Date: June 21, 2007

Case No.: 07-04-3374A

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

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

COMMU	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION			
COMMUNITY	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA COMMUNITY NO.: 370037	A portion of land as described in the North Carolina General Warranty Deed recorded as Instrument No. 28844, in Book 4713, Pages 165 through 168, in the Office of the Register of Deeds, Cabarrus County, North Carolina (PN: 5518393313). The portion of property is more particularly described by the following metes and bounds:			
AFFECTED MAP PANEL	NUMBER: 37025C0115D				
	DATE: 11/2/1994	-			
FLOODING SOURCE: CODDLE CREEK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.357, -80.634 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAI			
		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)
	-			Portion of Property	X (shaded)	565.6 to 567.1 feet		565.6 to 567.5 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 PORTIONS REMAIN IN THE FLOODWAY **ANNEXATION** STUDY UNDERWAY

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 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, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

> William R. Blanton Jr., CFM, Chief **Engineering Management Section**

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

BEGINNING at the northern corner of Lot 113, Glen Grove Subdivision; thence S60°21'59"W, 382.94 feet; thence N66°06'20"W, 138.86 feet; thence S77°29'44"W, 76.68 feet; thence N63°22'59"W, 157.46 feet; thence S60°24'21"W, 53.87 feet; thence N66°15'43"W, 46.25 feet; thence N63°22'59"W, 83.48 feet; thence N20°05'10"E, 40.30 feet; thence N20°05'10"E, 99.22 feet; thence S63°19'36"E, 111.53 feet; thence N37°36'56"E, 99.79 feet; thence N54°38'09"E, 361.71 feet; thence S54°28'56"E, 124.37 feet; thence N81°12'35"E, 132.73 feet; thence S19°58'49"E, 69.94 feet; thence S21°39'57"W, 19.24 feet; thence N69°35'34"E, 55.98 feet; thence N73°14'27"E, 70.01 feet; thence N69°50'33"E, 77.71 feet; thence N68°55'33"E, 106.47 feet; thence N51°46'31"E, 24.02 feet; thence N76°53'10"E, 43.07 feet; thence S72°32'42"E, 44.72 feet; thence N59°22'12"E, 55.47 feet; thence N11°02'44"W, 99.19 feet; thence N68°29'32"E, 79.84 feet; thence S68°00'03"E, 43.27 feet; thence S64°24'09"E, 99.18 feet; thence S45°49'21"E, 51.24 feet; thence S04°25'58"E, 56.91 feet; thence S04°07'12"W, 19.97 feet; thence S16°26'56"W, 100.09 feet; thence S22°59'54"W, 100.31 feet; thence S16°44'04"W, 98.81 feet; thence S10°42'24"W, 88.61 feet; thence S88°44'36"W, 21.24 feet; thence S89°19'16"W, 134.36 feet; thence N25°37'34"W, 111.59 feet; thence N77°20'46"W, 137.58 feet; thence S72°05'07"W, 10.46 feet; thence S72°05'07"W, 126.63 feet to the POINT OF BEGINNING.

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 1 Property.)

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

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, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

FILL RECOMMENDATION (This Additional Consideration applies to the preceding 1 Property.)

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/mit/tb1001.pdf. 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.

ANNEXATION (This Additional Consideration applies to the preceding 1 Property.)

Although the subject of this determination is shown on the National Flood Insurance Program map as being located in a community other than the community indicated on the Determination/Comment Document, it has been annexed by the community referenced therein.

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, 3601 Eisenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

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