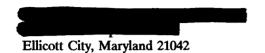


Federal Emergency Management Agency

Washington, D.C. 20472

JAN 14 1998



IN REPLY REFER TO:

Case No.: 98-03-284A

Community: Howard County, Maryland

(Unincorporated Areas)

Community No.: 240044
Map Panel Affected: 0028 C
Map Effective Date: April 2, 1997

218-70-O

Dear

We reviewed your request dated December 8, 1997, for a Letter of Map Amendment (LOMA). All required information for this request was received on December 11, 1997. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we determined that the property described below is not located in a Special Flood Hazard Area (SFHA), 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).

Property Description: Lot 4, Annapolis Station, recorded on Plat Map No. 10502, on

September 14, 1992, filed among the Land Records of Howard

County

Street Address: 9696 Old Annapolis Road

Flooding Source: Little Patuxent River

The property is correctly shown outside the SFHA on the above-referenced NFIP map. The property is located in Zone X (unshaded). Flood insurance coverage for the structure may be available under a low-cost policy (see enclosed document).

If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. You should contact your insurance agent or company to request endorsement of the policy.

Additional information about LOMAs is enclosed. If you have any questions about this letter, please contact Ms. Helen Cohn of our staff in Washington, D.C., either by telephone at (202) 646-3457 or by facsimile at (202) 646-4596.

Sincerely,

Frederick H. Sharrocks Jr., Chief Hazard Identification Branch Mitigation Directorate

adul & Stancolfs

Enclosures