

**PROVIDENT MORTGAGE  
708 FIRST STREET  
MARBLE FALLS, TEXAS 78654  
830-798-8900**

**FLOOD INSURANCE AGREEMENT**

REGULATIONS EFFECTIVE MARCH 2, 1974 WILL NOT PERMIT A LENDER TO CLOSE A LOAN THAT IS INSURED, GUARANTEED, OR REGULATED BY THE FEDERAL GOVERNMENT ON PROPERTY LOCATED IN AN AREA HAVING FLOOD HAZARDS, AND IN WHICH FLOOD INSURANCE HAS BEEN MADE AVAILABLE UNDER THE NATIONAL FLOOD INSURANCE ACT OF 1968, WITHOUT FLOOD INSURANCE.

THE UNDERSIGNED AGREE THAT FLOOD INSURANCE WILL BE PURCHASED IF THE PROPERTY IS LOCATED IN A SPECIAL FLOOD HAZARD AREA, AND IF FLOOD INSURANCE IS AVAILABLE IN THE COMMUNITY. THE UNDERSIGNED FURTHER AGREE THAT, IF THE PROPERTY IS DETERMINED ELIGIBLE (1) AT THE TIME THE LOAN IS CLOSED OR (2) AFTER THE LOAN IS CLOSED, THAT THEY WILL OBTAIN AND PAY FOR SUCH INSURANCE IN AN AMOUNT AT LEAST EQUAL TO THE EXISTING LOAN BALANCE.

IF FLOOD HAZARD INSURANCE IS REQUIRED AS HEREIN BEFORE PROVIDED, WE WILL MAKE MONTHLY PAYMENT TO THE HOLDER OF THE NOTE TO PAY THE PREMIUMS FOR SUCH INSURANCE.

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BORROWER DATE

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CO-BORROWER DATE