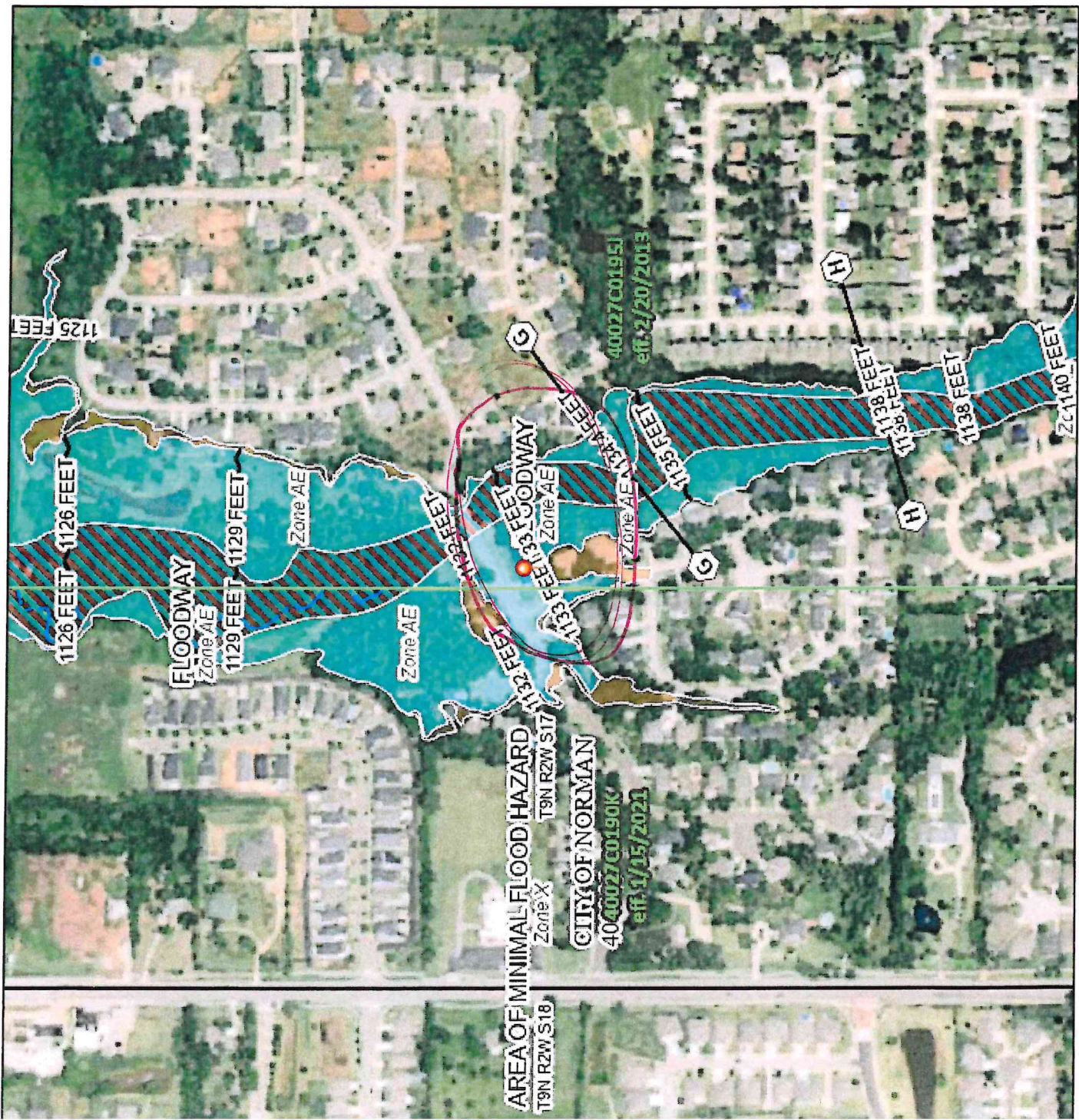


National Flood Hazard Layer FIRMette



7°26'33"W 35°15'41"N



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE) Zone A, V, A99
- With BFE or Depth Zone AE, AO, AH, VE, AR
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD

- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee. See Notes. Zone X
- Area with Flood Risk due to Levee Zone D

OTHER AREAS

- NO SCREEN
- Area of Minimal Flood Hazard Zone X
- Effective LOMRS
- Area of Undetermined Flood Hazard Zone C

GENERAL STRUCTURES

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES

- Cross Sections with 1% Annual Chance
 - Water Surface Elevation
 - Coastal Transect
 - Base Flood Elevation Line (BFE)
 - Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

MAP PANELS

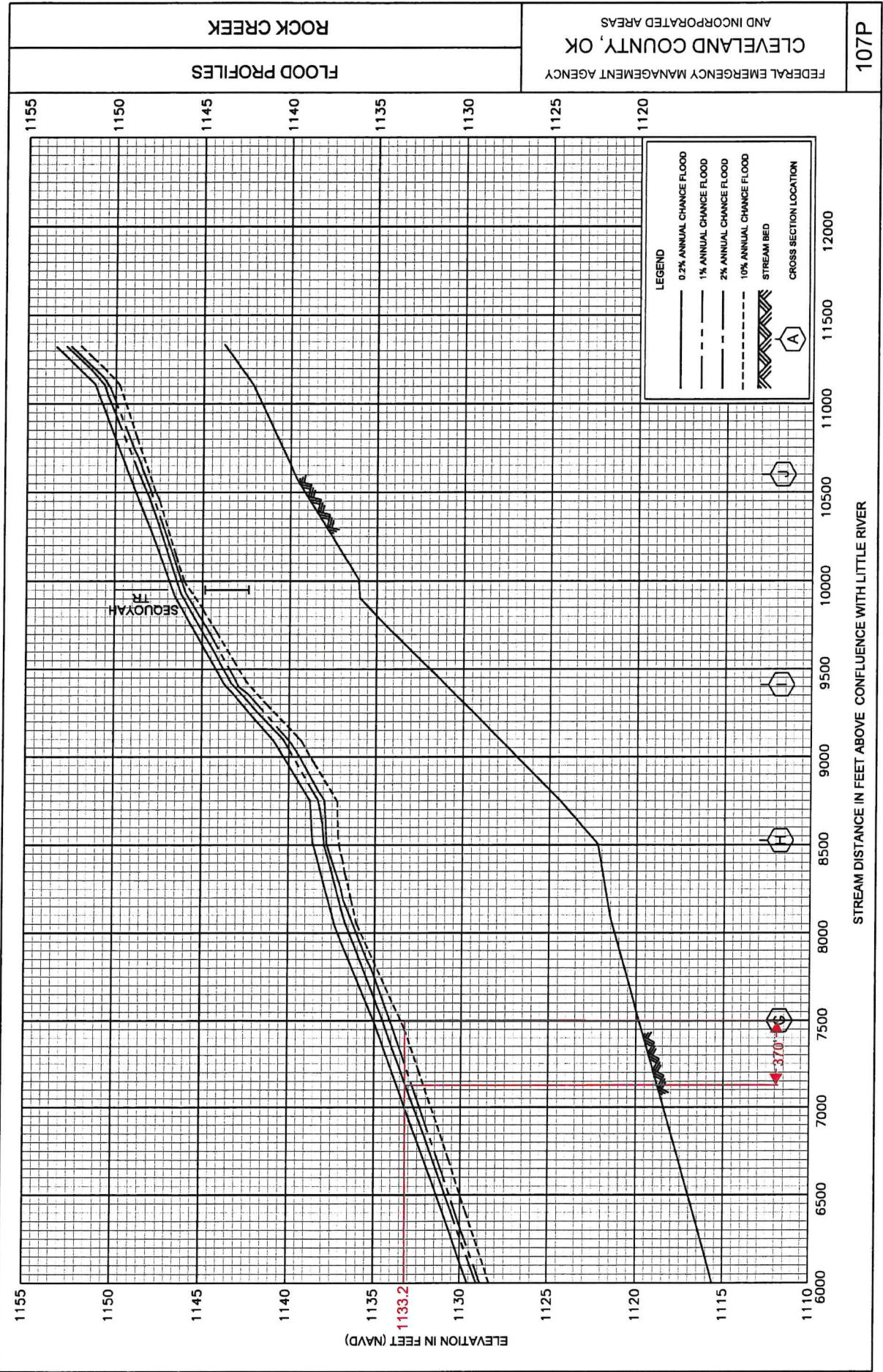
- Digital Data Available
- No Digital Data Available
- Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

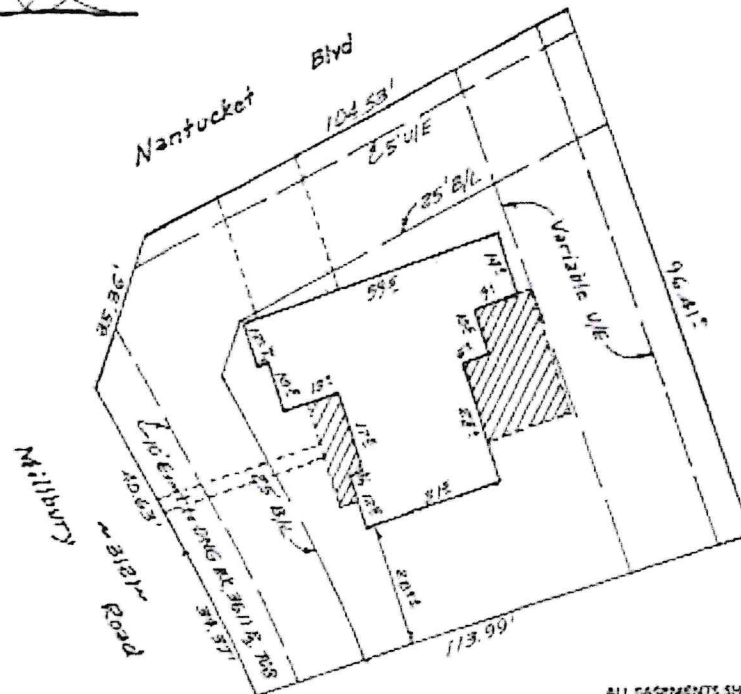
The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **7/24/2026 at 3:09 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



NOTE: According to the Flood Insurance Rate Map (FIRM) Community Panel Number 40027C0190 H, dated September 26, 2008, the subject property is located in ZONE X, which is not in a flood hazard area.

X *Patroll*



ALL EASEMENTS SHOWN ON THE COMMITMENT ARE SHOWN ON THE DRAWING. 7-6-2021 F.V.

MORTGAGE INSPECTION REPORT

NOTE: THIS IS NOT A BOUNDARY SURVEY. NO CORNERS WERE SET

I, D. Mike Dossey, a Registered Land Surveyor, do hereby certify that a careful inspection has been made under my supervision on the following described property, to wit:

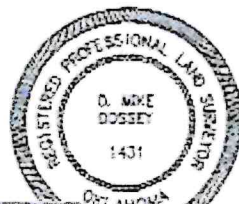
Lot One (1), in Block Six (6), of THE VINEYARD PHASE II, A Planned Unit Development, to the City of Norman, Cleveland County, Oklahoma, according to the recorded plat thereof.

Property Address: 3121 Milbury Road, Norman, OK 73071

This Mortgage Inspection Report was prepared for identification purpose for the Mortgage in connection with a new loan and the mortgage. This is not a land or boundary survey plat, and it is not to be relied upon for establishment of fence, building or other future improvement lines. Easements shown on this report were provided by the title insurer. No further research was done. The accompanying sketch is a true representation of conditions that were found at the time of the inspection, and the linear and angular values shown on the sketch, if any, are based on record or deed information and have not been verified unless noted. There are no encroachments of dwelling structure except if shown herein. This inspection was made for loan purposes only and no other responsibility is hereby extended to the land owner or occupant.

Inspection No. 2211754
Date: July 6, 2021
Buyer: Mills, 4562101679
Title Company: Cleveland County Abstract

D. Mike Dossey
Registered Land Surveyor



VMI Inspection, Inc.

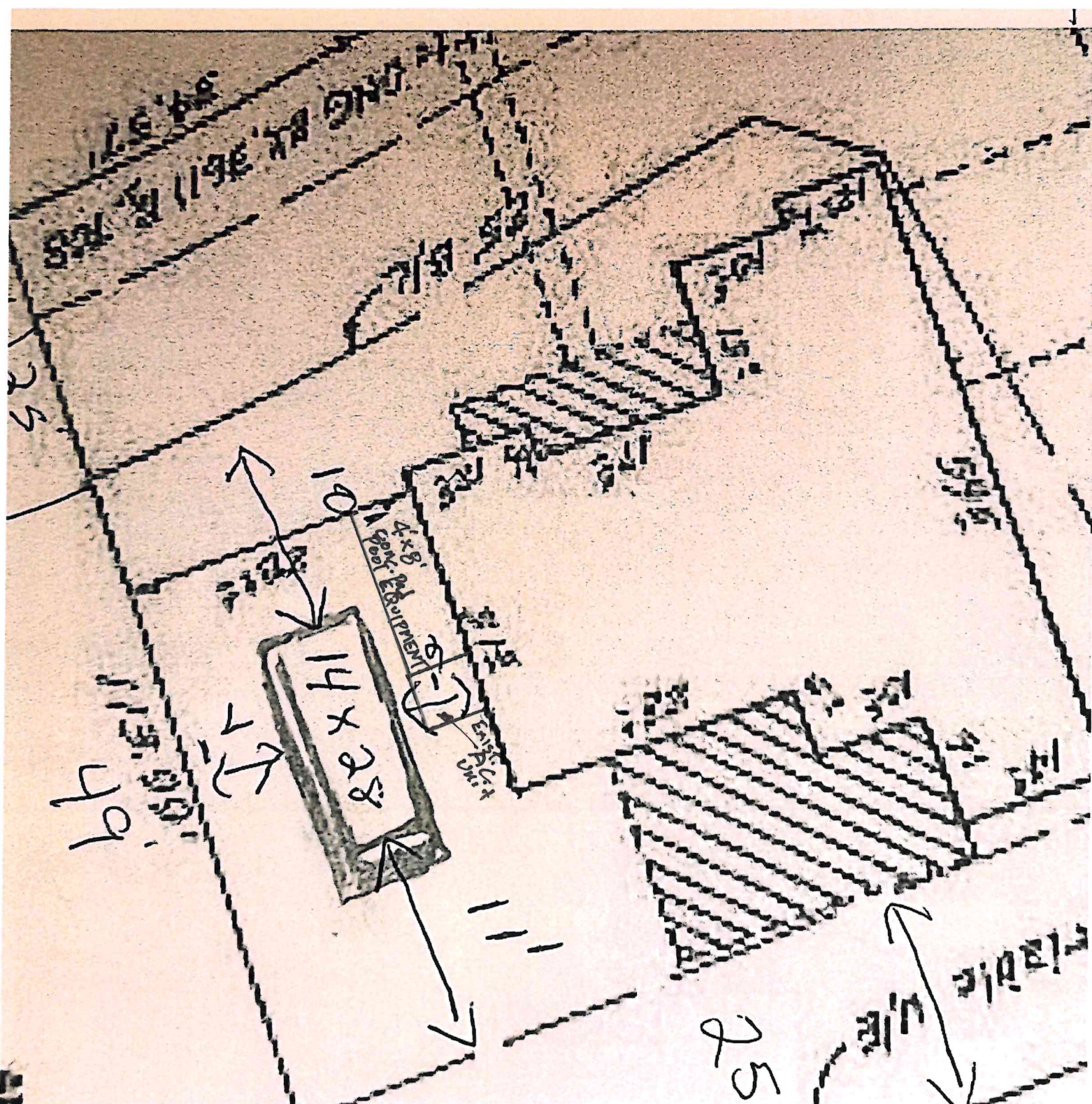
Mortgage Inspections • ALTA/ACSM • Elevations

1530 SW 89th St., Suite C-2 Oklahoma City, Oklahoma 73159

(405) 691-0077 (405) 691-0023 Fax

www.vmisurvey.com

Call 405.691.0077 for more information





This study is the first to systematically investigate the financial impact of financial distress on the performance of distressed firms. The study uses a sample of 1,000 distressed firms, which are classified into two groups: firms that are financially distressed and firms that are not financially distressed. The study finds that financially distressed firms have a significantly lower return on assets (ROA) than non-distressed firms. This finding is consistent with the hypothesis that financial distress leads to a decline in firm performance. The study also finds that financially distressed firms have a significantly higher cost of capital than non-distressed firms. This finding is consistent with the hypothesis that financial distress leads to a higher cost of capital. The study concludes that financial distress has a negative impact on firm performance and that firms should take steps to avoid financial distress.

PAUL HENNINGSEN, Chairman
19100 N.W. 15th St.
Boca Raton, Florida 33433
205/461-3300

To learn current election information, please contact the Information Services Branch of the Federal Electoral System, 200-961-1111, or visit the website at www.elections.ca.

Best map comparison: *Western* was the only field site included in eight topical to the *map comparison* (tabular) comparison of the University of California and by the University of Maryland, US-Department.

Topical to the map comparison: *Western* was the only field site included in eight topical to the *map comparison* (tabular) comparison of the University of California and by the University of Maryland, US-Department.

Corporate limits shown on this map are based on the best data available at the time of publication. Future changes that will materially alter the boundaries may be reported after this map goes to press. Some limits of state consent agreements are subject to change and are not shown.

[illegible][illegible][illegible]

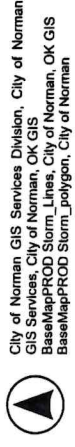
3121 Millbury Rd Norman OK Web Map



7/28/2026, 5:14:23 PM

1:919

- Street Names
- Stormwater Points All
- Stormwater Lines All
- Stormwater Pond
- Contours Index 2023
- Contour 2023
- Index
- Intermediate
- Building Footprint
- Building
- Approximate Building
- Foundation
- Single-wide Trailer
- Building Under Construction
- Building Courtyard
- Road
- Paved Road
- Hidden Paved Road
- Paved Shoulder
- Bridge Overpass
- Hidden Bridge Bypass
- Paved Alley
- Curb
- Unpaved Road
- Hidden Unpaved Road
- Unpaved Alley
- Road Under Construction
- Median
- Pavement
- Driveway
- Public Sidewalk
- Private Sidewalk
- Concrete Pad / Patio
- Deck
- Parking
- Paved Parking
- Unpaved Parking
- Island
- Swimming Pools
- Private Pool
- Public Pool
- Fences
- Wall
- Head Wall
- Fence
- Retaining Wall
- Streets
- Railroad
- University Of Oklahoma Property
- Parks
- AerialPhoto2025
- Red: Band_1
- Green: Band_2
- Blue: Band_3



City of Norman GIS Services Division, City of Norman
 GIS Services, City of Norman, OK GIS
 BaseMapPROD Storm_Lines, City of Norman, OK GIS
 BaseMapPROD Storm_polygon, City of Norman