Exhibit B

Date:

Attention:

Dear :

I am writing with regard to the flood insurance policy that is in force for my loan. Information about my property and loan is provided below.

Property Address:

Name of Community/Jurisdiction: City of Concord

Loan Number:

On January 28, 2008, the Federal Emergency Management Agency (FEMA) revised the a portion of three Flood Insurance Rate Maps for the City of Concord based on the Upper Pine Creek flood control project. A copy of FEMA's cover letter from the Letter of Map Revision (LOMR) provided to the community is attached. Prior to this revision, my building was located in Zone A, where flood insurance was required. Now that the map has been revised, my building is located in Zone C, where flood insurance is no longer required. I am seeking to cancel my flood insurance policy and to get a refund of my premium for the current policy year.

With this letter, I am requesting that you perform a new flood map determination for my building, based on the map revision. Please provide me with a letter stating the following:

1. Flood insurance was previously required as part of my mortgage.

2. The requirement for flood insurance no longer applies because my building is now in Zone C.

Thank you for your assistance in this matter. Please contact me if you have any questions or require additional information.

Sincerely,

Enclosure