

**NOTICE TO BORROWER OF PROPERTY
NOT IN A SPECIAL FLOOD HAZARD AREA**

Name of Borrower/Applicant:

FINN, JOHN

FINN, DIANA

Property Address:

1712 S DIXIE HWY CRETE, IL 60417

FIRST COMMUNITY BANK & TRUST

Loan ID: **FINN-DIXIEHWY**

Certificate No: **81696303-0001**

Date of Determination: **03/21/2007**

The Flood Disaster Protection Act of 1973, as amended, requires that all federally insured or regulated lenders require the purchase of flood insurance on all buildings being financed in Special Flood Hazard areas (SFHAs) of communities participating in the National Flood Insurance Program (NFIP).

Special Flood Hazard areas are defined by the Federal Emergency Management Agency (FEMA) and are indicated on FEMA Flood Insurance Rate Maps (FIRMs) or, if the FIRM is unavailable, on Flood Hazard Boundary Maps (FHBMs).

A review of the FIRM or FHBM on which the improved real estate or mobile home securing your loan is located shows that the subject property location was not located in a FEMA determined SFHA. As a result of this determination, flood insurance is not a requirement of your loan at this time.

If, during the term of your loan with us the subject property is identified as being in a SFHA, as defined by FEMA and indicated on a FIRM or FHBM, the National Flood Insurance Reform Act of 1994 (Reform Act) requires that you purchase and maintain Flood Insurance at your expense.

John B. Finn 3-23-07
Signature of Borrower/Applicant: Date

Diana L. Finn 3-23-07
Signature of Borrower/Applicant: Date



Mill County Department of Highways

SHELDON C. LATZ, PE PLS
COUNTY ENGINEER

16841 W. LARAWAY ROAD
JOLIET, ILLINOIS 60433
(815) 727-8476
FAX (815) 727-9806

BRUCE D. GOULD, PE
ASSISTANT COUNTY ENGINEER

August 8, 2007

Diana Finn
1712 Dixie Hwy, Lot 4
Crete, IL 60417

Dear Madam:

Subject: County Highway 49
Exchange Street
Private/Common Entrance
PIN 23-15-13-103-002-0000

The existing entrance to the property on County Highway 49, Exchange Street, PIN 23-15-13-103-002-0000 has been found to be within reasonable conformance with Highway Department specifications.

Please be advised that the existing entrance is sufficient and no new entrance permit will be needed.

Sincerely,

Sheldon C. Latz, PE PLS
County Engineer

By

A handwritten signature in cursive script, appearing to read "Jeff L. Ronaldson".

Jeff L. Ronaldson, P.E.
Permit Engineer



WILL COUNTY HEALTH DEPARTMENT

501 ELLA AVENUE • JOLIET, ILLINOIS 60433 • 815/727-8480

RAYMOND W. EMPEREUR, Executive Director

IN REPLY REFER TO:

EASTERN BRANCH OFFICE
800 UNIVERSITY PARKWAY
SUITE 101
UNIVERSITY PARK, IL 60466
(708) 534-0800

March 25, 1991

Mr. Charles Miedema,
1630 Rietveld Drive,
Crete, Illinois 60417.

Re: Lot #2, Exchange Ave.
Crete Township
P.I.N. 14-13-100-006

Dear Mr. Miedema:

This letter is to confirm that an on-site soil evaluation has been conducted by a representative of this Department on the above referenced property on March 19, 1991.

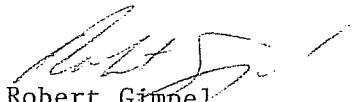
The evaluation revealed the soil to be type 194-Morley Silt Loam which is an E category soil requiring a 1,000 gallon septic tank and 1,000 lineal feet of absorption trench system for a three bedroom home, excluding garbage grinder, in accordance with the Will County Sewage Treatment and Disposal Ordinance.

This system must be installed shallow. Due to the fact both holes were filled with water, engineering plans must be submitted to this Department to indicate how the high water table will be eliminated.

A permit can be issued at any time in the future as long as the contour of the ground has not been altered to a degree that would render the evaluation useless, there has been no stockpiling of material or dirt in the proposed field area, that there has been no heavy equipment traffic over the area and all minimum requirements of the ordinance can be met.

If you have any questions regarding this matter please do not hesitate to call upon us.

Very truly yours,


Robert Gimpel
Coordinator, Environmental Health
Eastern Branch Office

RG:jm



WILL COUNTY HEALTH DEPARTMENT

JAMES E. ZELKO, Executive Director

November 25, 1996

Mr. Chanle L. Miedena
1630 Rietveld Drive
Crete, Il. 60417

RE: Golden Oaks Subdivision, Lots 1 and 2
Crete Township
PIN # 15-13-100-006

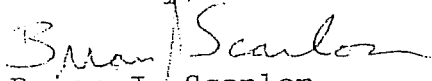
Dear Mr. Miedena:

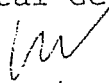
This department has no objection to the above referenced subdivision as specified in the revised plat dated October 4, 1996 for Lots 1 and 2.

Lots 1 and 2 have been approved for the installation of Individual Mechanical Sewage Treatment Systems. The effluent is approved to discharge to the roadside ditch, but considering lot size, it would be more appropriate to discharge into Reduced Sewage Absorption Trenches consisting of 668 Feet. Please note this change on the Final Plat Signature Block (see attached).

Please contact me if you have any question on the above.

Sincerely,


Brian J. Scanlon
Environmental Geologist


By the Direction of:
Michael Vollmer R.S.
Director Environmental Health
MV:BJS:cs