Case No.: 09-04-3936A

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			
AFFECTED	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	Lots 788 and 789, Moss Creek Village, NAPA Valley, Phase 5, Map 5, as shown on the Plat recorded in Map Book 50, Page 73; Lots 790 through 793, Moss Creek Village, NAPA Valley, Phase 5, Map 6, as shown on the Plat recorded in Map Book 51, Page 82; Lots 838 and 839, Moss Creek Village, The Oaks, Phase 6, Map 2, as shown on			
	COMMUNITY NO.: 370037	the Plat recorded in Map Book 48, Page 3; Lots 916 through 920 and a portion of Lot 926, Moss Creek Village, The Oaks, Map 5, as shown			
	NUMBER: 3710468100J; 3710467100K	on the Plat recorded in Map Book 52, Page 21; a portion of Lots 933 through 937, Moss Creek Village, River Chase, Map 2, as shown on			
MAP PANEL	DATE: 11/5/2008; 3/2/2009	the Plat recorded as File No. 29827, in Map Book 53, Page 39;			
FLOODING SC	DURCE: ROCKY RIVER	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.434, -80.740 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 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)
926	-	Moss Creek Village, The Oaks, Map 5		Portion of Property (Area C)	X (unshaded)	623.2 feet	-	628.3 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 SFHA

DETERMINATION TABLE (CONTINUED)

SUPERSEDES PREVIOUS DETERMINATION

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 of



Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

a portion of Lots 964 through 969 and 1012 through 1015, Moss Creek Village, The Preserve, Map 3, as shown on the Plat recorded in Map Book 53, Page 20; a portion of Lots 1006 through 1011, Moss Creek Village, The Preserve, Map 2, as shown on the Plat recorded in Map Book 51, Page 71; a portion of Lots 1049 through 1056, Moss Creek Village, The Estates, Map 1, as shown on the Plat recorded in Map Book 49, Page 90; a portion of Lots 1057 and 1089 through 1092, Moss Creek Village, The Estates, Map 2, as shown on the Plat recorded in Map Book 49, Page 24; a portion of Lots 1058 through 1082, Moss Creek Village, The Estates, Map 3, as shown on the Plat recorded in Map Book 51, Page 8; all Plats filed in the Office of the Register of Deeds, Cabarrus County, North Carolina.

The portion of property is more particularly described by the following metes and bounds:

AREA C: (A portion of Lot 926)

BEGINNING at the southeast corner of Lot 926, Moss Creek Village, The Oaks, Map 5; thence S62°55'11"W, 110.94 feet; thence N00°46'03"W, 114.76 feet; thence S68°16'39"E, 110.00 feet; thence 23.96 feet along a curve to the left having a radius of 40.00 feet to the POINT OF BEGINNING.

AREA E: (A portion of Lots 933 through 936)

BEGINNING at the northeast corner of Lot 933, Moss Creek Village, River Chase, Map 2; thence S00°44'37"W, 124.83 feet; thence S90°00'00"W, 123.35 feet; thence N82°19'23"W, 33.91; thence N73°31'17"W, 53.86 feet; thence N64°26'20"W, 19.54 feet; thence N29°44'03"W, 14.63 feet; thence N02°03'47"W, 42.38 feet; thence N16°32'37"W, 10.08 feet; thence N37°46'17"W, 6.85 feet; thence N00°44'37"E, 33.46 feet; thence 57.37 feet along a curve to the right having a radius of 32.00 feet; thence S77°34'51"E, 51.97 feet; thence 115.25 feet along a curve to the right having a radius of 240.00 feet to the POINT OF BEGINNING.

AREA F: (A portion of Lots 937, 964 through 969, 1006 through 1015)

BEGINNING at the southwest corner of Lot 937, Moss Creek Village, River Chase, Map 2; thence N13°27'17"W, 144.33 feet; thence 83.30 feet along a curve to the right having a radius of 1,821.56 feet; thence N47°00'30"W, 127.30; thence N48°41'42"W, 85.78 feet; thence N36°50'08"W, 57.23 feet; thence N22°01'22"E, 51.51 feet; thence N30°47'16"E, 104.07 feet; thence N61°50'25"E, 57.01 feet; thence N83°22'35"E, 57.37 feet; thence S88°48'12"E, 42.46 feet; thence S71°44'55"E, 77.05 feet; thence S42°56'10"E, 16.93 feet; thence N28°33'46"E, 135.88 feet; thence N04°25'21"W, 62.36 feet; thence N41°52'08"E, 71.75 feet; thence N12°38'12"E, 142.34 feet; thence N74°02'32"W, 44.83 feet; thence N08°39'35"E, 9.21 feet; thence N03°37'38"E, 37.75 feet; thence N01°23'04"W, 45.23 feet; thence N07°41'10"W, 104.67 feet; thence N71°44'22"E, 138.19 feet; thence 307.28 feet along a curve to the right having a radius of 575.00 feet; thence S13°55'52"W, 43.10 feet; thence S14°25'53"W, 471.21 feet; thence 40.80 feet along a curve to the right having

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William R Blanton of

Case No.: 09-04-3936A

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

a radius of 25.00 feet; thence 160.43 feet along a curve to the right having a radius of 1,020.00 feet; thence 25.24 feet along a curve to the right having a radius of 32.00 feet; thence 186.74 feet along a curve to the left having a radius of 40.00 feet; thence 23.70 feet along a curve to the right having a radius of 32.00 feet; thence 84.38 feet along a curve to the left having a radius of 1,060.00 feet; thence 75.02 feet along a curve to left having a radius of 1,060.00 feet; thence S18°28'24"W, 144.93 feet; thence 55.35 feet along a curve to the left having a radius of 1,821.56 feet; thence S01°50'46"W, 118.39 feet; thence 3.00 feet along a curve to the right having a radius of 32.00 feet; thence 61.24 feet along a curve to the left having a radius of 40.00 feet to the POINT OF BEGINNING.

AREA G: (A portion of Lots 1049 through 1082, 1089 through 1092)

BEGINNING at the southeast corner of Lot 1049, Moss Creek Village, The Estates, Map 1; thence S66°31'18"W, 139.82 feet; thence N23°28'42"W, 180.00 feet; thence N07°59'58"W, 41.61 feet; thence N23°18'17"W, 213.02 feet; thence N58°19'26"W, 20.57 feet; thence N23°28'42"W, 155.77 feet; thence S77°37'36" W, 91.72 feet; thence N23°28'42"W, 142.67 feet; thence S77°37'39"W, 4.81 feet; thence 93.77 feet along a curve to the left having a radius of 329.95 feet; thence S43°59'37"E, 96.87 feet; thence S04°05'25"E, 56.41 feet; thence 64.20 feet along a curve to the left having a radius of 224.80 feet; thence 28.40 feet along a curve to the left having a radius of 94.67 feet; thence 48.12 feet along a curve to the right having a radius of 180.00 feet; thence S44°15'17"E, 128.84 feet; thence S02°59'09"W, 159.21 feet; thence S44°31'11"W, 95.86 feet; thence S36°47'23"E, 94.69 feet; thence S06°06'00"W, 167.01 feet; thence S64°08'09" W, 182.15 feet; thence N55°21'36"W, 151.39 feet; thence N11°48'38"W, 74.12 feet; thence N16°36'34"W, 92.46 feet; thence N31°26'24"W, 56.90 feet; thence N16°46'00"W, 97.80 feet; thence N27°50'10"W, 86.47 feet; thence N06°54'40"W, 18.60 feet; thence N27°31'48"W, 70.44 feet; thence N18°09'44"W, 88.01 feet to a point; thence N07°00'57"E, 94.35 feet; thence N22°42'09"E, 123.18 feet; thence N35°02'52"E, 40.84 feet; thence 83.66 feet along a curve to the right having a radius of 180.00 feet; thence S86°32'38"E, 140.99 feet; thence 20.21 feet along a curve to the right having a radius of 40.00 feet; thence N86°32'38"W, 133.97 feet; thence N23°43'06"E, 65.13 feet; thence N42°40'15"E, 88.44 feet; thence N76°54'14"E, 93.31 feet; thence N86°38'44"E, 119.28 feet; thence S84°19'20"E, 59.96 feet; thence N62°37'15"E, 10.66 feet; thence N35°05'19"E, 245.23 feet; thence S22°27'37"E, 176.55 feet; thence 95.79 feet along a curve to the left having a radius of 40.00 feet; thence 20.15 feet along a curve to the right having a radius of 25.00 feet; thence S23°28'42"E, 55.12 feet; thence S21°49'33"E, 173.39 feet; thence S23°28'42"E, 615.65 feet; thence 14.36 feet along a curve to the right having a radius of 575.00 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

				OUTCOME		1% ANNUAL	LOWEST	LOWEST
ł				WHATIS		CHANCE	ADJACENT	LOT
LOT	BLOCK/	SUBDIVISION	STREET	REMOVED FROM	FLOOD	FLOOD	GRADE	ELEVATION
1	SECTION			THE SFHA	ZONE	ELEVATION	ELEVATION	(NAVD 88)
	<u> </u>					(NAVD 88)	(NAVD <u>88)</u>	

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.

William R Blanton A

Case No.: 09-04-3936A

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL 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)
933- 936	-	Moss Creek Village, River Chase, Map 2	-	Portion of Property (Area E)	X (unshaded)	624.2 to 624.3 feet		625.0 to 636.1 feet
-	-		_	Portion of Property (Area F)	X (shaded)	624.4 to 625.6 feet	_	625.5 to 630.8 feet

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/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.

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

SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determination dated 3/3/2009, for the subject property.

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William R Blanton A

Case No.: 09-04-3936A

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	Lots 788 and 789, Moss Creek Village, NAPA Valley, Phase 5, Map 5, as shown on the Plat recorded in Map Book 50, Page 73; Lots 790 through 793, Moss Creek Village, NAPA Valley, Phase 5, Map 6, as shown on the Plat recorded in Map Book 51, Page 82; Lots 838 and 839, Moss Creek Village, The Oaks, Phase 6, Map 2, as shown on					
	COMMUNITY NO.: 370037	the Plat recorded in Map Book 48, Page 3; Lots 916 through 920 and a portion of Lot 926, Moss Creek Village, The Oaks, Map 5, as shown					
AFFECTED	NUMBER: 3710468100J; 3710467100K	on the Plat recorded in Map Book 52, Page 21; a portion of Lots 933 through 937, Moss Creek Village, River Chase, Map 2, as shown on					
MAP PANEL	DATE: 11/5/2008; 3/2/2009	the Plat recorded as File No. 29827, in Map Book 53, Page 39;					
FLOODING SOURCE: ROCKY RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.434, -80.740 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 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)
-	-	-	-	Portion of Property (Area G)	X (shaded)	625.4 to 626.7 feet		626.5 to 632.6 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

PORTIONS REMAIN IN THE FLOODWAY

FILL RECOMMENDATION

SUPERSEDES PREVIOUS DETERMINATION

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.

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LOMR-F



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)

a portion of Lots 964 through 969 and 1012 through 1015, Moss Creek Village, The Preserve, Map 3, as shown on the Plat recorded in Map Book 53, Page 20; a portion of Lots 1006 through 1011, Moss Creek Village, The Preserve, Map 2, as shown on the Plat recorded in Map Book 51, Page 71; a portion of Lots 1049 through 1056, Moss Creek Village, The Estates, Map 1, as shown on the Plat recorded in Map Book 49, Page 90; a portion of Lots 1057 and 1089 through 1092, Moss Creek Village, The Estates, Map 2, as shown on the Plat recorded in Map Book 49, Page 24; a portion of Lots 1058 through 1082, Moss Creek Village, The Estates, Map 3, as shown on the Plat recorded in Map Book 51, Page 8; all Plats filed in the Office of the Register of Deeds, Cabarrus County, North Carolina.

The portion of property is more particularly described by the following metes and bounds:

AREA C: (A portion of Lot 926)

BEGINNING at the southeast corner of Lot 926, Moss Creek Village, The Oaks, Map 5; thence S62°55'11"W, 110.94 feet; thence N00°46'03"W, 114.76 feet; thence S68°16'39"E, 110.00 feet; thence 23.96 feet along a curve to the left having a radius of 40.00 feet to the POINT OF BEGINNING.

AREA E: (A portion of Lots 933 through 936)

BEGINNING at the northeast corner of Lot 933, Moss Creek Village, River Chase, Map 2; thence S00°44'37"W, 124.83 feet; thence S90°00'00"W, 123.35 feet; thence N82°19'23"W, 33.91; thence N73°31'17"W, 53.86 feet; thence N64°26'20"W, 19.54 feet; thence N29°44'03"W, 14.63 feet; thence N02°03'47"W, 42.38 feet; thence N16°32'37"W, 10.08 feet; thence N37°46'17"W, 6.85 feet; thence N00°44'37"E, 33.46 feet; thence 57.37 feet along a curve to the right having a radius of 32.00 feet; thence S77°34'51"E, 51.97 feet; thence 115.25 feet along a curve to the right having a radius of 240.00 feet to the POINT OF BEGINNING.

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

a radius of 25.00 feet; thence 160.43 feet along a curve to the right having a radius of 1,020.00 feet; thence 25.24 feet along a curve to the right having a radius of 32.00 feet; thence 186.74 feet along a curve to the left having a radius of 40.00 feet; thence 23.70 feet along a curve to the right having a radius of 32.00 feet; thence 84.38 feet along a curve to the left having a radius of 1,060.00 feet; thence 75.02 feet along a curve to left having a radius of 1,060.00 feet; thence S18°28'24"W, 144.93 feet; thence 55.35 feet along a curve to the left having a radius of 1,821.56 feet; thence S01°50'46"W, 118.39 feet; thence 3.00 feet along a curve to the right having a radius of 32.00 feet; thence 61.24 feet along a curve to the left having a radius of 40.00 feet to the POINT OF BEGINNING.

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BEGINNING at the southeast corner of Lot 1049, Moss Creek Village, The Estates, Map 1; thence S66°31'18"W, 139.82 feet; thence N23°28'42"W, 180.00 feet; thence N07°59'58"W, 41.61 feet; thence N23°18'17"W, 213.02 feet; thence N58°19'26"W, 20.57 feet; thence N23°28'42"W, 155.77 feet; thence S77°37'36" W, 91.72 feet; thence N23°28'42"W, 142.67 feet; thence S77°37'39"W, 4.81 feet; thence 93.77 feet along a curve to the left having a radius of 329.95 feet; thence S43°59'37"E, 96.87 feet; thence S04°05'25"E, 56.41 feet; thence 64.20 feet along a curve to the left having a radius of 224.80 feet; thence 28.40 feet along a curve to the left having a radius of 94.67 feet; thence 48.12 feet along a curve to the right having a radius of 180.00 feet; thence S44°15'17"E, 128.84 feet; thence S02°59'09"W, 159.21 feet; thence S44°31'11"W, 95.86 feet; thence S36°47'23"E, 94.69 feet; thence S06°06'00"W, 167.01 feet; thence S64°08'09" W, 182.15 feet; thence N55°21'36"W, 151.39 feet; thence N11°48'38"W, 74.12 feet; thence N16°36'34"W, 92.46 feet; thence N31°26'24"W, 56.90 feet; thence N16°46'00"W, 97.80 feet; thence N27°50'10"W, 86.47 feet; thence N06°54'40"W, 18.60 feet; thence N27°31'48"W, 70.44 feet; thence N18°09'44"W, 88.01 feet to a point; thence N07°00'57"E, 94.35 feet; thence N22°42'09"E, 123.18 feet; thence N35°02'52"E, 40.84 feet; thence 83.66 feet along a curve to the right having a radius of 180.00 feet; thence S86°32'38"E, 140.99 feet; thence 20.21 feet along a curve to the right having a radius of 40.00 feet; thence N86°32'38"W, 133.97 feet; thence N23°43'06"E, 65.13 feet; thence N42°40'15"E, 88.44 feet; thence N76°54'14"E, 93.31 feet; thence N86°38'44"E, 119.28 feet; thence S84°19'20"E, 59.96 feet; thence N62°37'15"E, 10.66 feet; thence N35°05'19"E, 245.23 feet; thence S22°27'37"E, 176.55 feet; thence 95.79 feet along a curve to the left having a radius of 40.00 feet; thence 20.15 feet along a curve to the right having a radius of 25.00 feet; thence S23°28'42"E, 55.12 feet; thence S21°49'33"E, 173.39 feet; thence S23°28'42"E, 615.65 feet; thence 14.36 feet along a curve to the right having a radius of 575.00 feet to the POINT OF BEGINNING.

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William R Blanton A

Case No.: 09-04-3936A

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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.

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.

SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determination dated 3/3/2009, for the subject property.

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.

William R Blanton A

Case No.: 09-04-3936A

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

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

СОММП	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION			
AFFECTED	CITY OF CONCORD, CABARRUS COUNTY, NORTH CAROLINA	Lots 788 and 789, Moss Creek Village, NAPA Valley, Phase 5, Map 5, as shown on the Plat recorded in Map Book 50, Page 73; Lots 790 through 793, Moss Creek Village, NAPA Valley, Phase 5, Map 6, as shown on the Plat recorded in Map Book 51, Page 82; Lots 838 and 839, Moss Creek Village, The Oaks, Phase 6, Map 2, as shown on			
	COMMUNITY NO.: 370037	the Plat recorded in Map Book 48, Page 3; Lots 916 through 920 and a portion of Lot 926, Moss Creek Village, The Oaks, Map 5, as shown			
	NUMBER: 3710468100J; 3710467100K	on the Plat recorded in Map Book 52, Page 21; a portion of Lots 933 through 937, Moss Creek Village, River Chase, Map 2, as shown on			
MAP PANEL	DATE: 11/5/2008; 3/2/2009	the Plat recorded as File No. 29827, in Map Book 53, Page 39;			
FLOODING SOURCE: ROCKY RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 35.434, -80.740 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 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)
788	-	Moss Creek Village, NAPA Valley, Phase 5	9693 Marquette Street NW	Property	X (unshaded)	622.5 feet	-	637.7 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).

SUPERSEDES PREVIOUS DETERMINATION

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

LEGAL PROPERTY DESCRIPTION

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

> William R Blanton A William R. Blanton Jr., CFM, Chief

Engineering Management Branch Mitigation Directorate



Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

a portion of Lots 964 through 969 and 1012 through 1015, Moss Creek Village, The Preserve, Map 3, as shown on the Plat recorded in Map Book 53, Page 20; a portion of Lots 1006 through 1011, Moss Creek Village, The Preserve, Map 2, as shown on the Plat recorded in Map Book 51, Page 71; a portion of Lots 1049 through 1056, Moss Creek Village, The Estates, Map 1, as shown on the Plat recorded in Map Book 49, Page 90; a portion of Lots 1057 and 1089 through 1092, Moss Creek Village, The Estates, Map 2, as shown on the Plat recorded in Map Book 49, Page 24; a portion of Lots 1058 through 1082, Moss Creek Village, The Estates, Map 3, as shown on the Plat recorded in Map Book 51, Page 8; all Plats filed in the Office of the Register of Deeds, Cabarrus County, North Carolina.

The portion of property is more particularly described by the following metes and bounds:

AREA C: (A portion of Lot 926)

BEGINNING at the southeast corner of Lot 926, Moss Creek Village, The Oaks, Map 5; thence S62°55'11"W, 110.94 feet; thence N00°46'03"W, 114.76 feet; thence S68°16'39"E, 110.00 feet; thence 23.96 feet along a curve to the left having a radius of 40.00 feet to the POINT OF BEGINNING.

AREA E: (A portion of Lots 933 through 936)

BEGINNING at the northeast corner of Lot 933, Moss Creek Village, River Chase, Map 2; thence S00°44'37"W, 124.83 feet; thence S90°00'00"W, 123.35 feet; thence N82°19'23"W, 33.91; thence N73°31'17"W, 53.86 feet; thence N64°26'20"W, 19.54 feet; thence N29°44'03"W, 14.63 feet; thence N02°03'47"W, 42.38 feet; thence N16°32'37"W, 10.08 feet; thence N37°46'17"W, 6.85 feet; thence N00°44'37"E, 33.46 feet; thence 57.37 feet along a curve to the right having a radius of 32.00 feet; thence S77°34'51"E, 51.97 feet; thence 115.25 feet along a curve to the right having a radius of 240.00 feet to the POINT OF BEGINNING.

AREA F: (A portion of Lots 937, 964 through 969, 1006 through 1015)

BEGINNING at the southwest corner of Lot 937, Moss Creek Village, River Chase, Map 2; thence N13°27'17"W, 144.33 feet; thence 83.30 feet along a curve to the right having a radius of 1,821.56 feet; thence N47°00'30"W, 127.30; thence N48°41'42"W, 85.78 feet; thence N36°50'08"W, 57.23 feet; thence N22°01'22"E, 51.51 feet; thence N30°47'16"E, 104.07 feet; thence N61°50'25"E, 57.01 feet; thence N83°22'35"E, 57.37 feet; thence S88°48'12"E, 42.46 feet; thence S71°44'55"E, 77.05 feet; thence S42°56'10"E, 16.93 feet; thence N28°33'46"E, 135.88 feet; thence N04°25'21"W, 62.36 feet; thence N41°52'08"E, 71.75 feet; thence N12°38'12"E, 142.34 feet; thence N74°02'32"W, 44.83 feet; thence N08°39'35"E, 9.21 feet; thence N03°37'38"E, 37.75 feet; thence N01°23'04"W, 45.23 feet; thence N07°41'10"W, 104.67 feet; thence N71°44'22"E, 138.19 feet; thence 307.28 feet along a curve to the right having a radius of 575.00 feet; thence S13°55'52"W, 43.10 feet; thence S14°25'53"W, 471.21 feet; thence 40.80 feet along a curve to the right having

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William R Blanton or



Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

a radius of 25.00 feet; thence 160.43 feet along a curve to the right having a radius of 1,020.00 feet; thence 25.24 feet along a curve to the right having a radius of 32.00 feet; thence 186.74 feet along a curve to the left having a radius of 40.00 feet; thence 23.70 feet along a curve to the right having a radius of 32.00 feet; thence 84.38 feet along a curve to the left having a radius of 1,060.00 feet; thence 51.02 feet along a curve to left having a radius of 1,060.00 feet; thence S18°28'24"W, 144.93 feet; thence 55.35 feet along a curve to the left having a radius of 1,821.56 feet; thence S01°50'46"W, 118.39 feet; thence 3.00 feet along a curve to the right having a radius of 32.00 feet; thence 61.24 feet along a curve to the left having a radius of 40.00 feet to the POINT OF BEGINNING.

AREA G: (A portion of Lots 1049 through 1082, 1089 through 1092)

BEGINNING at the southeast corner of Lot 1049, Moss Creek Village, The Estates, Map 1; thence S66°31'18"W, 139.82 feet; thence N23°28'42"W, 180.00 feet; thence N07°59'58"W, 41.61 feet; thence N23°18'17"W, 213.02 feet; thence N58°19'26"W, 20.57 feet; thence N23°28'42"W, 155.77 feet; thence S77°37'36" W, 91.72 feet; thence N23°28'42"W, 142.67 feet; thence S77°37'39"W, 4.81 feet; thence 93.77 feet along a curve to the left having a radius of 329.95 feet; thence S43°59'37"E, 96.87 feet; thence S04°05'25"E, 56.41 feet; thence 64.20 feet along a curve to the left having a radius of 224.80 feet; thence 28.40 feet along a curve to the left having a radius of 94.67 feet; thence 48.12 feet along a curve to the right having a radius of 180.00 feet; thence S44°15'17"E, 128.84 feet; thence S02°59'09"W, 159.21 feet; thence S44°31'11"W, 95.86 feet; thence S36°47'23"E, 94.69 feet; thence S06°06'00"W, 167.01 feet; thence S64°08'09" W, 182.15 feet; thence N55°21'36"W, 151.39 feet; thence N11°48'38"W, 74.12 feet; thence N16°36'34"W, 92.46 feet; thence N31°26'24"W, 56.90 feet; thence N16°46'00"W, 97.80 feet; thence N27°50'10"W, 86.47 feet; thence N06°54'40"W, 18.60 feet; thence N27°31'48"W, 70.44 feet; thence N18°09'44"W, 88.01 feet to a point; thence N07°00'57"E, 94.35 feet; thence N22°42'09"E, 123.18 feet; thence N35°02'52"E, 40.84 feet; thence 83.66 feet along a curve to the right having a radius of 180.00 feet; thence S86°32'38"E, 140.99 feet; thence 20.21 feet along a curve to the right having a radius of 40.00 feet; thence N86°32'38"W, 133.97 feet; thence N23°43'06"E, 65.13 feet; thence N42°40'15"E, 88.44 feet; thence N76°54'14"E, 93.31 feet; thence N86°38'44"E, 119.28 feet; thence S84°19'20"E, 59.96 feet; thence N62°37'15"E, 10.66 feet; thence N35°05'19"E, 245.23 feet; thence S22°27'37"E, 176.55 feet; thence 95.79 feet along a curve to the left having a radius of 40.00 feet; thence 20.15 feet along a curve to the right having a radius of 25.00 feet; thence S23°28'42"E, 55.12 feet; thence S21°49'33"E, 173.39 feet; thence S23°28'42"E, 615.65 feet; thence 14.36 feet along a curve to the right having a radius of 575.00 feet to the POINT OF BEGINNING.

DETERMINATION TABLE (CONTINUED)

				OUTCOME		1% ANNUAL	LOWEST	LOWEST
1				WHAT IS		CHANCE	ADJACENT	LOT
LOT	BLOCK/	SUBDIVISION	STREET	REMOVED FROM	FLOOD	FLOOD	GRADE	ELEVATION
	SECTION			THE SFHA	ZONE	ELEVATION	ELEVATION	(NAVD 88)
						(NAVD 88)	(NAVD 88)	

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.

William R Blanton of



Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

			7(17(0)110)21(1)					
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)
838	-	Moss Creek Village, The Oaks, Phase 6	9680 Evanston Street	Property	X (unshaded)	623.2 feet	-	635.9 feet
916	-	Moss Creek Village, The Oaks, Map 5	1479 Remington Lane NW	Property	X (unshaded)	624.3 feet	-	636.7 feet
789	1	Moss Creek Village, NAPA Valley, Phase 5	9703 Marquette Street NW	Property	X (unshaded)	622.5 feet	-	636.3 feet
790	ı	Moss Creek Village, NAPA Valley, Phase 5	9707 Marquette Street NW	Property	X (unshaded)	622.5 feet	-	635.9 feet
791	ı	Moss Creek Village, NAPA Valley, Phase 5	9711 Marquette Street NW	Property	X (unshaded)	622.5 feet	-	635.7 feet
792	-	Moss Creek Village, NAPA Valley, Phase 5	9715 Marquette Street NW	Property	X (unshaded)	622.5 feet	1	634.8 feet
793	_	Moss Creek Village, NAPA Valley, Phase 5	9719 Marquette Street NW	Property	X (unshaded)	622.5 feet	_	631.4 feet
839		Moss Creek Village, The Oaks, Phase 6	9676 Evanston Street	Property	X (unshaded)	623.2 feet	_	635.7 feet
917		Moss Creek Village, The Oaks, Map 5	1475 Remington Lane NW	Property	X (unshaded)	624.3 feet	_	636.7 feet
918	-	Moss Creek Village, The Oaks, Map 5	1471 Remington Lane NW	Property	X (unshaded)	624.3 feet	_	635.0 feet
919	<u>-</u>	Moss Creek Village, The Oaks, Map 5	1467 Remington Lane NW	Property	X (unshaded)	624.3 feet		634.8 feet

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William R Blanton A



Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL 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)
920	-	Moss Creek Village, The Oaks, Map 5	1463 Remington Lane NW	Property	X (unshaded)	624.3 feet		636.1 feet

FILL RECOMMENDATION (This Additional Consideration applies to the preceding 13 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/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.

SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determination dated 3/3/2009, for the subject property.

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.

William R. Blanton D., CFM, Chief

Engineering Management Branch Mitigation Directorate