Date: April 7, 2003

Case No.: 03-03-1006A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

| COMMU | NITY AND MAP PANEL INFORMATION | LEGAL PROPERTY DESCRIPTION | | | |
|------------------------------------|--|--|--|--|--|
| COMMUNITY | HOWARD COUNTY, MARYLAND (Unincorporated Areas) | Lot D-9, Section 1, Area 1, Columbia, Village of Hickory Ridge, as described in Deed, Document No. 000333, recorded in Liber 6616, Folio 472, filed on November 20, 2002, in the Land Records of Howard County, Maryland | | | |
| | COMMUNITY NO.: 240044 | Treatment 25, 2552, in the Early Reserve of Floward Southly, Maryland | | | |
| AFFECTED MAP PANEL | NUMBER: 2400440033B | | | | |
| | NAME: HOWARD COUNTY, MARYLAND (UNINCORPORATED AREAS) | | | | |
| | DATE: 12/04/1986 | | | | |
| FLOODING SOURCE: BEAVER RUN BRANCH | | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 39.204, -76.884 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0 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) |
|-----|-------------------|-----------------------------|-------------------|---|---------------|--|---|---|
| D-9 | 1 | Village of Hickory Ridge | 6232 Bright Plume | Structure | С | 400.0 feet | 401.4 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)

PORTIONS REMAIN IN THE SFHA

REVISED BY LETTER OF MAP REVISION

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 structure(s) on 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 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/.

Michael M. Grimm, Acting Chief

Hazard Study Branch

Federal Insurance and Mitigation Administration

Version 1.3.3

MX173014003V3434LOMAV3434SPF3

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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

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.

REVISED BY LETTER OF MAP REVISION (This Additional Consideration applies to the preceding 1 Property.)

The effective National Flood Insurance Program map for the subject property, has since been revised by a Letter of Map Revision (LOMR) dated 01/12/1999. The 01/12/1999, LOMR has been used in making the determination/comment 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, 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/.

Michael M. Grimm, Acting Chief Hazard Study Branch