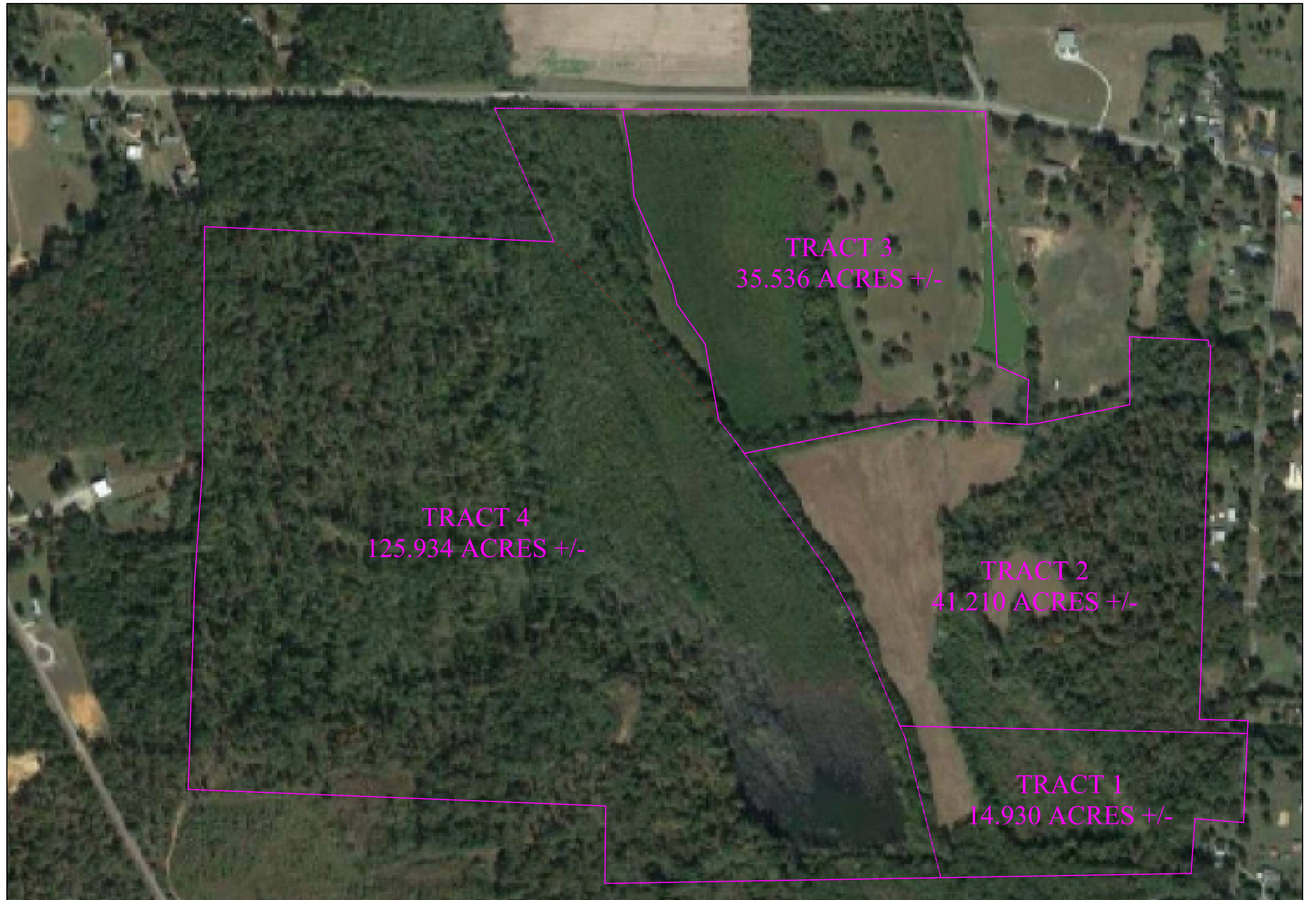


Table of Contents

Aerial Map	2
Title Commitment	3
FEMA Map	12
FEMA Map	13



TRACT 3
35.536 ACRES +/-

TRACT 4
125.934 ACRES +/-

TRACT 2
41.210 ACRES +/-

TRACT 1
14.930 ACRES +/-

CONDITIONS

FATIC-200P
ALTA 2006 COMMITMENT (6/17/06)

TITLE INSURANCE COMMITMENT



ISSUED BY

First American Title Insurance Company

AGREEMENT TO ISSUE POLICY

We agree to issue policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

- The Provisions in Schedule A.
- The Requirements in Schedule B-1.
- The Exceptions in Schedule B-2.
- The Conditions on the other side of this page.

This Commitment is not valid without SCHEDULE A and Sections 1 and 2 of SCHEDULE B.

First American Title Insurance Company

Dennis J. DiBenedetto
President

Jeffrey S. Robinson
Executive Vice President

First American Title Insurance Company

1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means title records that give constructive notice of matters affecting your title according to the state statutes where your land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section 2 may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements of Schedule B - Section 1 are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B - Section 1

Or

Eliminate, with our written consent, any Exceptions shown in Schedule B - Section 2.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.

First American Title Insurance Company



First American

COMMITMENT INFORMATION SHEET

The Title Insurance Commitment is a legal contract between you and the Company. It is issued to show the basis on which we will issue a Title Insurance Policy to you. The Policy will insure you against certain risks to the land title, subject to the limitations shown in the Policy.

The Company will give you a sample of the Policy form, if you ask.

The Policy contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or you as the exclusive remedy of the parties. You may review a copy of the arbitration rules at www.alta.org.

The Commitment is based on the land title as of the Commitment Date. Any changes in the land title or the transaction may affect the Commitment and the Policy.

The Commitment is subject to its Requirements, Exceptions and Conditions.

THIS INFORMATION IS NOT PART OF THE TITLE INSURANCE COMMITMENT. YOU SHOULD READ THE COMMITMENT VERY CAREFULLY.

If you have any questions about the commitment, contact:

FIRST AMERICAN TITLE INSURANCE COMPANY
1 First American Way
Santa Ana, California 92707

or

The office which is issued this Commitment

TABLE OF CONTENTS

	Page
AGREEMENT TO ISSUE POLICY.....	1
SCHEDULE A	
1. Commitment Date.....	4
2. Policies to be Issued, Amounts and Proposed Insureds.....	4
3. Interest in the Land and Owner.....	4
4. Description of the Land.....	4
SCHEDULE B-I - REQUIREMENTS.....	*
SCHEDULE B-II - EXCEPTIONS.....	*
CONDITIONS.....	2

First American Title Insurance Company

SCHEDULE A

Issuing Office File No: 1705264

1. Commitment Date: May 12, 2017 at 10:00 a.m.

2. Policy (or Policies) to be issued:

(a) Owner's Policy (Identify policy type below)
ALTA Owners Policy (6-17-2006)

Policy Amount **\$312,700.00 based on current property tax appraisal to be adjusted according to the actual sale price.**

Proposed Insured: TBD

(b) Loan Policy (Identify policy type below)
ALTA Loan Policy (6-17-2006)

Policy Amount \$ **0.00**

Proposed Insured: **To Be Determined, its successors and/or assigns as their interests may appear as defined in the Conditions of this policy.**

(c) Other Policy (Identify policy type below)

Policy Amount \$

Proposed Insured:

3. A Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

ROBERT M. WOOD III and wife, JONA WOOD

4. The land referred to in this Commitment is described as follows:

See Attached Schedule A Continued



Ross & Barlow, Attorneys
Authorized Countersignature

THIS COMMITMENT IS FURNISHED BY FIRST AMERICAN TITLE INSURANCE COMPANY OR ITS POLICY ISSUING AGENT SOLELY FOR THE ISSUANCE OF A POLICY OR POLICIES OF TITLE INSURANCE OF FIRST AMERICAN TITLE INSURANCE COMPANY. THIS COMMITMENT IS NOT AN ABSTRACT OR AN OPINION OF TITLE. LIABILITY UNDER THIS COMMITMENT IS DEFINED BY AND LIMITED TO THE TERMS AND CONDITIONS OF THIS COMMITMENT AND THE TITLE INSURANCE POLICY TO BE ISSUED. PERSONS OR ENTITIES NOT LISTED ABOVE AS PROPOSED INSURED ARE NOT ENTITLED TO RELY UPON THIS COMMITMENT FOR ANY PURPOSE.

First American Title Insurance Company

SCHEDULE A (Continued)

Issuing Office File No: 1705264

Map 18 parcels 10.00 and 10.00 001 (in city of Saltillo) Hwy 69

Beginning at a 14" white oak, the same being a common corner with Delaney, also being the western most northwest corner of the tract herein described, thence South 00 degrees 31 minutes 0.1 seconds West with Delaney's East boundary line 929.27 feet to a steel post; thence with a fence, Hensley's East boundary line as follows: South 4 degrees West 418 feet, South 1 degree 45 minutes 58.8 seconds West 809.24 feet to a stake; thence south 87 degrees 43 minutes 58.1 seconds east with Hanna's North boundary line 1599.55 feet to a fence corner; thence with a fence South 00 degree 30 minutes west 297 feet to a rock at a fence corner; thence North 89 degrees 00 minutes 58.5 seconds East with a fence 2245.33 feet; thence North 4 degrees East with a fence a portion of the distance 210 feet to an iron pin; thence South 85 degrees 30 minutes East with McCall's North boundary line 210 feet to a "X" cross in the centerline of Cravens Road; thence North 2 degrees 33 minutes East with said road 392.5 feet to a "X" cross; thence north 88 degrees 45 minutes West, leaving said road passing an iron pin at 23.5 feet, in all 210 feet to an iron pin; thence with a fence as follows: North 1 degree 44 minutes 1.2 seconds east 1430.57 feet, North 87 degrees West 8 feet, North 2 degrees 04 minutes West 21.8 feet to a fence corner; thence with a fence north 87 degrees 30 minutes West 313 feet to a fence corner; thence with a fence as follows: North 00 degree 30 minutes East 334 feet, North 10 degree 59 minutes West 69 feet to a fence corner; thence North passing an iron pin at 337.2 feet, in all 368.2 feet to an "X" cross in the centerline of S. R. #69; thence with said S. R. #69 as follows: North 77 degrees 15 minutes West 350 feet, North 79 degrees 21 minutes West 200 feet, North 87 degrees 17 minutes West 100 feet, North 89 degrees 45 minutes West 200 feet, South 89 degrees 35 minutes West 1385 feet to a "X" cross thence with Miles Creek South 23 degrees 58 minutes 40.4 seconds East 587.08 feet; thence north 87 degrees 31 minutes 2.1 seconds west 1339.38 feet to the beginning, containing 232.23 acres, gross. Description according to prior deed. Subject to road easement.

Being the same property conveyed to Robert M. Wood, III, a one-half (½) undivided interest and the Charlie Jones and James Chadwick Jones, a one-half undivided interest by deed dated February 9, 2015, recorded in the Hardin County Register's Office in Record Book 615 page 169.

Charlie Jones and James Chadwick Jones conveyed their interest in said property to Robert M. Wood, III and wife, Jona Wood by deed recorded in Record Book 666 page 180. Robert M. Wood, III, joined in the deed conveying to his wife, Jona Wood, an interest of tenancy by the entirety in the whole property.

Excluded from this conveyance is .441 acres of property conveyed to the State of Tennessee by deed recorded in Deed Book 157 page 473 and .063 acre by deed recorded in deed book 160 page 684 and by water line easement to Saltillo Utility District recorded in Deed Book 159 page 145.

Further excluded from this conveyance is property conveyed by Robert M. Wood, III, Charlie Jones and James Chadwick Jones to David L. Delaney by deed dated June 23, 2015 recorded in the Hardin County Register's Office in Record Book 625 page 361.

First American Title Insurance Company

SCHEDULE B - SECTION 1 REQUIREMENTS

Issuing Office File No.: **1705264**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Pay all taxes and/or assessments, levied and assessed against the land, which are due and payable.
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Documents, satisfactory to us, creating the interest in the land and/or the mortgage to be insured, must be signed, delivered and recorded:
 - a) Warranty Deed from Robert M. Wood III and wife, Jona Wood to the purchaser must be properly executed, delivered and recorded.
 - b)
6. Affidavit executed by current owner(s) of the land described in Schedule A on a form to be supplied by the Company which shall include, but not be limited to, a certification that (1) there are no parties in possession of the land described in Schedule A, other than the current owners; (2) no bankruptcy proceedings in any federal court, federal tax liens, state tax liens and/or judgments have been or are being filed against the owner(s); (3) there are no liens for past due taxes of any nature or any unpaid assessments of any kind; (4) there are no financing statements and no outstanding indebtedness for equipment, appliances or other fixtures attached to the land described in Schedule A; and (5) there are no matters existing, at the time of the delivery of any deed contemplated herein, which would adversely affect the ability of the owner(s) to mortgage or convey the land described in Schedule A.
7. Affidavit executed by current owner(s) of the insured property on a form to be supplied by the Company stating that there have been no improvements to the insured property within the past 1 year which could give rise to a construction lien and that there are no accounts or claims pending and unpaid which could constitute a lien against insured property. The affidavit will also state that affiant has no knowledge of any natural person or legal entity who has or could have a claim of right, interest or lien adverse to the Insured.
8. Execution and delivery of Notice of Availability of Title Insurance to Purchaser/Mortgagor.

Note: Immediately prior to disbursement of the closing proceeds, the search of the public records must be continued from the effective date hereof. The Company reserves the right to raise such further exceptions and requirements as an examination of the information revealed by such search requires, provided, however, that such exceptions or requirements shall not relieve the Company from its liability under this Commitment arising from the matters which would be revealed by such search, to the extent that Company, or its Agent countersigning this Commitment, has disbursed said proceeds.

First American Title Insurance Company

SCHEDULE B - SECTION 2 EXCEPTIONS

Issuing Office File No.: **1705264**

Any policy we issue will have the following exceptions, unless they are taken care of to our satisfaction:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrances, violations, variations, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, limestone, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.
6. Taxes and assessments for the year 2017 and subsequent years, not yet due and payable.
7. County Taxes for 2016 have been paid in the amount of \$598.00 and \$95.00
8. Greenbelt Rollback Assessment Taxes will be assessed if property is not re-enrolled.
9. Easement to Saltillo Utility District recorded in Deed Book No. 159, page 145 in the Hardin County Register's Office.
10. The amount of insurance is based on the current property tax appraisal and will be adjusted according to the actual sale price of the property.

First American Title Insurance Company

Issuing Office File No.: **1705264**

Note: All of the recording information contained herein refers to the Public Records of Shelby County, Tennessee, unless otherwise indicated. Any reference herein to a Book and Page is a reference to the Official Record Books of said county, unless indicated to the contrary.

Notices - Where Sent

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company, Attention: Claims Department, 1 First American Way, Santa Ana, CA 92707.

Service, Quality and Availability

First American Title Insurance Company cares about its customers and their ability to obtain information and service on a convenient, timely and accurate basis. A qualified staff of service representatives is dedicated to serving you. A toll-free number is available for your convenience in obtaining information about coverage and to provide assistance in resolving complaints at 1-800-854-3643. Office hours are from 8:30 a.m. through 5:30 p.m. Monday through Friday.

Privacy Policy

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our website at www.firstam.com.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has **ceased**. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing **services** on our behalf, on behalf of our affiliated companies, or to other financial institutions with which we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The **community map repository** should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations (BFEs)** and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles, Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only landward of 0.7 National Geodetic Vertical Datum of 1929 (NGVD 29). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations tables in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations tables should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures in this jurisdiction.

The **projection** used in the preparation of this map was Universal Transverse Mercator (UTM) zone 16. The **horizontal datum** was NAD 83, GRS80 spheroid. Differences in datum, spheroid, projection or UTM zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Flood elevations on this map are referenced to the National Geodetic Vertical Datum of 1929. These flood elevations must be compared to structure and ground elevations referenced to the same **vertical datum**. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at <http://www.ngs.noaa.gov> or contact the National Geodetic Survey at the following address:

Spatial Reference System Division
National Geodetic Survey, NOAA
Silver Spring, Metro Center
105 East-West Highway
Silver Spring, Maryland 20910
(301) 713-3361

To obtain current elevation, description and/or location information for **bench marks** shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (301) 713-3242, or visit their website at <http://www.ngs.noaa.gov>.

Base map information shown on this FIRM was provided in digital format by the State of Tennessee, Department of Finance and Administration, Office for Information Resources, GIS Services. This information was photogrammetrically compiled at a scale of 1:1,200 and 1:4,800 from aerial photography dated March, 2004.

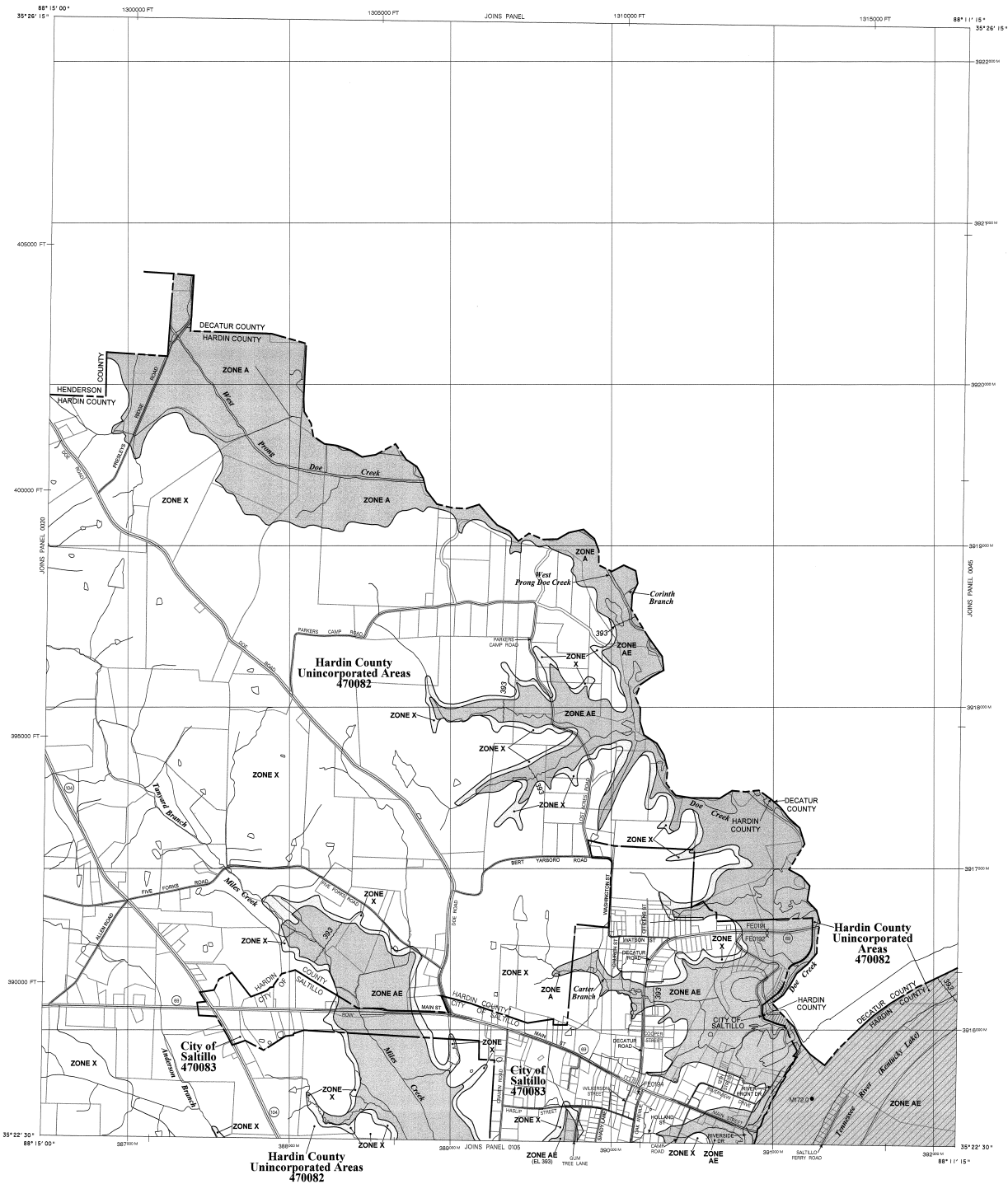
This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables for Horse Creek in the Flood Insurance Study Report (which contains authoritative hydraulic detail may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels, community map repository addresses, and a listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community is located.

Contact the **FEMA Map Service Center** at 1-800-368-6069 for information on available products associated with this FIRM. Available products may include previously issued Letters of Map Change, a Flood Insurance Study report, and/or digital versions of this map. The FEMA Map Service Center may also be reached by fax at 1-800-368-6020 and their website at <http://www.msc.fema.gov>.

If you have **questions about this map** or questions concerning the National Flood Insurance Program, in general, please call 1-877-FEMA-500 or 1-877-338-2827 or visit the FEMA website at <http://www.fema.gov>.



LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHA) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

The 1% annual chance flood (100-year flood) also known as the **base flood**, is the flood that has a 1% chance of being equaled or exceeded in any given year. The 1% annual chance flood is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zone A, AE, AH, AO, AV, and V. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood.

ZONE A No Base Flood Elevations determined.

ZONE AE Base Flood Elevations determined.

ZONE AH Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.

ZONE AO Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.

ZONE AR Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently determined to be inadequate. Zone AR indicates that the former flood control system is being retained to provide protection from the 1% annual chance or greater flood.

ZONE AV Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined.

ZONE V Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.

ZONE VI Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

FLOODWAY AREAS IN ZONE AE

The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.

OTHER FLOOD AREAS

ZONE X Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

OTHER AREAS

ZONE X Areas determined to be outside the 0.2% annual chance floodplain.

ZONE D Areas in which flood hazards are undetermined, but possible.

CONSTANT BARRIER RESOURCES SYSTEM (CBRS) AREAS

OTHERWISE PROTECTED AREAS (OPAs)

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

1% annual chance floodplain boundary
0.2% annual chance floodplain boundary
Floodway boundary
Zone D boundary
CBRS and OPA boundary
Boundary dividing Special Flood Hazard Area Zones and boundaries of Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.
Base Flood Elevation line and value; elevation in feet*
Base Flood Elevation value where uniform within zone; elevation in feet*
*Referenced to the National Geodetic Vertical Datum of 1929

Cross section line
Transit line
Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
1000-meter Universal Transverse Mercator grid values, zone 16
5000-foot grid values: Tennessee State Plane coordinate system, FIPS 202-1000, Lambert Conformal Conic projection
Bench mark line explanation in Notes to Users section of this FIRM panel
Mile
River Mile

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP
June 16, 2006

EFFECTIVE DATES OF REVISIONS TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6633.

MAP SCALE 1" = 1000'
0 1000 2000 3000 FEET
0 300 600 METERS

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0040E

FIRM FLOOD INSURANCE RATE MAP
HARDIN COUNTY, TENNESSEE AND INCORPORATED AREAS

PANEL 40 OF 455
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HARDIN COUNTY	470080	0040	E
SALT LICK CITY	470080	0040	E

NOTE TO USER: The **Map Number** shown below should be used when locating your community on the **Community Map Index** shown on the back of this map. The **Map Number** should be used on insurance applications for the subject community.

MAP NUMBER
4707IC0040E

EFFECTIVE DATE
JUNE 16, 2006

Federal Emergency Management Agency

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The **community map repository** should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations** (BFEs) and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles, Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

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Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **Flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures in this jurisdiction.

The **projection** used in the preparation of this map was Universal Transverse Mercator (UTM) zone 18. The **horizontal datum** was NAD 83, GRS80 spheroid. Differences in datum, projection or UTM zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Flood elevations on this map are referenced to the National Geodetic Vertical Datum of 1929. These flood elevations must be compared to structure and ground elevations referenced to the same **vertical datum**. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at <http://www.ngs.noaa.gov> or contact the National Geodetic Survey at the following address:

Spatial Reference System Division
National Geodetic Survey, NOAA
Silver Spring Metro Center
1395 East-West Highway
Silver Spring, Maryland 20910
(800) 735-3266

To obtain current elevation, description, and/or location information for **bench marks** shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (811) 713-3242, or visit their website at <http://www.ngs.noaa.gov>.

Base map information shown on this FIRM was provided in digital format by the State of Tennessee, Department of Finance and Administration, Office for Information Resources GIS Services. This information was photogrammetrically compiled at a scale of 1:12,000 and 1:4,800 from aerial photography dated March, 2004.

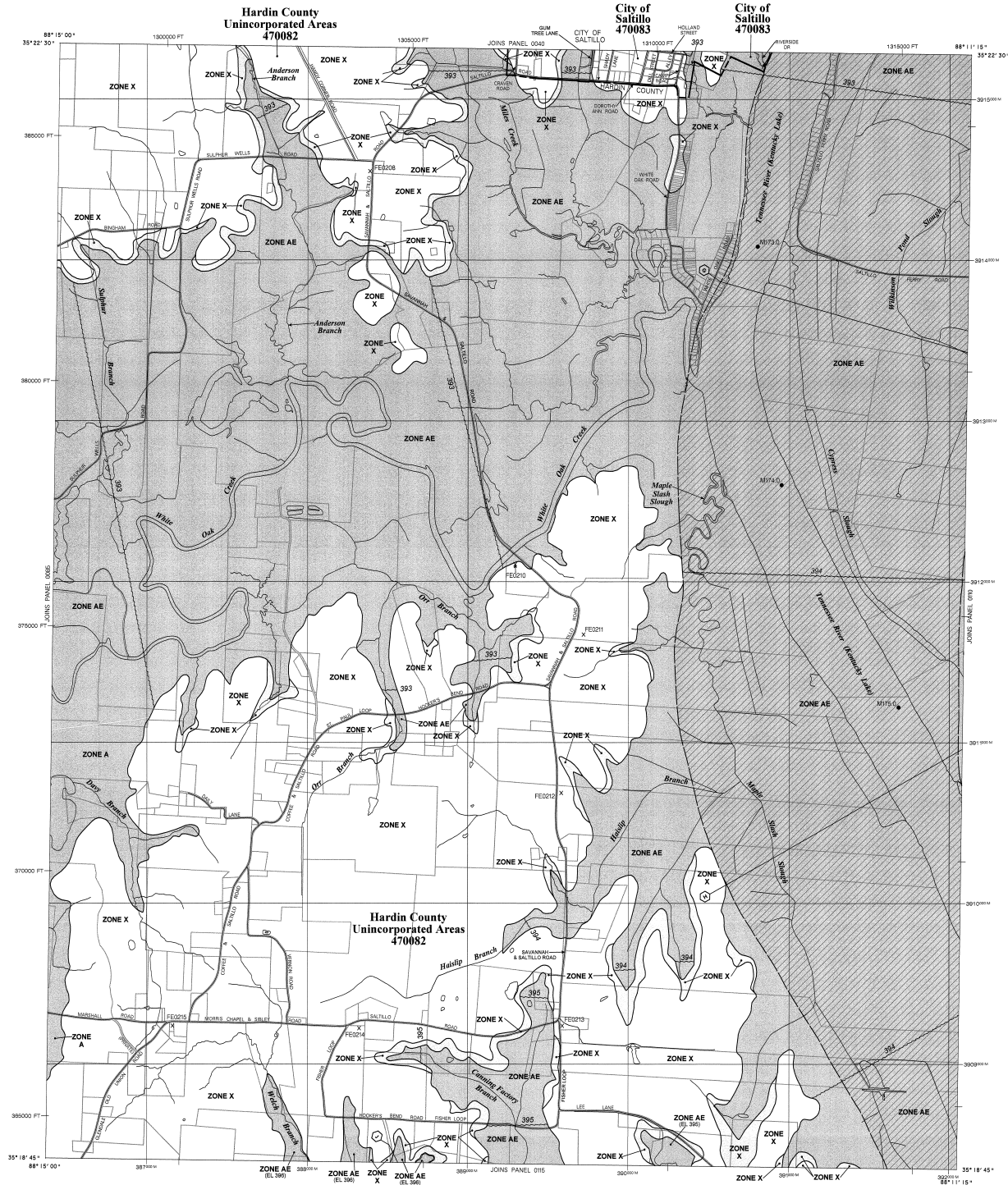
This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables for Horse Creek in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels, community map repository addresses, and a listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community is located.

Contact the **FEMA Map Service Center** at 1-800-368-5858 for information on available products associated with this FIRM. Available products may include previously issued Letters of Map Change, a Flood Insurance Study report, and/or digital versions of this map. The FEMA Map Service Center may also be reached by Fax at 1-800-368-9620 and their website at <http://www.map.fema.gov>.

If you have **questions about this map** or questions concerning the National Flood Insurance Program, in general, please call 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA website at <http://www.fema.gov>.



LEGEND

SPECIAL FLOOD HAZARD AREAS (SPECIAL SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD)

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include ZONE X, ZONE AE, ZONE A, ZONE V, and ZONE VE. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood.

- ZONE A** No Base Flood Elevations determined.
- ZONE AE** Base Flood Elevations determined.
- ZONE AH** Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- ZONE AO** Flood depths of 1 to 3 feet (usually sheet flow on dipping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.
- ZONE AR** Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently determined. Zone AR indicates that the former flood control system is being repaired to provide protection from the 1% annual chance or greater flood.
- ZONE APF** Area to be protected from 1% annual chance flood by a Federal flood protection system, under construction; no Base Flood Elevation determined.
- ZONE V** Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.
- ZONE VE** Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE**

The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.

- OTHER FLOOD AREAS**
- ZONE X** Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

- OTHER AREAS**
- ZONE X** Areas determined to be outside the 0.2% annual chance floodplain.
- ZONE D** Areas in which flood hazards are undetermined, but possible.

- COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS**
- OTHERWISE PROTECTED AREAS (OPA)**

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

- 1% annual chance floodplain boundary
- 0.2% annual chance floodplain boundary
- Floodway boundary
- Zone D boundary
- CBRS area boundary
- Boundary dividing Special Flood Hazard Area Zones and floodways
- Base Flood Elevation, flood depths or flood velocities
- Base Flood Elevation line and value; elevation in feet
- Base Flood Elevation value where uniform within zone; elevation in feet
- (EL. 987)

*Referenced to the National Geodetic Vertical Datum of 1929

- Control section line
- Transect line

Geographic coordinates referenced to the North American Datum of 1983 (NAD 83): Western Hemisphere 1000-meter Universal Transverse Mercator grid values, zone 18

5000-foot grid values: Tennessee State Plane coordinate system, FIPS-2000, Lambert Conformal Conic projection

Bench mark (see explanation in Notes to Users section of this FIRM panel)

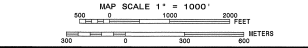
MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP
June 16, 2006

EFFECTIVE DATES OF REVISIONS TO THIS PANEL

For community map revision history prior to countywide mapping refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-438-6620.



NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0105E

FIRM
FLOOD INSURANCE RATE MAP
HARDIN COUNTY,
TENNESSEE
AND INCORPORATED AREAS

PANEL 105 OF 455
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HARDIN COUNTY	470082	008	E
SALTILLO CITY OF	470083	008	E

Note to User: The Map Number shown below should be used when citing map sheets. The Community Number shown below should be used on insurance applications for the subject community.

MAP NUMBER
4707C0105E

EFFECTIVE DATE
JUNE 16, 2006

Federal Emergency Management Agency