



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	Lots 232, 233, 234, 235, Afton Village, Phase 4B, Map 1, as shown on the Plat, recorded in Book 41, Pages 50 through 52, filed on December 18, 2002, by the Register of Deeds, Cabarrus County, North Carolina; and a 122.82 acre parcel of land, as described in North Carolina General Warranty Deed, Instrument No. 15186, recorded in Book 1482, Pages 82 through 84, filed on September 8, 1995, by the Register of Deeds, Cabarrus County, North Carolina; the portions of said 122.82 acre parcel of land removed from the SFHA are more particularly described by the following metes and bounds:
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 37025C0080D	
	NAME: CABARRUS COUNTY, NORTH CAROLINA AND INCORPORATED AREAS	
	DATE: 11/02/1994	
FLOODING SOURCE: AFTON RUN; CODDLE CREEK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.409, -80.676 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 6.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
—	—	—	—	Area 03-A	X (shaded)	—	—	606.6 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	FILL RECOMMENDATION
DETERMINATION TABLE (CONTINUED)	STUDY UNDERWAY
PORTIONS REMAIN IN THE FLOODWAY	

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill 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 revises 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 Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


 Doug Bellomo, P.E., CFM, Acting Chief
 Hazard Identification Section, Mitigation Division
 Emergency Preparedness and Response Directorate

Version 1.3.4
62174303 0300534516Y0E00003005345



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Area 03-A

BEGINNING at a point in an area designated as 03-C said point being the north eastern most corner of area 03-C point a bearing and distance of N 83°26'37" E, 3484.53' from a NCDOT Monument U-2009-2, said monument has a bearing and distance from NCDOT Monument U-2009-1 of N 23°55'32" W, 1695.43'; thence from said POINT OF BEGINNING S 37°19'32" E, 566.49' to a point; thence a curve to the left having a chord bearing and distance of S 50°43'33" E, 41.72' and a radius of 90.00' to a point; thence S 64°07'34" E, 92.38' to a point; thence S 25°45'07" W, 58.43' to a point; thence a curve to the left having a chord bearing and distance of S 19°15'10" E, 127.28' and a radius of 90.00' to a point; thence S 64°15'19" E, 64.99' to a point; thence N 25°44'59" E, 365.94' to a point; thence a curve to the left having a bearing and distance of N 15°49'23" E, 20.68' and a radius of 60.02' to a point; thence S 73°40'56" E, 157.11' to a point; thence a curve to the right having a bearing and distance of S 18°03'41" W, 26.75' and a radius of 100.03' to a point; thence S 25°44'59" W, 385.53' to a point, said point being in the northern most line of area 03-B; thence N 64°51'28" E, 43.97' to a point; thence S 23°03'22" E, 174.00' to a point; thence N 64°28'59" W, 183.37' to a point; thence a curve to the right having a bearing and distance of N 31°56'57" W, 284.63' and a radius of 265.00' to a point; thence a curve to the left having a bearing and distance of N 18°19'27" W, 8.40' and a radius of 13.00' to a point; thence N 37°10'56" W, 640.41' to a point; thence N 57°47'37" E crossing a point at 20.32' said point being the south western point of area 03-C a total of 165.56' to the POINT OF BEGINNING. Containing 5.3518 acres +/-.

Area 03-B

BEGINNING at a point in an area designated as 03-B said point has a bearing and distance of N 66°02'04" E, 3012.82' from a NCDOT Monument U-2009-2, said monument has a bearing and distance from NCDOT Monument U-2009-1 of N 23°55'32" W, 1695.43'; thence from said POINT OF BEGINNING S 16°50'41" W, 113.26' to a point; thence S 58°37'15" W, 48.71' to a point; thence N 64°28'59" W, 75.96' to a point; thence N 23°03'22" E, 174.00' to a point; thence S 64°51'28" E, 43.97' to a point; thence S 64°15'19" E, 27.64' to a point; thence S 19°37'40" E, 30.12' to the POINT OF BEGINNING. Containing 0.3767 Acres +/-.

Area 03-C

BEGINNING at a point in an area designated as 03-C said point has a bearing and distance of N 83°26'37" E, 3484.53' from a NCDOT Monument U-2009-2, said monument has a bearing and distance from NCDOT Monument U-2009-1 of N 23°55'32" W, 1695.43'; thence from said POINT OF BEGINNING S 57°47'37" W, 145.24' to a point; thence N 37°03'25" W, 31.95' to a point; thence a curve to the right having a chord bearing and distance of N 01°36'27" W, 191.82' and a radius of 180.00' to a point; thence S 60°32'11" E, 144.96' to a point; thence S 03°43'09" E, 37.54' to a point; thence S 37°19'32" E, 39.08' to the POINT OF BEGINNING. Containing 0.5225 acres +/-.


DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
—	—	—	—	Area 03-B	X (shaded)	—	—	606.3 feet
—	—	—	—	Area 03-C	X (unshaded)	—	—	609.6 feet

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 3 Properties.)

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP)

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

Version 1.3.4

62174303 0300534516Y0E00003005345



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/nfip/reg.htm>.

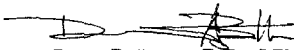
FILL RECOMMENDATION (This Additional Consideration applies to the preceding 3 Properties.)

The minimum NFIP criteria for removal of the subject area based on fill have been met for this request and the community in which the property is located has certified that the area and any subsequent structure(s) built on the filled area are reasonably safe from flooding. FEMA's Technical Bulletin 10-01 provides guidance for the construction of buildings on land elevated above the base flood elevation through the placement of fill. A copy of Technical Bulletin 10-01 can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/fima/techbul.shtm>. Although the minimum NFIP standards no longer apply to this area, some communities may have floodplain management regulations that are more restrictive and may continue to enforce some or all of their requirements in areas outside the Special Flood Hazard Area.

STUDY UNDERWAY (This additional consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

Version 1.3.4

62174303 0300534516Y0E00003005345



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	Lots 232, 233, 234, 235, Afton Village, Phase 4B, Map 1, as shown on the Plat, recorded in Book 41, Pages 50 through 52, filed on December 18, 2002, by the Register of Deeds, Cabarrus County, North Carolina; and a 122.82 acre parcel of land, as described in North Carolina General Warranty Deed, Instrument No. 15186, recorded in Book 1482, Pages 82 through 84, filed on September 8, 1995, by the Register of Deeds, Cabarrus County, North Carolina; the portions of said 122.82 acre parcel of land removed from the SFHA are more particularly described by the following metes and bounds:
	COMMUNITY NO.: 370037	
AFFECTED MAP PANEL	NUMBER: 37025C0080D	
	NAME: CABARRUS COUNTY, NORTH CAROLINA AND INCORPORATED AREAS	
	DATE: 11/02/1994	
FLOODING SOURCE: AFTON RUN; CODDLE CREEK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.409, -80.676 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 6.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
232	—	Afton Village, Phase 4B, Map 1	Yorke Street N.W.	Property	X (shaded)	605.0 feet	—	605.2 feet

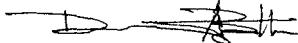
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

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

LEGAL PROPERTY DESCRIPTION STUDY UNDERWAY
DETERMINATION TABLE (CONTINUED)
FILL RECOMMENDATION

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill 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 revises 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 Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

Version 1.3.4

62174303 0300534516Y0E00003005345



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Area 03-A

BEGINNING at a point in an area designated as 03-C said point being the north eastern most corner of area 03-C point a bearing and distance of N 83°26'37" E, 3484.53' from a NCDOT Monument U-2009-2, said monument has a bearing and distance from NCDOT Monument U-2009-1 of N 23°55'32" W, 1695.43'; thence from said POINT OF BEGINNING S 37°19'32" E, 566.49' to a point; thence a curve to the left having a chord bearing and distance of S 50°43'33" E, 41.72' and a radius of 90.00' to a point; thence S 64°07'34" E, 92.38' to a point; thence S 25°45'07" W, 58.43' to a point; thence a curve to the left having a chord bearing and distance of S 19°15'10" E, 127.28' and a radius of 90.00' to a point; thence S 64°15'19" E, 64.99' to a point; thence N 25°44'59" E, 365.94' to a point; thence a curve to the left having a bearing and distance of N 15°49'23" E, 20.68' and a radius of 60.02' to a point; thence S 73°40'56" E, 157.11' to a point; thence a curve to the right having a bearing and distance of S 18°03'41" W, 26.75' and a radius of 100.03' to a point; thence S 25°44'59" W, 385.53' to a point, said point being in the northern most line of area 03-B; thence N 64°51'28" E, 43.97' to a point; thence S 23°03'22" E, 174.00' to a point; thence N 64°28'59" W, 183.37' to a point; thence a curve to the right having a bearing and distance of N 31°56'57" W, 284.63' and a radius of 265.00' to a point; thence a curve to the left having a bearing and distance of N 18°19'27" W, 8.40' and a radius of 13.00' to a point; thence N 37°10'56" W, 640.41' to a point; thence N 57°47'37" E crossing a point at 20.32' said point being the south western point of area 03-C a total of 165.56' to the POINT OF BEGINNING. Containing 5.3518 acres +/-.

Area 03-B

BEGINNING at a point in an area designated as 03-B said point has a bearing and distance of N 66°02'04" E, 3012.82' from a NCDOT Monument U-2009-2, said monument has a bearing and distance from NCDOT Monument U-2009-1 of N 23°55'32" W, 1695.43'; thence from said POINT OF BEGINNING S 16°50'41" W, 113.26' to a point; thence S 58°37'15" W, 48.71' to a point; thence N 64°28'59" W, 75.96' to a point; thence N 23°03'22" E, 174.00' to a point; thence S 64°51'28" E, 43.97' to a point; thence S 64°15'19" E, 27.64' to a point; thence S 19°37'40" E, 30.12' to the POINT OF BEGINNING. Containing 0.3767 Acres +/-.


Area 03-C

BEGINNING at a point in an area designated as 03-C said point has a bearing and distance of N 83°26'37" E, 3484.53' from a NCDOT Monument U-2009-2, said monument has a bearing and distance from NCDOT Monument U-2009-1 of N 23°55'32" W, 1695.43'; thence from said POINT OF BEGINNING S 57°47'37" W, 145.24' to a point; thence S 37°03'25" W, 31.95' to a point; thence a curve to the right having a chord bearing and distance of N 01°36'27" W, 191.82' and a radius of 180.00' to a point; thence S 60°32'11" E, 144.96' to a point; thence S 03°43'09" E, 37.54' to a point; thence S 37°19'32" E, 39.08' to the POINT OF BEGINNING. Containing 0.5225 acres +/-.

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
233	—	Afton Village, Phase 4B, Map 1	Yorke Street N.W.	Property	X (shaded)	605.0 feet	—	606.0 feet
234	—	Afton Village, Phase 4B, Map 1	Yorke Street N.W.	Property	X (shaded)	605.0 feet	—	606.3 feet
235	—	Afton Village, Phase 4B, Map 1	Yorke Street N.W.	Property	X (shaded)	605.0 feet	—	607.8 feet

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

Version 1.3.4

62174303 0300534516Y0E00003005345



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)


FILL RECOMMENDATION (This Additional Consideration applies to the preceding 4 Properties.)

The minimum NFIP criteria for removal of the subject area based on fill have been met for this request and the community in which the property is located has certified that the area and any subsequent structure(s) built on the filled area are reasonably safe from flooding. FEMA's Technical Bulletin 10-01 provides guidance for the construction of buildings on land elevated above the base flood elevation through the placement of fill. A copy of Technical Bulletin 10-01 can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/fima/techbul.shtm>. Although the minimum NFIP standards no longer apply to this area, some communities may have floodplain management regulations that are more restrictive and may continue to enforce some or all of their requirements in areas outside the Special Flood Hazard Area.

STUDY UNDERWAY (This additional consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip/>.


Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section, Mitigation Division
Emergency Preparedness and Response Directorate

Version 1.3.4

62174303 0300534516Y0E00003005345