



Federal Emergency Management Agency

Washington, D.C. 20472

January 16, 2020

MR. MICHAEL OLIVER
DEVELOPMENT RESOURCE GROUP
1101 JOHNSON AVENUE
SUITE 300A
MYRTLE BEACH, SC 29577

CASE NO.: 19-04-6664A
COMMUNITY: BRUNSWICK COUNTY, NORTH
CAROLINA
(UNINCORPORATED AREAS)
COMMUNITY NO.: 370295

DEAR MR. OLIVER:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, 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), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Sincerely,

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's 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.

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 claims paid by the NFIP are for policies for 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. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: 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 qualify for this type of policy may be obtained by calling the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. 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, 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, 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.

dotloop signature verification: dotloop.us/22B7-RXat-dgEj

Your property has been reclassified as moderate-to-low flood risk. Your flood risk has been reduced but not removed.

You may now qualify for a Preferred Risk Flood Insurance Policy with annual rates starting as low as \$325. Keep your home—and everything inside of it—covered for less money. Contact your insurance agent to secure a lower-cost policy today.

Protect the life you've built.

Call **800-427-4661** or visit www.FloodSmart.gov



FEMA



Flooding 101: Did you know?

- Flooding is the most common and costly disaster in the United States. Just 1 inch of flood water can cause \$25,000 of damage to your home.
- People outside of high-risk flood areas file more than 20% of NFIP claims and receive one-third of disaster assistance for flooding.
- Most homeowners and renters insurance doesn't cover flood damage. Only flood insurance provides financial protection from costly flooding.

Stay covered. Save money. Talk to an agent today.

For more information visit FloodSmart.gov.



REFERENCE: NGS DATA SHEET

SECTION: 25010
 COUNTY: CALHOUN
 TOWNSHIP: 10 N
 RANGE: 10 W

LINE TABLE

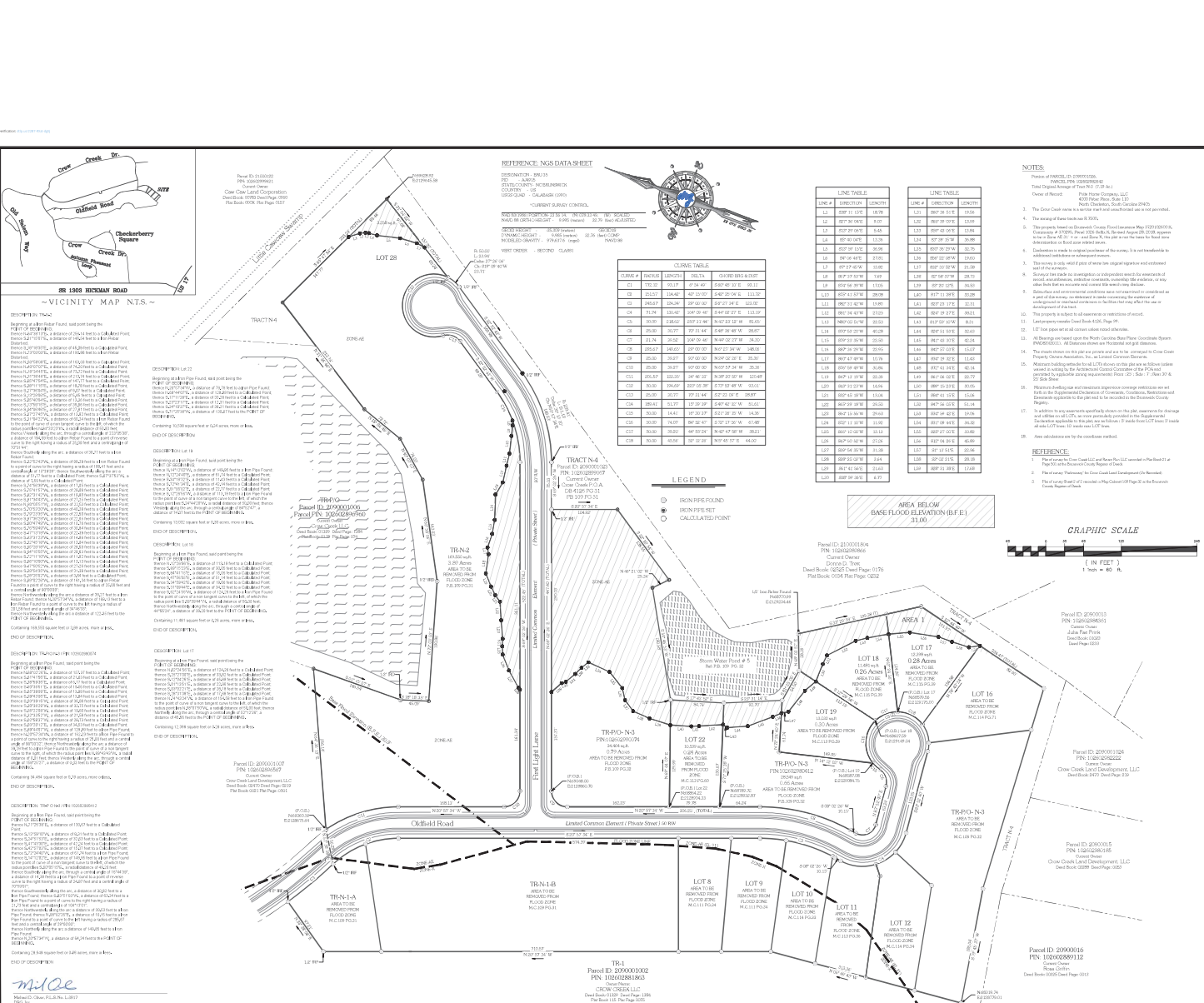
| LINE # | DESCRIPTION | LENGTH |
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| L1 | 50' 11.107' | 15.78 |
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| L99 | 50' 11.107' | 15.78 |
| L100 | 50' 11.107' | 15.78 |



CURVE TABLE

| LINE # | BEARING | LENGTH | CHORD BEARING | CHORD LENGTH |
|--------|---------|--------|---------------|--------------|
| C1 | 175.02 | 10.17 | 175.02 | 10.17 |
| C2 | 175.02 | 10.17 | 175.02 | 10.17 |
| C3 | 175.02 | 10.17 | 175.02 | 10.17 |
| C4 | 175.02 | 10.17 | 175.02 | 10.17 |
| C5 | 175.02 | 10.17 | 175.02 | 10.17 |
| C6 | 175.02 | 10.17 | 175.02 | 10.17 |
| C7 | 175.02 | 10.17 | 175.02 | 10.17 |
| C8 | 175.02 | 10.17 | 175.02 | 10.17 |
| C9 | 175.02 | 10.17 | 175.02 | 10.17 |
| C10 | 175.02 | 10.17 | 175.02 | 10.17 |
| C11 | 175.02 | 10.17 | 175.02 | 10.17 |
| C12 | 175.02 | 10.17 | 175.02 | 10.17 |
| C13 | 175.02 | 10.17 | 175.02 | 10.17 |
| C14 | 175.02 | 10.17 | 175.02 | 10.17 |
| C15 | 175.02 | 10.17 | 175.02 | 10.17 |
| C16 | 175.02 | 10.17 | 175.02 | 10.17 |
| C17 | 175.02 | 10.17 | 175.02 | 10.17 |
| C18 | 175.02 | 10.17 | 175.02 | 10.17 |
| C19 | 175.02 | 10.17 | 175.02 | 10.17 |
| C20 | 175.02 | 10.17 | 175.02 | 10.17 |
| C21 | 175.02 | 10.17 | 175.02 | 10.17 |
| C22 | 175.02 | 10.17 | 175.02 | 10.17 |
| C23 | 175.02 | 10.17 | 175.02 | 10.17 |
| C24 | 175.02 | 10.17 | 175.02 | 10.17 |
| C25 | 175.02 | 10.17 | 175.02 | 10.17 |
| C26 | 175.02 | 10.17 | 175.02 | 10.17 |
| C27 | 175.02 | 10.17 | 175.02 | 10.17 |
| C28 | 175.02 | 10.17 | 175.02 | 10.17 |
| C29 | 175.02 | 10.17 | 175.02 | 10.17 |
| C30 | 175.02 | 10.17 | 175.02 | 10.17 |

- NOTES**
1. This plat is subject to all existing laws, ordinances, regulations, and rules of the State of Georgia.
 2. The plat is subject to all existing laws, ordinances, regulations, and rules of the State of Georgia.
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 20. The plat is subject to all existing laws, ordinances, regulations, and rules of the State of Georgia.



drq

Developed by: Bruce Jones, LLC
 1015 Johnson Avenue
 Suite 300A
 Marietta, GA 30067
 Telephone: 404.875.1360
 www.drq.com

MAP OF AREA TO BE AMENDED (LOMA)
TRACT N-1A, N-1B, N-2, N-3 & VARIOUS LOTS
 CALHOUN, BRUNSWICK COUNTY, NORTH CAROLINA
 PREPARED FOR: PULTE HOME COMPANY, LLC

LEGEND

- IRON PIPE FOUND
- IRON PIPE SET
- CALCULATED POINT

AREA BELOW BASE FLOOD ELEVATION (B.F.E.)
 31.00

GRAPHIC SCALE
 (IN FEET)
 1 inch = 40 feet

NOTES

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20. The plat is subject to all existing laws, ordinances, regulations, and rules of the State of Georgia.

DATE

REVISION

19.503 LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

| COMMUNITY AND MAP PANEL INFORMATION | | LEGAL PROPERTY DESCRIPTION |
|--------------------------------------|--|---|
| COMMUNITY | BRUNSWICK COUNTY, NORTH CAROLINA (Unincorporated Areas) | A portion of Tracts N-2, N-3, and Lot 22, and all of Lots 8 through 12 and 16, and Tracts N-1A and N-1B, as shown on the Plats recorded in Book 109, Pages 31 and 32; Book 111, Page 34; Book 113, Pages 36, and 60; Book 114, Pages 33 and 71; all in the Office of the Register of Deeds, Brunswick County, North Carolina The portion of property is more particularly described by the following metes and bounds: |
| | COMMUNITY NO.: 370295 | |
| AFFECTED MAP PANEL | NUMBER: 3720102600K DATE: 8/28/2018 | |
| FLOODING SOURCE: LITTLE CAWCAW SWAMP | | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 33.939061, -78.575510 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83 |

DETERMINATION

| LOT | BLOCK/ SECTION | SUBDIVISION | STREET | OUTCOME WHAT IS REMOVED FROM THE SFHA | FLOOD ZONE | 1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88) | LOWEST ADJACENT GRADE ELEVATION (NAVD 88) | LOWEST LOT ELEVATION (NAVD 88) |
|-----|-------------------|-------------|--------------------|--|-----------------|--|---|---|
| 22 | -- | -- | 9166 Oldfield Road | Portion of Property | X (unshaded) | 31.1 feet | -- | 31.1 feet |

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION STATE LOCAL CONSIDERATIONS
DETERMINATION TABLE (CONTINUED)
PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the described portion(s) of the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Tract N-2:

Beginning at a Iron Rebar Found, said point being the POINT OF BEGINNING; thence N.64°36'13"E., a distance of 256.14 feet to a Calculated Point; thence S.01°15'07"E., a distance of 146.54 feet to a Iron Rebar Disturbed; thence S.18°18'35"E., a distance of 45.09 feet to a Calculated Point; thence N.73°03'03"E., a distance of 190.86 feet to a Iron Rebar Disturbed; thence N.60°58'06"E., a distance of 163.03 feet to a Calculated Point; thence N.40°07'07"E., a distance of 74.20 feet to a Calculated Point; thence N.18°34'45"E., a distance of 73.72 feet to a Calculated Point; thence N.31°36'46"E., a distance of 213.74 feet to a Calculated Point; thence S.65°47'54"E., a distance of 147.77 feet to a Calculated Point; thence S.38°11'15"E., a distance of 18.78 feet to a Calculated Point; thence S.27°36'04"E., a distance of 9.07 feet to a Calculated Point; thence S.13°29'06"E., a distance of 5.45 feet to a Calculated Point; thence S.05°40'04"E., a distance of 13.36 feet to a Calculated Point; thence S.13°59'15"E., a distance of 36.96 feet to a Calculated Point; thence S.04°06'46"E., a distance of 27.81 feet to a Calculated Point; thence S.07°27'45"W., a distance of 13.82 feet to a Calculated Point; thence S.31°04'22"W., a distance of 60.24 feet to a Iron Rebar Found to the point of curve of a non tangent curve to the left, of which the radius point lies N.84°33'23"W., a radial distance of 50.00 feet; thence Westerly along the arc, through a central angle of 223°05'38", a distance of 194.69 feet to a Iron Rebar Found to a point of reverse curve to the right having a radius of 25.00 feet and a central angle of 70°31'44"; thence Southerly along the arc, a distance of 30.77 feet to a Iron Rebar Found; thence S.32°52'43"W., a distance of 99.29 feet to a Iron Rebar Found to a point of curve to the right having a radius of 189.41 feet and a central angle of 15°39'39"; thence Southwesterly along the arc a distance of 51.77 feet to a Calculated Point; thence S.67°37'53"W., a distance of 7.69 feet to a Calculated Point; thence S.74°56'39"W., a distance of 17.05 feet to a Calculated Point; thence S.75°41'57"W., a distance of 28.08 feet to a Calculated Point; thence S.82°31'42"W., a distance of 19.80 feet to a Calculated Point; thence S.81°34'43"W., a distance of 27.25 feet to a Calculated Point; thence N.80°05'51"W., a distance of 22.53 feet to a Calculated Point; thence S.70°53'20"W., a distance of 40.28 feet to a Calculated Point; thence S.79°23'35"W., a distance of 22.50 feet to a Calculated Point; thence S.87°36'29"W., a distance of 22.95 feet to a Calculated Point; thence S.60°47'49"W., a distance of 10.76 feet to a Calculated Point; thence S.76°59'49"W., a distance of 30.84 feet to a Calculated Point; thence S.47°13'19"W., a distance of 22.39 feet to a Calculated Point; thence S.43°31'23"W., a distance of 14.96 feet to a Calculated Point; thence S.32°45'18"W., a distance of 13.04 feet to a Calculated Point; thence S.65°29'18"W., a distance of 29.50 feet to a Calculated Point; thence S.64°15'55"W., a distance of 29.63 feet to a Calculated Point; thence S.72°11'10"W., a distance of 11.92 feet to a Calculated Point; thence S.66°10'00"W., a distance of 13.13 feet to a Calculated Point; thence S.47°50'52"W., a distance of 27.26 feet to a Calculated Point; thence S.39°54'35"W., a distance of 31.38 feet to a Calculated Point; thence S.28°25'02"W., a distance of 3.64 feet to a Calculated Point; thence S.69°02'26"W., a distance of 161.34 feet to a Iron Rebar Found to a point of curve to the right having a radius of 25.00 feet and a central angle of 90°00'00"; thence Northwesterly along the arc a distance of 39.27 feet to a Iron Rebar Found; thence N.20°57'34"W., a distance of 168.13 feet to a Iron Rebar Found to a point of curve to the left having a radius of 201.58 feet and a central angle of 34°46'33"; thence Northwesterly along the arc a distance of 122.35 feet to the POINT OF BEGINNING.

Tract N-3 (Area 1):

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.69°02'26"E., a distance of 157.37 feet to a Calculated Point; thence S.61°41'56"E., a distance of 21.63 feet to a Calculated Point; thence S.38°59'36"E., a distance of 6.77 feet to a Calculated Point; thence S.60°36'51"E., a distance of 19.56 feet to a Calculated Point; thence S.65°39'09"E., a distance of 13.99 feet to a Calculated Point; thence S.59°43'06"E., a distance of 13.84 feet to a Calculated Point; thence S.03°39'15"W., a distance of 36.88 feet to a Calculated Point;

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

thence S.30°36'29"W., a distance of 32.75 feet to a Calculated Point; thence S.56°22'08"W., a distance of 19.60 feet to a Calculated Point; thence S.32°33'52"W., a distance of 21.58 feet to a Calculated Point; thence S.02°58'37"W., a distance of 28.73 feet to a Calculated Point; thence S.03°20'12"E., a distance of 34.53 feet to a Calculated Point; thence S.69°44'07"W., a distance of 129.99 feet to a Iron Pipe Found; thence N.20°57'34"W., a distance of 162.23 feet to a Iron Pipe Found to a point of curve to the right having a radius of 25.00 feet and a central angle of 90°03'32"; thence Northeasterly along the arc a distance of 39.29 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the right, of which the radius point lies N.89°43'43"W., a radial distance of 0.01 feet; thence Westerly along the arc, through a central angle of 159°25'27", a distance of 0.03 feet to the POINT OF BEGINNING.

Tract N-3 (Area 2):

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.71°25'38"E., a distance of 130.67 feet to a Calculated Point; thence S.13°59'10"W., a distance of 8.31 feet to a Calculated Point; thence S.24°51'53"E., a distance of 32.63 feet to a Calculated Point; thence S.41°43'30"E., a distance of 42.24 feet to a Calculated Point; thence S.42°57'03"E., a distance of 15.07 feet to a Calculated Point; thence S.72°24'40"W., a distance of 61.74 feet to a Iron Pipe Found; thence S.14°12'02"E., a distance of 149.95 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies S.60°05'15"E., a radial distance of 49.20 feet; thence Southerly along the arc, through a central angle of 16°44'39", a distance of 14.38 feet to a Iron Pipe Found to a point of reverse curve to the right having a radius of 24.87 feet and a central angle of 70°59'07"; thence Southwesterly along the arc, a distance of 30.82 feet to a Iron Pipe Found; thence S.83°51'03"W., a distance of 63.24 feet to a Iron Pipe Found to a point of curve to the right having a radius of 21.73 feet and a central angle of 104°13'01"; thence Northwesterly along the arc a distance of 39.53 feet to a Iron Pipe Found; thence N.08°02'26"E., a distance of 10.15 feet to a Iron Pipe Found to a point of curve to the left having a radius of 295.67 feet and a central angle of 29°00'00"; thence Northerly along the arc a distance of 149.65 feet to a Iron Pipe Found; thence N.20°57'34"W., a distance of 64.24 feet to the POINT OF BEGINNING.

Tract N-3 (Area 3):

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence S.85°57'51"W., a distance of 263.43 feet to a Iron Pipe Found; thence S.79°45'37"W., a distance of 185.04 feet to a Iron Pipe Fnd; thence N.05°49'43"W., a distance of 76.91 feet to a Iron Pipe Fnd; thence N.78°20'09"E., a distance of 168.88 feet to a Iron Pipe Fnd; thence N.21°40'30"E., a distance of 78.24 feet to a Iron Pipe Fnd; to the point of curve Located on the southerly right of way Oldfield Road a curve to the left, having a radius of 71.74 feet, Length of 35.49 feet, a Chord bearing of S.81°57'05"E. a distance of 35.13 feet to a Iron Pipe Found; thence N.79°45'37"E., a distance of 133.95 feet to a Iron Pipe Fnd; to the point of curve Located on the southerly right of way Oldfield Road a curve to the left, having a radius of 50.00 feet, Length of 13.63 feet, a Chord bearing of N.76°04'08"E. a distance of 13.59 feet to a Iron Pipe Found; thence S.28°07'05"W., a distance of 163.91 feet to the POINT OF BEGINNING.

Lot 17:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.62°24'56"E., a distance of 124.26 feet to a Calculated Point; thence S.25°27'00"E., a distance of 33.82 feet to a Calculated Point; thence S.12°04'26"E., a distance of 45.89 feet to a Calculated Point; thence S.01°13'51"E., a distance of 22.96 feet to a Calculated Point; thence S.03°02'21"E., a distance of 28.18 feet to a Calculated Point; thence S.28°31'38"E., a distance of 17.68 feet to a Calculated Point; thence N.74°43'24"W., a distance of 154.58 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies N.58°07'50"W., a radial

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distance of 50.00 feet; thence Northerly along the arc, through a central angle of 52°12'26", a distance of 45.56 feet to the POINT OF BEGINNING.

Lot 18:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.12°26'56"E., a distance of 113.19 feet to a Calculated Point; thence S.89°15'23"E., a distance of 30.05 feet to a Calculated Point; thence S.84°41'15"E., a distance of 15.06 feet to a Calculated Point; thence S.47°56'05"E., a distance of 51.14 feet to a Calculated Point; thence S.34°59'42"E., a distance of 19.06 feet to a Calculated Point; thence S.31°09'44"E., a distance of 34.32 feet to a Calculated Point; thence S.62°24'56"W., a distance of 124.26 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies S.69°39'44"W., a radial distance of 50.00 feet; thence Northwesterly along the arc, through a central angle of 44°55'24", a distance of 39.20 feet to the POINT OF BEGINNING.

Lot 19:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.14°12'02"W., a distance of 149.95 feet to a Iron Pipe Found; thence N.72°24'40"E., a distance of 61.74 feet to a Calculated Point; thence S.34°19'32"E., a distance of 11.43 feet to a Calculated Point; thence S.72°41'34"E., a distance of 42.14 feet to a Calculated Point; thence S.61°06'02"E., a distance of 22.77 feet to a Calculated Point; thence S.12°26'56"W., a distance of 113.19 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies S.24°44'20"W., a radial distance of 50.00 feet; thence Westerly along the arc, through a central angle of 84°52'47", a distance of 74.07 feet to the POINT OF BEGINNING.

Lot 22:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.20°57'34"W., a distance of 79.78 feet to a Iron Pipe Found; thence N.69°44'07"E., a distance of 129.99 feet to a Calculated Point; thence S.17°11'28"E., a distance of 33.28 feet to a Calculated Point; thence S.23°23'17"E., a distance of 12.31 feet to a Calculated Point; thence S.24°19'27"E., a distance of 38.21 feet to a Calculated Point; thence S.71°25'38"W., a distance of 130.67 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

| LOT | BLOCK/ SECTION | SUBDIVISION | STREET | OUTCOME WHAT IS REMOVED FROM THE SFHA | FLOOD ZONE | 1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88) | LOWEST ADJACENT GRADE ELEVATION (NAVD 88) | LOWEST LOT ELEVATION (NAVD 88) |
|-----|-------------------|-------------|--------|--|-----------------|--|---|---|
| N-2 | -- | -- | -- | Portion of Property | X (unshaded) | 31.1 feet | -- | 31.1 feet |
| N-3 | -- | -- | -- | Portion of Property (Area 1) | X (unshaded) | 31.1 feet | -- | 31.1 feet |
| N-3 | -- | -- | -- | Portion of Property (Area 2) | X (unshaded) | 31.1 feet | -- | 31.1 feet |

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| LOT | BLOCK/ SECTION | SUBDIVISION | STREET | OUTCOME WHAT IS REMOVED FROM THE SFHA | FLOOD ZONE | 1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88) | LOWEST ADJACENT GRADE ELEVATION (NAVD 88) | LOWEST LOT ELEVATION (NAVD 88) |
|-----|-------------------|-------------|--------|--|-----------------|--|---|---|
| N-3 | -- | -- | -- | Portion of Property (Area 3) | X (unshaded) | 31.2 feet | -- | 32.5 feet |

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 5 Properties.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

STATE AND LOCAL CONSIDERATIONS (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

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LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

| COMMUNITY AND MAP PANEL INFORMATION | | LEGAL PROPERTY DESCRIPTION |
|--------------------------------------|--|---|
| COMMUNITY | BRUNSWICK COUNTY, NORTH CAROLINA (Unincorporated Areas) | A portion of Tracts N-2, N-3, and Lot 22, and all of Lots 8 through 12 and 16, and Tracts N-1A and N-1B, as shown on the Plats recorded in Book 109, Pages 31 and 32; Book 111, Page 34; Book 113, Pages 36, and 60; Book 114, Pages 33 and 71; all in the Office of the Register of Deeds, Brunswick County, North Carolina The portion of property is more particularly described by the following metes and bounds: |
| | COMMUNITY NO.: 370295 | |
| AFFECTED MAP PANEL | NUMBER: 3720102600K | |
| | DATE: 8/28/2018 | |
| FLOODING SOURCE: LITTLE CAWCAW SWAMP | | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 33.939061, -78.575510 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83 |

DETERMINATION

| LOT | BLOCK/SECTION | SUBDIVISION | STREET | OUTCOME WHAT IS REMOVED FROM THE SFHA | FLOOD ZONE | 1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88) | LOWEST ADJACENT GRADE ELEVATION (NAVD 88) | LOWEST LOT ELEVATION (NAVD 88) |
|-----|---------------|-------------|--------------------|--|-----------------|--|---|--------------------------------|
| 10 | -- | -- | 9157 Oldfield Road | Property | X (unshaded) | 31.2 feet | -- | 32.0 feet |

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION
DETERMINATION TABLE (CONTINUED)
STATE LOCAL CONSIDERATIONS

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

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LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Tract N-2:

Beginning at a Iron Rebar Found, said point being the POINT OF BEGINNING; thence N.64°36'13"E., a distance of 256.14 feet to a Calculated Point; thence S.01°15'07"E., a distance of 146.54 feet to a Iron Rebar Disturbed; thence S.18°18'35"E., a distance of 45.09 feet to a Calculated Point; thence N.73°03'03"E., a distance of 190.86 feet to a Iron Rebar Disturbed; thence N.60°58'06"E., a distance of 163.03 feet to a Calculated Point; thence N.40°07'07"E., a distance of 74.20 feet to a Calculated Point; thence N.18°34'45"E., a distance of 73.72 feet to a Calculated Point; thence N.31°36'46"E., a distance of 213.74 feet to a Calculated Point; thence S.65°47'54"E., a distance of 147.77 feet to a Calculated Point; thence S.38°11'15"E., a distance of 18.78 feet to a Calculated Point; thence S.27°36'04"E., a distance of 9.07 feet to a Calculated Point; thence S.13°29'06"E., a distance of 5.45 feet to a Calculated Point; thence S.05°40'04"E., a distance of 13.36 feet to a Calculated Point; thence S.13°59'15"E., a distance of 36.96 feet to a Calculated Point; thence S.04°06'46"E., a distance of 27.81 feet to a Calculated Point; thence S.07°27'45"W., a distance of 13.82 feet to a Calculated Point; thence S.31°04'22"W., a distance of 60.24 feet to a Iron Rebar Found to the point of curve of a non tangent curve to the left, of which the radius point lies N.84°33'23"W., a radial distance of 50.00 feet; thence Westerly along the arc, through a central angle of 223°05'38", a distance of 194.69 feet to a Iron Rebar Found to a point of reverse curve to the right having a radius of 25.00 feet and a central angle of 70°31'44"; thence Southerly along the arc, a distance of 30.77 feet to a Iron Rebar Found; thence S.32°52'43"W., a distance of 99.29 feet to a Iron Rebar Found to a point of curve to the right having a radius of 189.41 feet and a central angle of 15°39'39"; thence Southwesterly along the arc a distance of 51.77 feet to a Calculated Point; thence S.67°37'53"W., a distance of 7.69 feet to a Calculated Point; thence S.74°56'39"W., a distance of 17.05 feet to a Calculated Point; thence S.75°41'57"W., a distance of 28.08 feet to a Calculated Point; thence S.82°31'42"W., a distance of 19.80 feet to a Calculated Point; thence S.81°34'43"W., a distance of 27.25 feet to a Calculated Point; thence N.80°05'51"W., a distance of 22.53 feet to a Calculated Point; thence S.70°53'20"W., a distance of 40.28 feet to a Calculated Point; thence S.79°23'35"W., a distance of 22.50 feet to a Calculated Point; thence S.87°36'29"W., a distance of 22.95 feet to a Calculated Point; thence S.60°47'49"W., a distance of 10.76 feet to a Calculated Point; thence S.76°59'49"W., a distance of 30.84 feet to a Calculated Point; thence S.47°13'19"W., a distance of 22.39 feet to a Calculated Point; thence S.43°31'23"W., a distance of 14.96 feet to a Calculated Point; thence S.32°45'18"W., a distance of 13.04 feet to a Calculated Point; thence S.65°29'18"W., a distance of 29.50 feet to a Calculated Point; thence S.64°15'55"W., a distance of 29.63 feet to a Calculated Point; thence S.72°11'10"W., a distance of 11.92 feet to a Calculated Point; thence S.66°10'00"W., a distance of 13.13 feet to a Calculated Point; thence S.47°50'52"W., a distance of 27.26 feet to a Calculated Point; thence S.39°54'35"W., a distance of 31.38 feet to a Calculated Point; thence S.28°25'02"W., a distance of 3.64 feet to a Calculated Point; thence S.69°02'26"W., a distance of 161.34 feet to a Iron Rebar Found to a point of curve to the right having a radius of 25.00 feet and a central angle of 90°00'00"; thence Northwesterly along the arc a distance of 39.27 feet to a Iron Rebar Found; thence N.20°57'34"W., a distance of 168.13 feet to a Iron Rebar Found to a point of curve to the left having a radius of 201.58 feet and a central angle of 34°46'33"; thence Northwesterly along the arc a distance of 122.35 feet to the POINT OF BEGINNING.

Tract N-3 (Area 1):

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.69°02'26"E., a distance of 157.37 feet to a Calculated Point; thence S.61°41'56"E., a distance of 21.63 feet to a Calculated Point; thence S.38°59'36"E., a distance of 6.77 feet to a Calculated Point; thence S.60°36'51"E., a distance of 19.56 feet to a Calculated Point; thence S.65°39'09"E., a distance of 13.99 feet to a Calculated Point; thence S.59°43'06"E., a distance of 13.84 feet to a Calculated Point; thence S.03°39'15"W., a distance of 36.88 feet to a Calculated Point;

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thence S.30°36'29"W., a distance of 32.75 feet to a Calculated Point; thence S.56°22'08"W., a distance of 19.60 feet to a Calculated Point; thence S.32°33'52"W., a distance of 21.58 feet to a Calculated Point; thence S.02°58'37"W., a distance of 28.73 feet to a Calculated Point; thence S.03°20'12"E., a distance of 34.53 feet to a Calculated Point; thence S.69°44'07"W., a distance of 129.99 feet to a Iron Pipe Found; thence N.20°57'34"W., a distance of 162.23 feet to a Iron Pipe Found to a point of curve to the right having a radius of 25.00 feet and a central angle of 90°03'32"; thence Northeasterly along the arc a distance of 39.29 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the right, of which the radius point lies N.89°43'43"W., a radial distance of 0.01 feet; thence Westerly along the arc, through a central angle of 159°25'27", a distance of 0.03 feet to the POINT OF BEGINNING.

Tract N-3 (Area 2):

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.71°25'38"E., a distance of 130.67 feet to a Calculated Point; thence S.13°59'10"W., a distance of 8.31 feet to a Calculated Point; thence S.24°51'53"E., a distance of 32.63 feet to a Calculated Point; thence S.41°43'30"E., a distance of 42.24 feet to a Calculated Point; thence S.42°57'03"E., a distance of 15.07 feet to a Calculated Point; thence S.72°24'40"W., a distance of 61.74 feet to a Iron Pipe Found; thence S.14°12'02"E., a distance of 149.95 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies S.60°05'15"E., a radial distance of 49.20 feet; thence Southerly along the arc, through a central angle of 16°44'39", a distance of 14.38 feet to a Iron Pipe Found to a point of reverse curve to the right having a radius of 24.87 feet and a central angle of 70°59'07"; thence Southwesterly along the arc, a distance of 30.82 feet to a Iron Pipe Found; thence S.83°51'03"W., a distance of 63.24 feet to a Iron Pipe Found to a point of curve to the right having a radius of 21.73 feet and a central angle of 104°13'01"; thence Northwesterly along the arc a distance of 39.53 feet to a Iron Pipe Found; thence N.08°02'26"E., a distance of 10.15 feet to a Iron Pipe Found to a point of curve to the left having a radius of 295.67 feet and a central angle of 29°00'00"; thence Northerly along the arc a distance of 149.65 feet to a Iron Pipe Found; thence N.20°57'34"W., a distance of 64.24 feet to the POINT OF BEGINNING.

Tract N-3 (Area 3):

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence S.85°57'51"W., a distance of 263.43 feet to a Iron Pipe Found; thence S.79°45'37"W., a distance of 185.04 feet to a Iron Pipe Fnd; thence N.05°49'43"W., a distance of 76.91 feet to a Iron Pipe Fnd; thence N.78°20'09"E., a distance of 168.88 feet to a Iron Pipe Fnd; thence N.21°40'30"E., a distance of 78.24 feet to a Iron Pipe Fnd; to the point of curve Located on the southerly right of way Oldfield Road a curve to the left, having a radius of 71.74 feet, Length of 35.49 feet, a Chord bearing of S.81°57'05"E. a distance of 35.13 feet to a Iron Pipe Found; thence N.79°45'37"E., a distance of 133.95 feet to a Iron Pipe Fnd; to the point of curve Located on the southerly right of way Oldfield Road a curve to the left, having a radius of 50.00 feet, Length of 13.63 feet, a Chord bearing of N.76°04'08"E. a distance of 13.59 feet to a Iron Pipe Found; thence S.28°07'05"W., a distance of 163.91 feet to the POINT OF BEGINNING.

Lot 17:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.62°24'56"E., a distance of 124.26 feet to a Calculated Point; thence S.25°27'00"E., a distance of 33.82 feet to a Calculated Point; thence S.12°04'26"E., a distance of 45.89 feet to a Calculated Point; thence S.01°13'51"E., a distance of 22.96 feet to a Calculated Point; thence S.03°02'21"E., a distance of 28.18 feet to a Calculated Point; thence S.28°31'38"E., a distance of 17.68 feet to a Calculated Point; thence N.74°43'24"W., a distance of 154.58 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies N.58°07'50"W., a radial

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

distance of 50.00 feet; thence Northerly along the arc, through a central angle of 52°12'26", a distance of 45.56 feet to the POINT OF BEGINNING.

Lot 18:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.12°26'56"E., a distance of 113.19 feet to a Calculated Point; thence S.89°15'23"E., a distance of 30.05 feet to a Calculated Point; thence S.84°41'15"E., a distance of 15.06 feet to a Calculated Point; thence S.47°56'05"E., a distance of 51.14 feet to a Calculated Point; thence S.34°59'42"E., a distance of 19.06 feet to a Calculated Point; thence S.31°09'44"E., a distance of 34.32 feet to a Calculated Point; thence S.62°24'56"W., a distance of 124.26 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies S.69°39'44"W., a radial distance of 50.00 feet; thence Northwesterly along the arc, through a central angle of 44°55'24", a distance of 39.20 feet to the POINT OF BEGINNING.

Lot 19:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.14°12'02"W., a distance of 149.95 feet to a Iron Pipe Found; thence N.72°24'40"E., a distance of 61.74 feet to a Calculated Point; thence S.34°19'32"E., a distance of 11.43 feet to a Calculated Point; thence S.72°41'34"E., a distance of 42.14 feet to a Calculated Point; thence S.61°06'02"E., a distance of 22.77 feet to a Calculated Point; thence S.12°26'56"W., a distance of 113.19 feet to a Iron Pipe Found to the point of curve of a non tangent curve to the left, of which the radius point lies S.24°44'20"W., a radial distance of 50.00 feet; thence Westerly along the arc, through a central angle of 84°52'47", a distance of 74.07 feet to the POINT OF BEGINNING.

Lot 22:

Beginning at a Iron Pipe Found, said point being the POINT OF BEGINNING; thence N.20°57'34"W., a distance of 79.78 feet to a Iron Pipe Found; thence N.69°44'07"E., a distance of 129.99 feet to a Calculated Point; thence S.17°11'28"E., a distance of 33.28 feet to a Calculated Point; thence S.23°23'17"E., a distance of 12.31 feet to a Calculated Point; thence S.24°19'27"E., a distance of 38.21 feet to a Calculated Point; thence S.71°25'38"W., a distance of 130.67 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

| LOT | BLOCK/ SECTION | SUBDIVISION | STREET | OUTCOME WHAT IS REMOVED FROM THE SFHA | FLOOD ZONE | 1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88) | LOWEST ADJACENT GRADE ELEVATION (NAVD 88) | LOWEST LOT ELEVATION (NAVD 88) |
|-----|-------------------|-------------|--------------------|--|-----------------|--|---|---|
| 11 | -- | -- | 9153 Oldfield Road | Property | X (unshaded) | 31.2 feet | -- | 32.5 feet |
| 12 | -- | -- | 9149 Oldfield Road | Property | X (unshaded) | 31.2 feet | -- | 32.9 feet |
| 16 | -- | -- | 9133 Oldfield Road | Property | X (unshaded) | 31.2 feet | -- | 32.5 feet |

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LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

| LOT | BLOCK/ SECTION | SUBDIVISION | STREET | OUTCOME WHAT IS REMOVED FROM THE SFHA | FLOOD ZONE | 1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88) | LOWEST ADJACENT GRADE ELEVATION (NAVD 88) | LOWEST LOT ELEVATION (NAVD 88) |
|------|-------------------|-------------|--------------------|--|-----------------|--|---|---|
| 8 | -- | -- | 9165 Oldfield Road | Property | X (unshaded) | 31.2 feet | -- | 32.4 feet |
| 9 | -- | -- | 9161 Oldfield Road | Property | X (unshaded) | 31.2 feet | -- | 32.1 feet |
| N-1A | -- | -- | -- | Property | X (unshaded) | 31.2 feet | -- | 33.1 feet |
| N-1B | -- | -- | -- | Property | X (unshaded) | 31.2 feet | -- | 31.8 feet |

STATE AND LOCAL CONSIDERATIONS (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

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