File # VS-17-084

Borrower/Client	Ronald Wood					
Property Address	20807 Fairhaven Crossing Dr					
City Cypress	County	Harris S	tate TX	Zip Code	77433	
Lender Amegy Bank of Texas, a division of ZB, N.A						

Påge 1	of 2	Date: December 31, 2007   Case No.: 08-06-0593A   LOMR-F									
	Federal Emergency Management Agency Washington, D.C. 20472										
				P REVISION			JAN I	4 2008			
DETERMINATION DOCUMENT (REMOVAL)  COMMUNITY AND MAP PANEL INFORMATION LEGAL PROPERTY DESCRIPTION											
HARRIS COUNTY, TEXAS (Unincorporated Areas)  COMMUNITY			Lots 1 through 39, Block 1, Lakes of Fairhaven Section 2, as shown on the Plat recorded as Document No. 20070273431, in the Office of the County Clerk, Harris County, Texas  Please note: All Elevations in this Determination Document are								
COMMUNITY No.: 480287 referenced to the North American Adjustment)						an Vertical Datum of 1988 (2001					
AFFECTED NUMBER: 48201C0215L MAP PANEL DATE: 6/18/2007				, infrared and							
FLOODING SOURCE: L100-00-00 (LITTLE CYPRESS CREEK)				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 30.033, -95.752 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83 DETERMINATION							
LOT	BLOC	SUDDIVISION	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)			
1-39	1	Lakes of Fairhayen Section 2	-	Property	X (unshaded)	174.8 to 176.2 feet	-	176.2 to 179.3 feet			
ADDITIO	OF EXCE	Hazard Area (SFHA) - reded in any given year (b ONSIDERATIONS (Please NDATION	ase flood).					chance of being			

GROUND SUBSIDENCE

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(lea) lafare 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 SFFIA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to confirm the flood insurance requirement to protect its financial risk on the foan. 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 totl free at (677) 336-2827 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3001 Elsenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

William R Blanton D

Willam R. Blanton Jr., CFM, Chief Engineering Management Branch Mitigation Directorate

File # VS-17-084

Borrower/Client Ronald Wood						
Property Address 20807 Fairhaven Crossing Dr						
City Cypress	County	Harris	State	TX	Zip Code	77433
Lender Amegy Bank of Texas, a division of ZB, N.A						

Page 2 of 2

Date: December 31, 2007 | Case No.: 08-06-0593A

LOMR-F



## 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 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.

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

The location of this request is in an area subject to ground subsidence, the lowering of the ground as a result of natural occurrences such as soil settlement, or artificial occurrences such as the extraction of water or oil from the ground. While the elevations submitted with this request show the subject property is currently above the Base Flood Elevation (BFE), the property may "subside" with the passage of time to the extent that property elevations would be below the BFE and flood insurance may be required.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center foil free at (877) 338-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, 3601 Elsenhower Avenue, Suite 130, Alexandria, VA 22304-6439.

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

Engineering Management Branch

File # VS-17-084

Borrower/Client	t Ronald Wood					
Property Address 20807 Fairhaven Crossing Dr						
City Cypress	County	y_Harris	State TX	Zip Code	77433	
Lender Amegy Bank of Texas, a division of ZB, N.A						



# Federal Emergency Management Agency

Washington, D.C. 20472

December 31, 2007

THE HONORABLE ED EMMETT HARRIS COUNTY JUDGE 1001 PRESTON STREET, SUITE 911 HOUSTON, TX 77002

CASE NO.: 08-06-0593A COMMUNITY: HARRIS COUNTY, TEXAS (UNINCORPORATED AREAS)

COMMUNITY NO.: 480287

#### DEAR MR. EMMETT:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, 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), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Revision based on Fill (LOMR-F) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMR-Fs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, 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.

Sincerely,

William R Bluton A William R. Blanton Jr., CFM, Chief Engineering Management Branch

Mitigation Directorate

### LIST OF ENCLOSURES:

LOMR-F DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator Community Map Repository Region Mr. David W. Peters