

GERALD H. NELSON ENGINEERING, INC.

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April 10, 2004.

State of Arizona
Department of Real Estate
2910 North 44th Street, Suite 100
Phoenix, Arizona, 85018-7256

Re: Casitas Montana, 2950 West Louise Drive, Phoenix, Arizona, 85022, located adjacent to the flood plain of the North Branch of Scatter Wash as shown on FEMA Flood Map 04013C1215 J, revised July 19, 2001, Panel 1215 of 4350.

Dear Sir or Madam:

The referenced condominium project's lower finish floor elevations were designed in accordance with the City of Phoenix Flood Plain Management Department's design requirements and were approved by the that organization prior to the final design and approval of the project by others.

Finish floor elevations are designed to be a minimum of 1.9 feet above the elevation of a 100-year flood event. This elevation difference is much greater than is normally required for lower finish floors of projects of this type next to governmentally mapped flood plains in over-bank flow areas.

Therefore, the lower floors of the buildings are considered to be free from flood hazard as that term is currently defined by the City governmental approving agency and flood insurance is not required.

Sincerely,

Gerald H. Nelson Engineering, Inc.



Gerald H. Nelson, P.E., R.L.S.
President