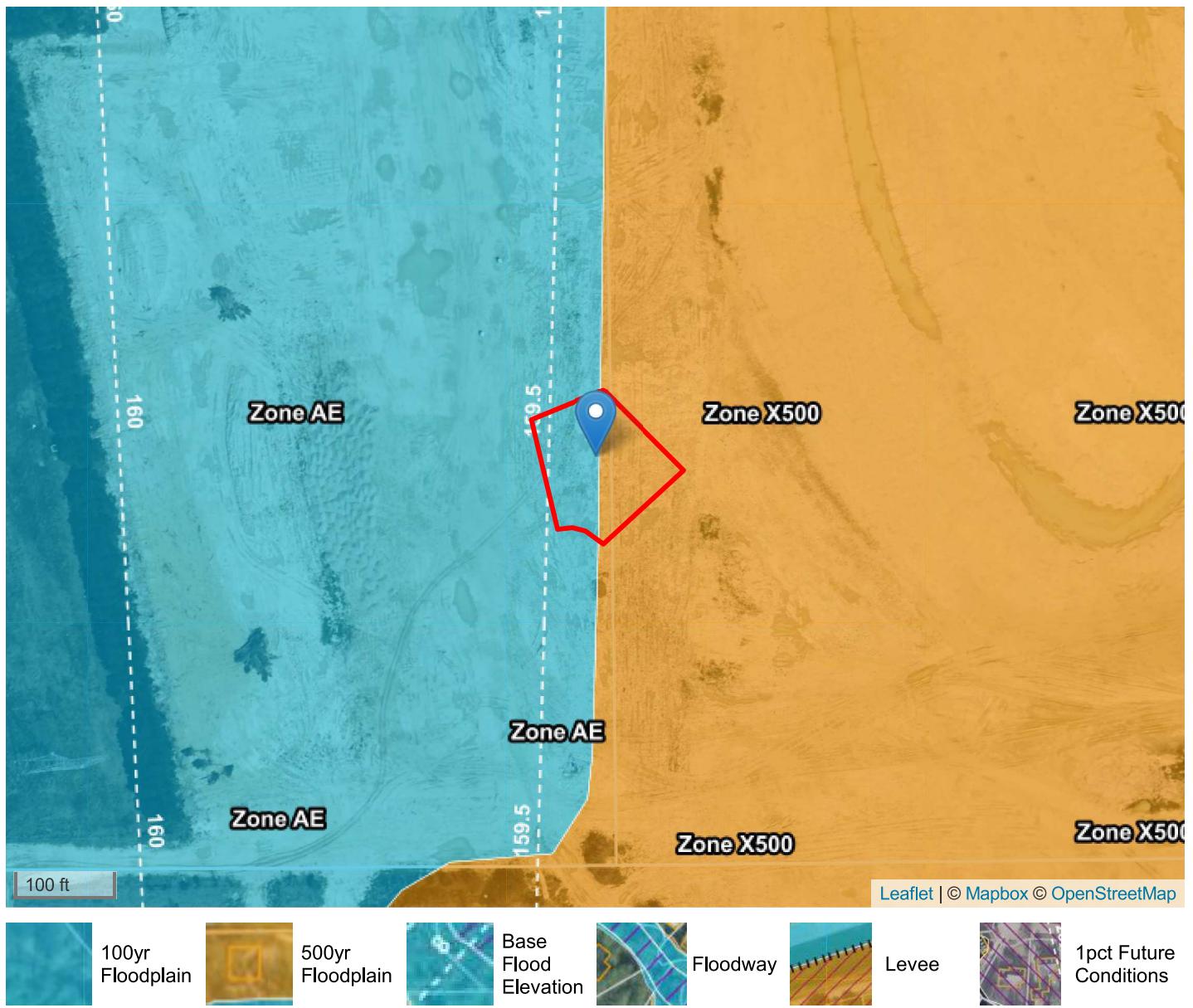
PREVIOUS MAP#, DATE, ZONE, PANEL: 48201C0385M, 10/16/2013, Zone AE, 0385M ST:48 CO: 201 MSA: 26420 TRACT: 5430.05 48201543005

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) xactus Xactus 370 Reed Road, Suite 100 Broomall, PA 19008 (844) 439-2378 www.xactusflood.com	DATE OF DETERMINATION 10/24/2024
FLX Flood ReportX	
DETERMINATION NUMBER 14116509	

Flood Zone Determination Exhibit

Submitted Location 21706 TURKEY TANGLE COURT , CYPRESS, TX 77433
Standardized Location 21706 TURKEY TANGLE COURT , CYPRESS, TX 77433



Comments

NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE

Loan Information

Lender:	Crestmark Mortgage Company LTD
Borrower Name:	Reno, Ralph Albert
Property Address:	21706 Turkey Tangle Court , Cypress, TX 77433
Loan Identifier:	7300036667
Determination Date:	10/24/2024
Determination Number:	14116509

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Harris County*. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.

- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally declared flood disaster.

I/We have received, read, and understand a copy of this document.

Borrower

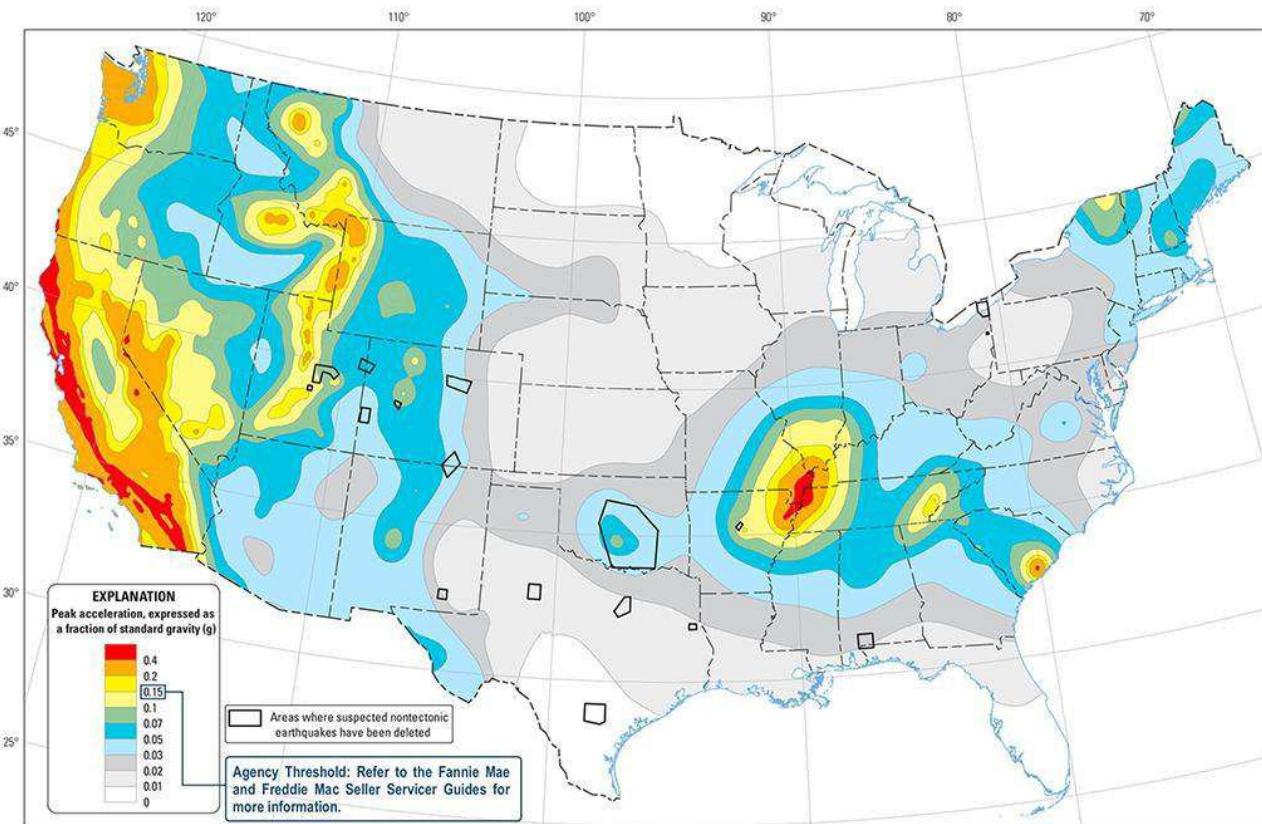
Date

Co-Borrower

Date

Seismic Risk

Submitted Location	21706 TURKEY TANGLE COURT , CYPRESS, TX 77433
Standardized Location	21706 TURKEY TANGLE COURT , CYPRESS, TX 77433
Latitude, Longitude	29.942315, -95.786757
Peak Ground Acceleration	0.01 at 10% chance exceedance in 50 years



Perceived Shaking	Not Felt	Weak	Light	Moderate	Strong	Very Strong	Severe	Violent	Extreme
Potential Damage	None	None	None	Very Light	Light	Moderate	Moderate/Heavy	Heavy	Very Heavy
Peak ACC	< .0017	.0017 - .014	.014 - .039	.039 - .092	.092 - .18	.18 - .34	.34 - .65	.65 - 1.24	>1.24
Instrumental Intensity	I	II-III	IV	V	VI	VII	VIII	IX	X+

Wald, D.J., Quitoriano, V., Heaton, T.H., and Kanamori, H., 1999, Relationship between Peak Ground Acceleration, Peak Ground Velocity, and Modified Mercalli Intensity in California: Earthquake Spectra, v. 15, no. 3, p. 557-564.



STANDARD FLOOD INSURANCE APPLICATION

PO Box 2057, Kalispell, MT, 59903

Texas Farmers Insurance

Company

<https://www.farmers.com/>

(888) 391-2810

Date 10-28-2024	Application Number FLD1660095203	Effective Date 11-27-2024	Expiration Date 11-27-2025	Waiting Period Standard - 30 Day Wait
Insured Name(s) RALPH RENO	Mailing Address & Phone 21706 Turkey Tangle Ct, Cypress, TX, 77433 Home Phone: Work Phone: Cell Phone:(713)775-2780 Email:reno.r@sbcglobal.net	Property Address 21706 TURKEY TANGLE CT, Cypress, TX, 77433 Property Address Type:Location	Agency Name, Address & Phone 15010 FM 529 RD, Houston, TX, 77095 Email:ggarza@farmersagent.com Phone Number:2816568340 Agent Name:GABRIEL C GARZA INS AGENCY INC	
Applicant Type:INDIVIDUAL Prior Company NAIC: Prior Policy Number: Prior Company Name: Renewal Billing:	Other Policy Number: Potential Duplicate Policy:			
Current Community Information Community Name: Community Number:480287 Map Panel:0385 Map Panel Suffix:N Current Flood Zone:AE Current Base Flood Elevation(BFE):159.5 FIRM Date:05-26-1970 Program:FLOODREGULAR Program Status: County:Harris County Current Map Date:11-15-2019 Rating Map Date:	Prior Community Information Community Number: Map Panel: Map Panel Suffix: Flood Zone: FIRM Date:05-26-1970 Has This Property Been Remapped?: Map Revision Date:			
Construction Date Date of Original Construction:12-31-2023 Building Substantially Improved:NO Post-FIRM Construction:YES Substantial Improvement Date: Building is on list of Historic Buildings:	Prior Policy Information Is this a new purchase (within the last year)?:YES Prior Owner Policy Number: Prior Owner Company Name: Did the applicant have a prior NFIP policy for the building that lapsed?: Was the policy receiving a PRE-FIRM or Newly Mapped discount?: Mapped discount when it lapsed?: Did the Policy lapse for a valid reason?:			

Occupancy Information Occupancy Type:Single Family Building Description: Is this the Applicant's Primary Residence: YES	Is the insured a small business with less than 100 employees?: NO Is the insured a nonprofit entity?:NO
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Date:

APC PRV 07 21





STANDARD FLOOD INSURANCE APPLICATION

PO Box 2057, Kalispell, MT, 59903

Texas Farmers Insurance

Company

<https://www.farmers.com/>

(888) 391-2810

Date	Application Number	Effective Date	Expiration Date	Waiting Period
10-28-2024	FLD1660095203	11-27-2024	11-27-2025	Standard - 30 Day Wait

Building Information

Building Located In CBRS/OPA: NO

CBRS/OPA Designation Date:

If the building is in the buffer zone, did USFWS issue an official determination showing the building outside the system unit or OPA?:

Is the building use consistent with the protected area purpose?:

Prior NFIP Claims:

Building Severe Repetitive Loss (SRL)

Property:

Property on NFIP SRL list, Document(s) provided indicating non-SRL:

Coverage Req'd for Disaster Assistance:

Building Located Over Water: Not over Water

Building in Course of Construction: NO

Building Construction Type: Masonry

Construction Type Description:

Estimated Building Replacement Cost: 250000

Replacement Cost Value Returned by FEMA: 444757

Total sq. footage of building: 2935

Total # of floors in building: 1

Total # of units in building: 1

What floor is the unit located on?:

Number of Detached Structures: 0

Building Located on Federal Land:

Is the policy force-placed by the lender?:

Foundation Information

Foundation: Slab on Grade (non-elevated)

Enclosure/Crawlspace Size:

Number of Elevators:

Mobilehome/Travel Trailer Information

On Permanent Foundation:

Anchored By:

Serial Number:

Venting Information (excluding V-Zones)

Enclosure/Crawlspace Has Valid Flood Openings:

Number of Openings:

Area of Permanent Openings (Sq. In.):

Has Engineered Openings:

Building Machinery, Equipment and Appliances

Does the building contain appliances?:

Are all appliances elevated above the first floor?:

Does the building contain machinery and equipment servicing the building?:

Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor?: NO

Elevation Certificate Information

Elevation Certificate Section Used: C

Elevation Certificate Date: 06-03-2024

Diagram Number: 1B

Top of Bottom Floor:

Top of Next Higher Floor:

Lowest Adjacent Grade (LAG):

Floodproofing Certificate:

Flood Proofing Elevation:

Lowest (Rating) Floor Elevation:

Elevation Certificate First Floor Height: 0

FEMA First Floor Height: 0.25

First Floor Height Method Used: FEMA_ASSUMPTION

Premium Calculations

RISK RATING 2.0	COVERAGE	DEDUCTIBLE	COMPONENTS OF THE TOTAL	AMOUNT DUE
Building	250,000.00	1,250.00	Building Premium: \$ 1,306.00	\$ 1,306.00
Content	100,000.00	1,000.00	Content Premium: \$ 814.00	\$ 814.00
			Increased Cost of Compliance (ICC) Premium: \$ 40.00	\$ 40.00
			Mitigation Discount: \$ 0.00	\$ 0.00
			Community Rating System Reduction: \$ (295.00)	\$ (295.00)
			Full Risk Premium: \$ 1,865.00	\$ 1,865.00
			Annual Increase Cap Discount: \$ 0.00	\$ 0.00
			Newly Mapped Discount: \$ 0.00	\$ 0.00
			Pre-Firm Discount: \$ 0.00	\$ 0.00
			Discounted Premium: \$ 1,865.00	\$ 1,865.00
			Reserve Fund Assessment: \$ 336.00	\$ 336.00
			HFIAA Surcharge: \$ 25.00	\$ 25.00
			Federal Policy Fee: \$ 47.00	\$ 47.00
			Probation Surcharge: \$ 0.00	\$ 0.00
			Total Quoted Premium	\$ 2,273.00

Signature of Insurance Agent/Producer

Date

Signature of Policy Holder (Optional)

Date

Date:

APC PRV 07 21





Flood Insurance Payment Confirmation Receipt

Quote Number: TMP241028504152

Policy Number: FLD1660095203

Insured Name: RALPH RENO

Property Address: 21706 TURKEY TANGLE CT, Cypress, TX, 77433

Transaction Date: 10/28/2024

Remittance ID: 27IQG01R

Premium Paid: \$2273

Borrower	Ralph Reno	File No.	7300036667
Property Address	21706 Turkey Tangle Ct		
City	Cypress	County	Harris
Lender/Client	Crestmark Mortgage Company, LTD	State	TX
		Zip Code	77433

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a) . pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b) . pursuant to the Scope of Work, as disclosed elsewhere in this report restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

3-6 months

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

To the best of the appraiser's knowledge, this appraisal and report have been prepared in accordance with the Uniform Standards of Professional Practice (USPAP) as approved by the Appraisal Standards Board of the Appraisal Foundation; the requirements of Title XI of the Financial Institution Reform, Recovery and Enforcement Act of 1989 (FIRREA); the Uniform Standards of Professional Appraisal Practice; all applicable state licensing and certification requirements; and applicable Supplemental Standards set forth herein.

This is an Appraisal Report as set forth in Standard 2 of the Uniform Standards of Professional Appraisal Practice (USPAP). The use of the report is limited to the client only. The rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without additional information in the appraiser's work file.

APPRaiser:

Signature: 
Name: Derek Bolls
Appraiser Trainee
State Certification #: _____
or State License #: 1343815 Trainee
State: TX Expiration Date of Certification or License: 08/31/2025
Date of Signature and Report: 10/28/2024
Effective Date of Appraisal 10/21/2024
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): 10/21/2024

SUPERVISORY or CO-APPRaiser (if applicable):

Signature: 
Name: Gynell Vestal
Certified Residential
State Certification #: 1336915
or State License #: _____
State: TX Expiration Date of Certification or License: 04/30/2025
Date of Signature: 10/28/2024
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): _____

Subject Photo Page

Borrower	Ralph Reno
Property Address	21706 Turkey Tangle Ct
City	Cypress
Lender/Client	Crestmark Mortgage Company, LTD



Subject Front

21706 Turkey Tangle Ct
Sales Price 658,186
Gross Living Area 3,050
Total Rooms 10
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 14874 sf
Quality Q3
Age 0



Subject Rear



Subject Street

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB Control No. 1660-0008
Expiration Date: 06/30/2026

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 1-11

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION	FOR INSURANCE COMPANY USE		
A1. Building Owner's Name: <u>PERRY HOMES, LLC</u>	Policy Number: _____		
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: <u>21706 TURKEY TANGLE COURT</u>	Company NAIC Number: _____		
City: <u>CYPRESS</u>	State: <u>TX</u> ZIP Code: <u>77433</u>		
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number: <u>LOT 23, BLOCK 2, BRIDGELAND PRAIRIELAND VILLAGE SEC 17 (FILM CODE NO. 701449, M.R.H.C.TX.)</u>			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): <u>RESIDENTIAL</u>			
A5. Latitude/Longitude: Lat. <u>N 29° 56' 31.60"</u> Long. <u>W 95° 47' 12.70"</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983 <input type="checkbox"/> WGS 84			
A6. Attach at least two and when possible four clear photographs (one for each side) of the building (see Form pages 7 and 8).			
A7. Building Diagram Number: <u>1B</u>			
A8. For a building with a crawlspace or enclosure(s):			
a) Square footage of crawlspace or enclosure(s): <u>N/A</u> sq. ft.			
b) Is there at least one permanent flood opening on two different sides of each enclosed area? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A			
c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade: Non-engineered flood openings: <u>N/A</u> Engineered flood openings: <u>N/A</u>			
d) Total net open area of non-engineered flood openings in A8.c: <u>N/A</u> sq. in.			
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions): <u>N/A</u> sq. ft.			
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): <u>N/A</u> sq. ft.			
A9. For a building with an attached garage:			
a) Square footage of attached garage: <u>N/A</u> sq. ft.			
b) Is there at least one permanent flood opening on two different sides of the attached garage? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A			
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade: Non-engineered flood openings: <u>N/A</u> Engineered flood openings: <u>N/A</u>			
d) Total net open area of non-engineered flood openings in A9.c: <u>N/A</u> sq. in.			
e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): <u>N/A</u> sq. ft.			
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): <u>N/A</u> sq. ft.			
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION			
B1.a. NFIP Community Name: <u>UNINCORPORATED HARRIS COUNTY</u>	B1.b. NFIP Community Identification Number: <u>480287</u>		
B2. County Name: <u>HARRIS</u>	B3. State: <u>TX</u>	B4. Map/Panel No.: <u>48201C0385</u>	B5. Suffix: <u>N</u>
B6. FIRM Index Date: <u>11/15/2019</u>	B7. FIRM Panel Effective/Revised Date: <u>11/15/2019</u>		
B8. Flood Zone(s): <u>AE</u>	B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth): <u>159.5'</u>		
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: <input checked="" type="checkbox"/> FIS <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other: _____			
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input checked="" type="checkbox"/> Other/Source: <u>NAVD88, 2001 ADJ.</u>			
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA			
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

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Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 21706 TURKEY TANGLE COURT	FOR INSURANCE COMPANY USE
City: CYPRESS	Policy Number: _____
State: TX	Company NAIC Number: _____

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

- C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

- C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: H.C.F.C. RM NO. 200120 Vertical Datum: NAVD88, 2001 ADJ.

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929 NAVD 1988 Other: NAVD88, 2001 ADJ.

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? If Yes, describe the source of the conversion factor in the Section D Comments area.

- a) Top of bottom floor (including basement, crawlspace, or enclosure floor):
- b) Top of the next higher floor (see Instructions):
- c) Bottom of the lowest horizontal structural member (see Instructions):
- d) Attached garage (top of slab):
- e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area):
- f) Lowest Adjacent Grade (LAG) next to building: Natural Finished
- g) Highest Adjacent Grade (HAG) next to building: Natural Finished
- h) Finished LAG at lowest elevation of attached deck or stairs, including structural support:

166.6	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check the measurement used:
N/A	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters	
N/A	<input type="checkbox"/> feet <input type="checkbox"/> meters	
166.0	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters	
166.0	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters	
165.2	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters	
166.0	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters	
N/A	<input type="checkbox"/> feet <input type="checkbox"/> meters	

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

Check here if attachments and describe in the Comments area.

Certifier's Name: MARK S. BROWN License Number: 5553

Title: R.P.L.S.

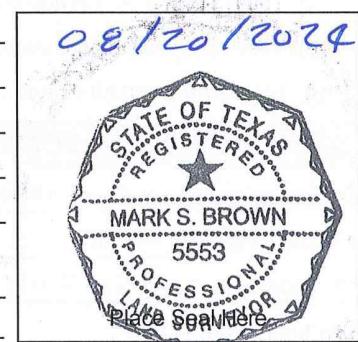
Company Name: TRI-TECH SURVEYING COMPANY, L.P.

Address: 10401 WESTOFFICE DRIVE

City: HOUSTON State: TX ZIP Code: 77042

Signature:  Date: 08-19-2024

Telephone: (713) 667-0800 Ext.: _____ Email: mbrown@tritechtx.com



Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):
BENCHMARK: H.C.F.C.RM NO. 200120, ELEV=158.60, NAVD88,2001 ADJ.

C2 e TOP OF AC PAD.

C2 f&g ARE EXISTING GRADES AT TIME OF SURVEY.

STREET CROWN ELEVATION = 162.75'. TOP OF CURB ELEVATION = 162.80'.

500 YEAR = 160.2'.

JOB NO. Y39940-24 FIRM REG NO. 10115900



Texas Farmers Insurance Company
PO Box 2057 Kalispell MT 59903 USA

Texas Farmers Insurance Company
<https://www.farmers.com/>
(888) 391-2810
NAIC# : 21660

PROPERTY ADDRESS #: 21706 TURKEY TANGLE CT, Cypress, TX, 77433
POLICY #: FLD1660095203
NFIP POLICY #: 1660095203
POLICY TERM: 11-27-2024 (12:01 AM) - 11-27-2025 (12:01 AM)
POLICY ISSUED BY: Texas Farmers Insurance Company
PAYOR: RALPH RENO

POLICY FORM: Dwelling Policy
POLICY DECLARATIONS TYPE: New Policy Declarations
RATE CATEGORY : RatingEngine

INSURED NAME & MAILING ADDRESS

RALPH RENO
21706 Turkey Tangle Ct,
Cypress, TX, 77433

AGENT CONTACT INFORMATION

GABRIEL C GARZA INS AGENCY INC
15010 FM 529 RD, Houston, TX, 77095
Phone : 2816568340

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your policy. THIS IS NOT A BILL.

Policy Coverages & Endorsements

COVERAGE	DEDUCTIBLE
Building	\$ 1,250
Contents	\$ 1,000

\$ 1,575

Total Annual Payment

Coverage limitations may apply. See your Policy Form for details.

Includes Premium, Discounts, Fees, and Surcharges

Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height (FFH)	1.4
Method Used to Determine FFH	EC
Property Description	Slab on Grade (non-elevated), 1 Floors , Masonry
Date of Construction	12-31-2023
Prior NFIP Claims	0 Claim(s)

Your property's NFIP flood claims history can affect your premium.

Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	\$ 889
Contents Premium:	\$ 548
Increased Cost of Compliance (ICC) Premium:	\$ 27
Community Rating System Discount:	\$ (190.00)
Full-Risk Premium:	\$ 1,274
Discounted Premium:	\$ 1,274
Fees and Surcharges:	
Reserve Fund Assessment:	\$ 229
HFIAA Surcharge:	\$ 25
Federal Policy Fee:	\$ 47
Total Premium	\$ 1,575

ADDITIONAL INTERESTS

If there have been any mortgagee changes, please make sure your profile reflects the changes.
For questions about your flood insurance rating, contact your agent or insurance company.
To learn more about your flood risk, please visit FloodSmart.gov

Date Mailed: 11-07-2024

