

Federal Emergency Management Agency

Washington, D.C. 20472

DEC 24 1998

RECEIVED

LETTER OF MAP AMENDMENT 218-70-RS

IN REPLY REFER TO CASE NO. 99-06-374A

Community: Bernalillo County, New Mexico JAN () 4 1999

Community No.: 350001

Map Panel Affected: 35001C0341 D

Bernalillo County

Public Works Map Effective Date: September 20, 1996

We reviewed a request dated November 17, 1998, for a Letter of Map Amendment. All required information for this request was received on December 2, 1998. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined portions of the property described below are in a Special Flood Hazard Area (SFHA), the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood); however, the structure on the property is not in the SFHA.

Property Description: Lot 11, Block 3, Edmundo C. De Baca Addition, as described in the Warranty Deed

(Joint Tenants), recorded as Instrument No. 86127233, in Book D291-A, Page 162,

in the Office of the County Clerk, Bernalillo County, New Mexico

Street Address:

1956 De Baca Circle Southwest

Flooding Source:

Ponding Area

This letter amends the above-referenced NFIP map to remove the structure from the SFHA. The structure is now in Zone X (shaded), an area of moderate flooding outside the SFHA. Flood insurance coverage for the structure may be available under a low-cost policy (see enclosed document). Because portions of the property remain in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

Although we based our determination on the flood data presently available, we are currently revising the NFIP map for Bernalillo County, New Mexico and Incorporated Areas. New flood data could be generated that may affect this property. When the new NFIP map is issued, it will supersede this letter. The Federal requirement for purchasing flood insurance then will be based on the newly issued NFIP map.

The enclosed document provides additional information about Letters of Map Amendment. If you have any questions about this letter, please contact Mr. Alan Johnson of our staff in Washington, DC, either by telephone at (202) 646-3403 or by facsimile at (202) 646-4596.

Sincerely,

Matthew B. Miller, P.E., Chief

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Hazards Study Branch Mitigation Directorate

Enclosure

Community Map Repository

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

In making determinations on requests for Letters of Map Amendment (LOMAs), the Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA is not a waiver of the condition that the property owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

If a flood insurance policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current and one prior policy term. The property owner should contact the agent or company servicing his or her policy to request endorsement of the policy. The agent or company will then process the endorsement.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all losses in the NFIP occur to structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. To offer flood insurance protection to owners of such structures, the NFIP offers two types of flood insurance policies: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy

(SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures. Additional information on the PRP and how a property owner can quality for this type of policy is provided in the enclosed pamphlet. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

FEMA has established "Grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners may wish to note also that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. Property owners would continue to receive the lower insurance policy rates.

LOMAs are based on minimum criteria established by the NFIP. State/Commonwealth, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If a State/Commonwealth, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to amend an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new map panel. If the results of particular LOMAs cannot be reflected on the new map panel because of scale limitations, FEMA notifies the community in writing and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the revised map.

77

(202) 646-4600

Media Contact:

Release No.: 97-046

Mark Stevens (202) 646-3969

Release Date:

February 14, 1997

PREFERRED-RISK FLOOD INSURANCE A BARGAIN, FEMA SAYS

WASHINGTON — Depending on where they live, homeowners can buy a federally backed, \$25,000 flood insurance policy for as little as \$85 a year, Federal Emergency Management Agency (FEMA) officials said today.

The National Flood Insurance Program (NFIP), administered by FEMA's Federal Insurance Administration (FIA), offers a Preferred Risk Policy for homeowners located outside high-risk areas, FIA Executive Administrator Spence W. Perry explained.

"The Preferred Risk Policy is designed for one- to four-family residential buildings located in low-to-moderate flood-risk zones," Perry said. "Their owners can purchase flood insurance very cheaply, even though these areas also are exposed to a significant flood risk. Nearly 30 percent of our claims are for properties *outside* the high flood-risk areas."

Preferred Risk Policy packages provide coverage combinations for both the structure and its contents that range from \$20,000 for the building and \$5,000 for contents, up to \$250,000 building/\$60,000 contents. The corresponding premiums range from \$85 to \$290.

The NFIP makes flood insurance available in communities that adopt and enforce floodplain management regulations to reduce future flood losses. Currently, there are nearly 3.6 million policies in force nationwide, representing more than \$381 billion worth of coverage.

FLOOD INSURANCE - Add ONE

For more information about the NFIP's Preferred Risk Policy, ask your insurance agent or company, or call the NFIP's toll-free number, 1-800-427-9662.

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Note to Editors: Additional information on flood insurance and other FEMA programs and activities is available on the FEMA Worldwide Web Internet site (http://www.fema.gov) and from FEMA's 24-hour FAX-on-Demand system at (202) 646-FEMA.

County of Bernalillo

State of New Mexico

STEVE D. GALLEGOS, CHAIRMAN DISTRICT 2
KEN SANCHEZ, VICE CHAIRMAN DISTRICT 1
TOM RUTHERFORD, MEMBER DISTRICT 3
BARBARA J. SEWARD, MEMBER DISTRICT 4
LES HOUSTON, MEMBER DISTRICT 5

JUAN R. VIGIL, COUNTY MANAGER



2400 BROADWAY, S.E. ALBUQUERQUE, NEW MEXICO 87102 PUBLIC WORKS (505) 848-1500 DAVID K. ANDERSON, ASSESSOR
JUDY D. WOODWARD, CLERK
THOMAS J. MESCALL, PROBATE JUDGE
JOE BOWDICH, SHERIFF
ORLANDO VIGIL, TREASURER

November 17, 1998

Mitigation Division Federal Emergency Management Agency Region VI, Federal Center 800 North Loop 288 Denton, Texas 76201-3698

RE: Request for a Letter of Map Amendment for 1956 de Baca Circle SW, Bernalillo County, New Mexico, FIRM Panel 35001C0341D.

Dear Mitigation Officer:

On behalf of the owner of the above referenced property I am requesting that FEMA issue a Letter of Map Amendment for this residence. Enclosed are the following:

- 1. Property Information form
- 2. Elevation Certificate
- 3. Copy of FIRM Panel 341
- 4. Copy of the Plat

This request is for an existing single family residence. I have reviewed this submittal and believe that it is substantially complete. Our Community would greatly appreciate your expeditious review and approval of the Letter of Map Amendment. If you have any questions, or if you need additional information, please call me at (505) 924-3982.

Sincerely,

Susan M. Calongne, P.E.

City/County Floodplain Administrator

c: Mel Martinez, Owner

John MacKenzie, Mark Goodwin & Associates

File

DRAINAGE INFORMATION SHEET

PROJECT TITLE: 1956 de Baca Cir. 5	ZONE ATLAS/DRNG, FILE#: M-12-2
DRR #· FPC #:	WORK ORDER #:
LEGAL DESCRIPTION: Lot 11, Block 3, CITY ADDRESS: 1956 de Baca Cir. 5	Edmundo C de Baca Addition
CITY ADDRESS: 1956 de Baca Cir. 5	ω
	•
ENGINEERING FIRM: Mark Goodinand Are	contact: I Maelenzie
ADDRESS:	PHONE: <u>828-2260</u>
OWNER: Me/ Martinez	CONTACT:
ADDRESS: Same	PHONE: 884-1990
ARCHITECT:	CONTACT:
ADDRESS:	PHONE:
SURVEYOR:	CONTACT:
ADDRESS:	PHONE:
CONTRACTOR:	CONTACT:
ADDRESS:	PHONE:
TYPE OF SUBMITTAL:	CHECK TYPE OF APPROVAL SOUGHT:
DRAINAGE REPORT	SKETCH PLAT APPROVAL
DRAINAGE PLAN	PRELIMINARY PLAT APPROVAL
CONCEPTUAL GRADING & DRAINAGE PLAN	S. DEV. PLAN FOR SUB'D APPROVAL
GRADING PLAN	S. DEV. PLAN FOR BLDG PERMIT APPROVAL
EROSION CONTROL PLAN	SECTOR PLAN APPROVAL
ENGINEER'S CERTIFICATION	FINAL PLAT APPROVAL
OTHER	FOUNDATION PERMIT APPROVAL
	BUILDING PERMIT APPROVAL
PRE-DESIGN MEETING:	CERTIFICATION OF OCCUPANCY APPROVAL
YES	GRADING PERMIT APPROVAL
NO	PAVING PERMIT APPROVAL
COPY PROVIDED	S.A.D. DRAINAGE REPORT
• •	DRAINAGE REQUIREMENTS
	OTHER LOWA (Specify)
	·
DATE SUBMITTED: 10/26/98	
BY: Mackenzu	OCT 26 1998 U
	HYDROLOGY SECTION

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		DRAINAGE INFO	KMAHOI	N SHEET
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DRR #•	-	FPC #:	••	WORK ORDER #:
LEGAL DE	ESCRIPTION: Lo	+11, Block 3,	Edmu	ndo C de Baca Addition
CITY ADI	DRESS: 1956	de Baca Cir. S	<i>[w]</i>	ndo C de Baca Addition
ENGINEER A OWNER: A ARCHITE A SURVEYO	RING FIRM: Many DDRESS:	h Goadwin 4 45	SOC.	CONTACT: J Mackenzie PHONE: 828-2250 CONTACT: PHONE: 884-1990 CONTACT: PHONE: CONTACT: CONTACT:
		•		
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·	YES			GRADING PERMIT APPROVAL
	NO			PAVING PERMIT APPROVAL
	COPY PROVIDED			S.A.D. DRAINAGE REPORT DRAINAGE REQUIREMENTS OTHER LOWA (Specify)
DATE SU	JEMITTED: 10/ OMachenza			OCT 26 1998 HYDROLOGY SECTION

FEDERAL EMERGENCY MANAGEMENT AGENCY PROPERTY INFORMATION

O.M.B. Burden No. 3067-0147 Expires July 31, 1997

FEMA USE ONLY

PUBLIC BURDEN DISCLOSURE NOTICE

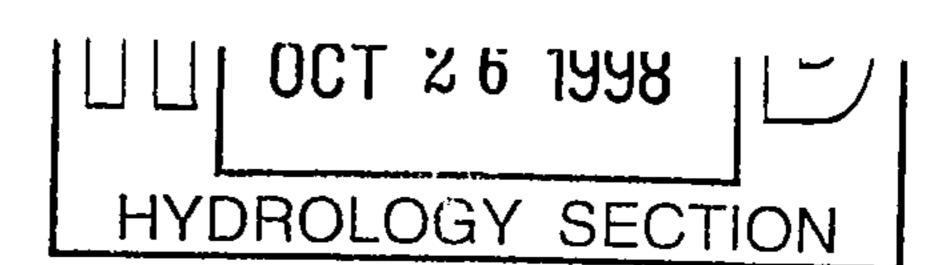
Public reporting burden for this form is estimated to average 1.63 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and reviewing the form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden, to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0147), Washington, DC 20503.

Community Name: A buguarque	County: Bern State: 1/11
Community Number: 35000/	Panel or Map Number: 234/ Z
Effective Date: 9/20/1996.	and the second s
Street Address of Property: 1956 de Baca Cir. Albuq NM 8710	5iv/
Albuq, NM 6710	5
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Description of Property Lot and Block (if a street address cannot be p	rovided):
	·
Are you requesting that the SFHA designation be removed from (a) a	ll of the land within the bounds of the
•	
Are you requesting that the SFHA designation be removed from (a) a property, (b) a portion of land within the bounds of the property (mete the structure(s) on the property? (Answer "a," "b," or "c")	
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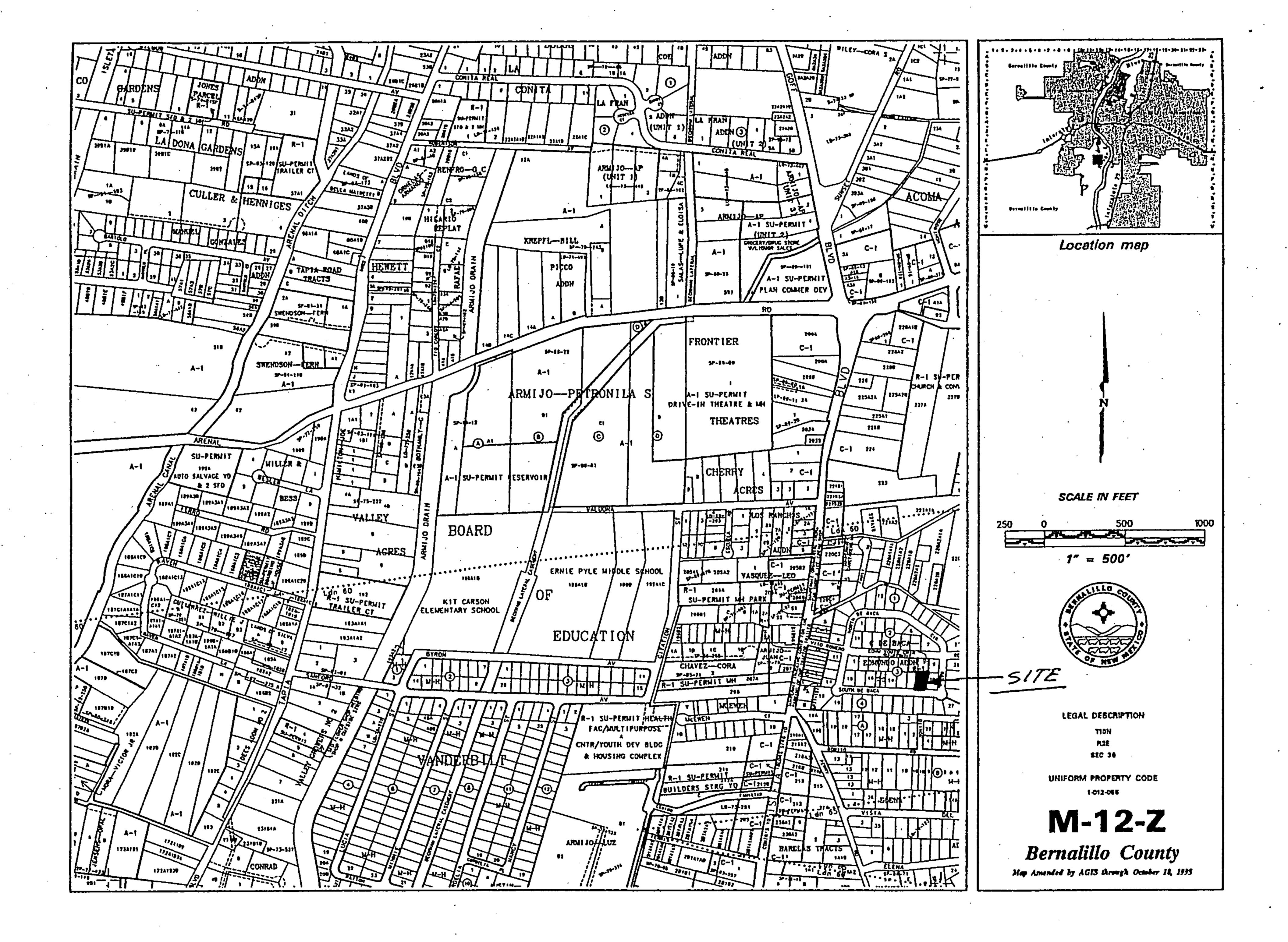
FEMA Form 81-87, OCT 94

Property Information form

MT-1 Form 1 Page 1 of 2



	11. I have enclosed the following docu	ments in support of this request:	
	a. Copy of the Plat Map (with recordation data) with records	er's seal
	Suitable map showing	recordation data), accompanied by	a tax assessor's map, plat map or other ty with recorder's seal (For these maps a map enlarged)
	c. Copy of the effective Find request is for more that registered professional	n one lot/structure, this location mu	cation has been accurately plotted (If the est be certified by a licensed land surveyor or
	d. A map showing the loc licensed land surveyor	ations of any structures existing or or registered professional engineer	or proposed for the property (certified by a
	e. Metes and bounds desc the tounds of the prope	ription and accompanying map (on erty, not structure(s) only)	ly if the request is for a portion of land within
	f. Elevation Information	form a grand some state of the	
-		dgment form (only if fill has been/w	
-	h. Certification of Fill Co single residential struc	mpaction form (only if fill has been cture)	<u>/will be</u> placed and the request is not for a
	Initial fee (see page 7 o	of instructions for initial fees and ex	remptions)
	i. one lot	Type of request)	\$(amount enclosed)
	PAYMENT ENCLOSED Check or money order only Insurance Program. If p information form which fo	paying by Visa or Mastercard	r payable to: National Flood please refer to the credit card
		• •	
-	j. Additional information	(please sp	pecify)
1	2. All documents submitted in suppor false statement may be punishable	t of this request are correct to the b by fine or imprisonment under Tit	est of my knowledge. I understand that any le 18 of the United States Code, Section 1001.
A		MARTINEZ	
N	Mailing Address: <u>MS6</u> DEF	3ACA S.W. ALBI	HOUFFRUF, NEW MEXICO
		(please print or ty	pe)
	Daytime Telephone Number: (HM)87	77-7179	
	10/20/98 Date	Mel	W. Martz
		Property Information Form	Signature of Applicant MT-1 Form 1 Page 2 of 2



O.M B. No 3067-00 Expires May 31, 19

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR).

Instructions for completing this form can be found on the following pages.

	SECTION A PRO	PERTY INFO	RMATION	· ;	FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME MELVIN W	, MARTIA	UEZ			POLICY NUMBER
STREET ADDRESS (Including Apt 1956 DE E		_	OUTE AND BOX NUMBER		COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and E	BLOCK Slock Numbers, etc.)	, EDM	INOO C OE	BACA	ADDITTON.
ALBUQUE,	EQUE,	· 	1 871	STATE	ZIP CODE
·	SECTION B FL	OOD INSURA	NCE RATE MAP (FIRM)	INFORMATION	
Provide the following from t	ne proper FIRM (See	Instructions):	•		
1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
350001	0341	D	09-20-96	<u></u>	4933
	no BFE is provided o	n the FIRM, an	d the community has est	ablished a BFE for	— Other (describe on back) or this building site, indicate
· · · · · · · · · · · · · · · · · · ·			NG ELEVATION INFORM	- · · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
of 4934.3 fee (b). FIRM Zones V1-V30, the selected diagram, (c). FIRM Zone A (without below	AE, AH, and A (with E AE, AH, and A (with E AE, AH, and A (with BE) VE, and V (with BEE) is at an elevation of a BEE). The floor used as the reference adjacent to the build ordance with the compatum system used in a ge 2). (NOTE: If the B, Item 7], then converts on Page 2.) Is used appears on Finance with the converts on Page 2.) Is used appears on Finance with the build appears on Finance with the converts on Page 2.) Is used appears on Finance with the build appears on Financ	SFE). The top M datum—see The bottom of the bottom of the elevation dature elevation datu	Section B, Item 7). of the lowest horizontal state of the selected diagram is a depth number is available of the lowest in measuring the lowest of the datum system of the lowest	ructural member RM datum—see Sed diagram is let a le, is the building levations: X NG elevations is difference on the FIRM on Page 4) drawings he reference level A post-constructions.	ed diagram is at an elevation of the reference level from ection B, Item 7)! feet above or bove or below (check is lowest floor (reference No Unknown VD '29 Other (describe erent than that used on I and show the conversion
Section B, Item 7).	est grade immediately	y adjacent to tr	ne building is:	teet NGVU	(or other FIRM datum-see
4	S	ECTION D C	OMMUNITY INFORMAT	ON	
is not the "lowest floor"	as defined in the comordinance is:	munity's floodp	plain management ordina NGVD (or other FIRM da	nce, the elevation	ndicated in Section C, Item 1 of the building's "lowest B. Item 7).
FEMA Form 81-31, MAY 90		REPLAC	ES ALL PREVIOUS EDITIONS	SE	E REVERSE SIDE FOR CONTINUATIO

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE),V1-V30,VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME

LICENSE NUMBER (or Affix Seal)

PRES I DEVIT ALDRICH AND SURVEY ING, INC,

COMPANY NAME

COMPANY NAME

PO BOX 3070 | ALBU QUERQUE, NM 87/90

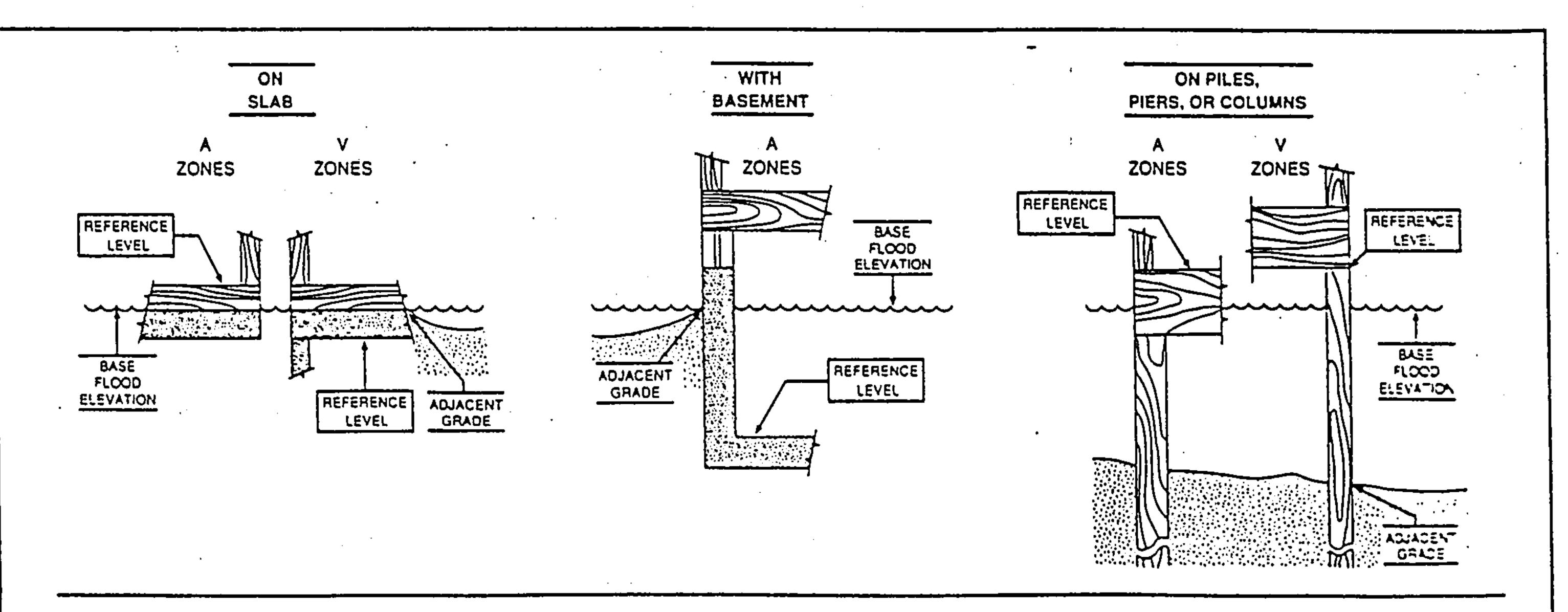
ADDRESS

STATE ZIP

DATE PHONE

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS:

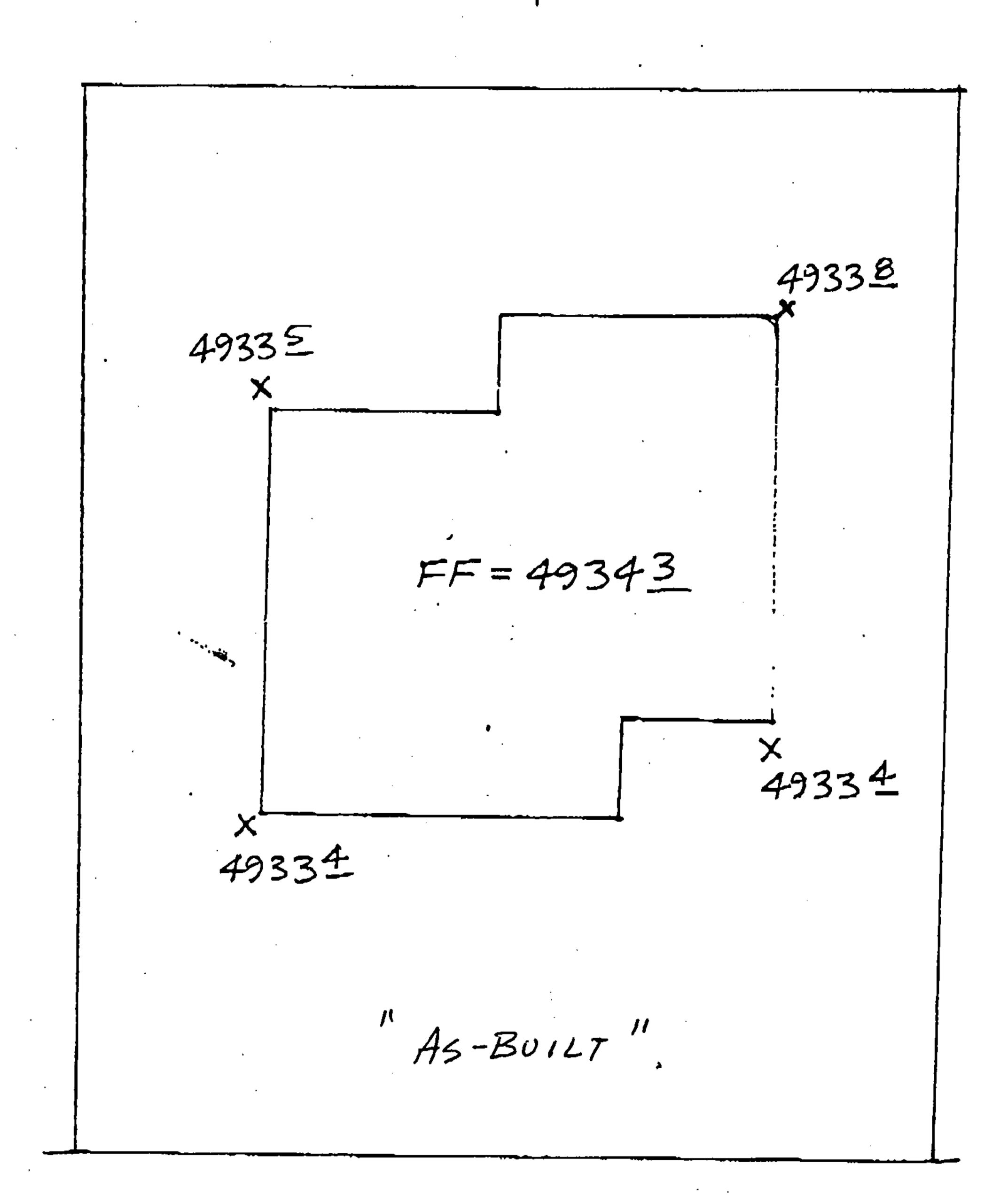


The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones.

Elevations for all A Zones should be measured at the top of the reference level floor.

Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.





SOUTH de BACA. CIRCLE

86127233 WARRA	NTY DEED (Joint Tenants)	162
	and SOCORRO APODACA, his wife	·
**************************************		, for consideration paid, grant
MELVIN MARTINE	EZ and DIANNA E. MARTINEZ, hus	band and wite
hose address is	- 	
FIT A. MARTINEZ	AND ISABEL MARTINEZ, husband	and rate
all as Joint Tena		
hose address is 1956 De Baca Ciro Albuquerque, NM 8		,
joint tenants the following described real estate	in Bernalillo	County, New Mexico
ADDITION, Albuquerque, Berr designated on the Plat of	in Block numbered Three (3) halillo County, New Mexico, as said Addition, filed in the , New Mexico on March 12, 194	the same is shown and office of the County
SUBJECT TO easements, rest the year 1987 and all subse	rictions and reservations of equent years.	record, and taxes for
	1-107-40209	
1-012-055-484		
	•	
$rg \sim$	$\sigma \sim 100$	
8/	7-7179	
	ASSESSOR	SOFFICE
	COUNTY OF	BERNALILLO
	IOCEDIA E TO	130/82
	ASSESS	OMSON JR. OR
th warranty covenants.	-231/ De	cember 10.86
WITNESS_QUI_handSand sealSth	118day of	A. A
BERTRAM APODACA	(Seal) SOCORRO APODACA	Rudaca (Seal)
	(Seal)	(Seal)
, a to take the same the transmission of the same the sam		
ACKNOWLE	DGMENT FOR NATURAL PERSONS	
CATE OF NEW MEXICO	} ss.	
DUNTY OF BERNALILLO		
The foregoing instrument was acknowledged bef BERTRAM APODACA and SOCORRO		ecember , 1986,
(Name or Names of Person or E	Persons Acknowledging)	
y commission expires: $1/3/87$ (seal)	May Nove	y Public
	ACKNOWLEDGMENT F	
FOR RECORDER'S USE ONLY	STATE OF NEW MEXICO	
	COUNTY OF	55.
	The foregoing instrument was acknowled	dged before me this
•		10
•	day of	
STATE OF REW MEXICO COUNTY OF BERNALILLO FILED FOR BERNALILLO	by(Name of	Officer)

corporation.

My commission expires:

Notary Public