

Royal Management Company

POST OFFICE BOX 850
METHUEN, MA 01844
978-521-9995
FAX 978-521-9968
EMAIL: royal.cathy@comcast.net

December 7, 2012

**To: Homeowners
Canal Place Condominium**

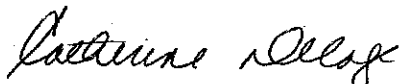
Re: Flood Zone Designation

Attached is a Standard Flood Hazard Determination Certificate based on the FEMA map that indicates that Canal Place is located in a Flood Zone X. Please keep this certificate for future reference.

The recent revisions to some of the National Flood Zone Maps by FEMA has caused some banks and mortgage companies to send out letters to their mortgagees at Canal Place saying that you are now located in a flood zone that requires you to purchase flood insurance. This is not true. The Canal Place flood zone designation has not changed you are still located in a Flood Zone X which requires no flood insurance. Please note that a great deal of this confusion exists because Canal Place 2 and Canal Place 3 are located in flood zone AE which does require flood insurance.

If you receive a letter from your bank or mortgage company requiring you to purchase flood insurance, please send them a copy of this certificate and tell them you are in Flood Zone X and no flood insurance is required.

Very truly yours,



Catherine Deloge, CMCA, AMS

Enclosure

STANDARD FLOOD HAZARD DETERMINATION		Contact Name: Laurin Kibildis Contact Phone: 978657-5100 Contact Email: Laurin.Kibildis@hubinternational.com Contact Fax: 000000-0000		
SECTION I - LOAN INFORMATION				
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached) Certified Address: Canal Place Condominium, 200 MARKET ST UNITS 401-419 LOWELL MA 01852		
REQUESTER:				
3. LENDER ID. NO	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
LOWELL, CITY OF	MIDDLESEX	MA	250201	
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	4. Flood Zone	5. No NFIP Map
250201-0143-E	6-4-2010	No	X	No
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
<input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP <input type="checkbox"/> Federal Flood Insurance is not available because the community is not participating in the NFIP <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resource 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 BEGINNING WITH LETTER "A" OR "V")? <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.				
E. COMMENTS: 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.				
Determination No. C01_1212039992	Borrower: Canal Place Condominium, Reg. Pgm. Entry: 4-16-1979 BFE: BFD: Det Ref ID: 11517160	MSA: 15764 State/County Code: 25-0201 Parcel No: Legal Description:		
This determination is based on examining the NFIP map, and any Federal 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			DATE OF DETERMINATION	

CoreLogic Flood Services 11902 Burnet Road Austin, TX 78758		12-5-2012		
G. Prior Community Information				
1. NFIP Map Number or Community- Panel Number	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR	4. Flood Zone	Determination Inquiries:
				800-371- 0061