

WMW&H

WEATHINGTON, MOORE, WEISSKOPF & HILL. P.C.

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Date

Homeowner

RE: Modification of FEMA Flood Plain Maps

Dear Homeowner:

By way of introduction, my name is James E. Hill, and I represent St. Clair County with regard to its legal matters. As you may be aware, the Flood Emergency Management Agency ("FEMA"), a federal agency, defines which areas in St. Clair County are considered a "flood plain." Periodically, and at FEMA's discretion, the flood plain is modified. In December, 2009, FEMA submitted a modified flood plain map to the County. This map should become effective in November, 2010. According to the modified flood plain map, your residence and/or a structure on your property, is now within a flood plain where prior to this, said structure was not in a flood plain.

The County feels it is important to inform you of this information for two specific reasons. First, it is likely your lender will require that you purchase flood insurance now that your residence/structure is in a flood plain. Further, any loan taken against your residence/structure in the future will likely require flood insurance. The County does not and cannot speak for lenders or insurers nor does it require that you purchase flood insurance. However, before these flood maps become effective, you have the ability to purchase flood insurance and possibly at a reduced rate. Presently, coverage is only being made available through September of this year. Because flood insurance is controlled exclusively by the Federal Government, the County has no way of knowing if it will be offered after September, 2010. This is information the County wanted to provide to you, the property owner. The County cannot direct you to any specific insurance agent or agency nor will it require you to purchase any type of flood insurance.¹

¹ The County does not sell, offer for sale, or advise as to the sale of flood insurance. The County encourages any property owner desiring flood insurance to contact a local insurance company or agency for further details.

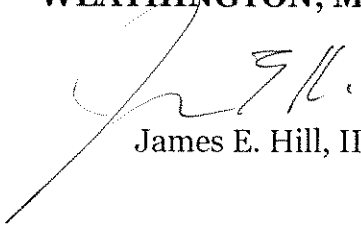
Second, the County has adopted a Flood Damage Prevention Ordinance which requires structures inside a flood plain have certain precautions taken. At this time, your residence/structure which is soon to be located within a flood plain, is not required to come into compliance with the requirements of the Flood Damage Prevention Ordinance. However, in the event a substantial modification is made to the residence/structure after the new map becomes effective, said property will immediately be required to come into compliance with the County's Flood Damage Prevention Ordinance.

Again, St. Clair County has no influence on FEMA's determination as to where the flood plain lies. The County is passing the above information on to you as a courtesy so that, if you so desire, you may purchase flood insurance while it is available and for the purpose of informing you that after the maps become effective, any substantial modification made to your home or other structure in the flood plain will require that said structure become compliant with the County's Flood Damage Prevention Ordinance.

Enclosed with this letter is a list of Frequently Asked Questions and Answers thereto. If you have any questions or concerns with regard to the above, please feel free to contact the service handling all such questions at (205)241- 5691.

Sincerely,

WEATHINGTON, MOORE & WEISSKOPF & HILL, P.C.



James E. Hill, III

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