August 9, 2016



Mr. Les Newton Planned Community Developers 15958 City Walk, Suite 250 Sugar Land, Texas 77479

Re: Rivers Edge – Section 17 Various Lots - LOMR-F and Floodplain Lot Explanation

CI Job No. 2015001-000-DS-008

Dear Mr. Newton:

The following information is provided to assist you in informing potential buyers of certain lots within Rivers Edge Section 17 of the procedures which should be followed to ensure the house slabs are constructed above the regulatory flood plain elevation, as required by Fort Bend County Flood Plain Management regulations, and to obtain proper Elevation Certificates which document the flood plain status of those lots using the effective Brazos River floodplain delineation and Base Flood Elevations (BFEs) from the effective Flood Insurance Rate Map (FIRM) Panels 480228C0235L and 480228C0255L, dated April 2, 2014.

As you are aware, those lots within Section 17 Block 3, Lots 1-3 and Block 4, Lots 1-27, are currently shown to be within Zone AE (100-year flood plain) on the above FIRM panels. The areas within the allowable building envelopes (front building setback line to rear utility easement line) of the contiguous lots were filled to be at or above the BFE. A LOMR-F has been issued by FEMA which removes the filled areas from the Zone AE flood plain and into Zone X (Shaded) (the 500-year flood plain). The filled areas are identified by metes and bounds, which reflect the allowable building areas within the subject lots. Since portion of the lots, generally the areas between the street right of way and the front building lines, will be within the 100-year flood plain, the entire lot would typically be considered to be within the 100-year flood plain. This LOMR-F removes the buildable areas of the subject lots from the 100-year floodplain.

In order to ensure the house slabs are constructed above the BFE, in accordance with Fort Bend County floodplain management requirements, a minimum slab elevation for each lot within the subject area of Section 17 is shown in the table below. These slab elevations reflect a finished floor elevation 1.5 feet above the current adjacent grades on each lot or the BFE, whichever is higher. Upon completion of the construction of the house, fill should be placed against the slab, sloping away from the house to provide a minimum, or Lowest Adjacent Grade (LAG), which is at least 0.1 feet above the BFE determined for each lot. This LAG elevation would be shown in an Elevation Certificate (EC), which would then be filed with FEMA through the e-LOMA process in order to have FEMA confirm that the completed structure is outside of a Special Flood Hazard Area (SFHA), i.e.: Zone AE, and placed into a Zone X (Shaded), or area of minimal or reduced risk of flooding from the Brazos River.

Rivers Edge Section 17
Minimum Allowable Slab Elevations

вьоск	LOT	BFE from Approved LOMR-F	Existing Building Envelope Ground Elevation	Minimum House Slab Elevation (1.5' above NG or above LOMR-F BFE)	Height of Slab Above BFE (LOMR-F #)
3	1	84.5	84.6	86.1	1.6
3	2	84.5	84.6	86.1	1.6
3	3	84.5	84.6	86.1	1.6
4	1	84.4	84.4	85.9	1.5
4	2	84.3	84.4	85.9	1.6
4	3	84.3	84.4	85.9	1.6
4	4	84.2	84.2	85.7	1.5
4	5	84.2	84.2	85.7	1.5
4	6	84.2	84.2	85.7	1.5
4	7	84.2	84.1	85.7	1.5
4	8	84.1	84.1	85.6	1.5
4	9	84.0	84.0	85.5	1.5
4	10	84.0	84.1	85.6	1.6
4	11	84.0	84.1	85.6	1.6
4	12	84.1	84.0	85.6	1.5
4	13	84.1	84.0	85.6	1.5
4	14	84.0	84.0	85.5	1.5
4	15	84.0	84.0	85.5	1.5
4	16	84.0	84.0	85.5	1.5
4	17	84.0	84.0	85.5	1.5
4	18	84.0	84.0	85.5	1.5
4	19	84.0	84.0	85.5	1.5
4	20	84.0	84.0	85.5	1.5
4	21	84.0	84.0	85.5	1.5
4	22	84.1	84.3	85.8	1.7
4	23	84.1	84.3	85.8	1.7
4	24	84.1	84.3	85.8	1.7
4	25	84.1	84.3	85.8	1.7
4	26	84.1	84.3	85.8	1.7
4	27	84.1	84.3	85.8	1.7

Mr. Les Newton August 9, 2016 Page 3

While this EC/eLOMA process would seem to be redundant to the LOMR-F, the LOMR-F of the building envelope provides FEMA with evidence that the house slab is built above the BFE. The purpose of filing the subsequent eLOMA is to expedite the sale closing process on any individual lot after the completion of the house. Since portions of the lot will remain in the floodplain it is highly likely that most lending agencies will require and EC to prove the slab is above the BFE. By filing the eLOMA, the floodplain determination by FEMA permanently secures acknowledgement of the removal of the structure from the BFE.

Please be advised that LOMAs for individual lots are kept in a database of Letters of Map Change (LOMC) by FEMA (found on FEMA's website) and remain valid until such time as a new Flood Insurance Study is issued or significant LOMRs affecting the panels are issued. In the case of LOMRs, a Letter of Revalidation is typically provided to keep the database up to date, however it is the individual homeowner's responsibility to ensure that such a document is obtained. In the case of a new Flood Insurance Study, which typically changes flood levels, elevation datums or other information which affects the floodplain status of a property, a new EC is generally required in order to re-evaluate the status of each property.

We trust that this information is sufficient to explain the floodplain status of the subject lots and to lay out a methodology for accommodating the sale closings on these lots. If you have any questions or require additional information, please contact me at the above numbers or by e-mail at gfrank@costelloinc.com.

Sincerely,

Costello, Inc.

TBPE Firm No. 280

Gregory P. Frank. P.E., CFM

Vice President

Attachments

V:\RiversEdge\Section 17 LOMR-F\Min Slab Elevs\Sect 17_FP Lot Procedures.docx



Washington, D.C. 20472

August 04, 2016

THE HONORABLE ROBERT HEBERT JUDGE, FORT BEND COUNTY 401 JACKSON STREET RICHMOND, TX 77469

CASE NO.: 16-06-3759A

COMMUNITY: FORT BEND COUNTY, TEXAS

(UNINCORPORATED AREAS)

COMMUNITY NO.: 480228

DEAR MR. HEBERT:

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 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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Sincerely,

Luis Rodriguez, P.E., Chief

Engineering Management Branch

Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMR-F DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator Community Map Repository

Region

Mr. Gregory Frank

Date: August 04, 2016

Case No.: 16-06-3759A

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					
FORT BEND COUNTY, TEXAS (Unincorporated Areas) COMMUNITY		A portion of Lots 1 through 3, Block 3, and Lots 1 through 27, Block 4, Section Seventeen, River's Edge, as shown on the Plat recorded as Plat No. 20150327, in the Office of the County Clerk, Fort Bend County, Texas					
	COMMUNITY NO.: 480228	Please note: All Elevations in this Determination Document are referenced to the North American Vertical Datum of 1988 (2001 Adjustment)					
AFFECTED	NUMBER: 48157C0235L; 48157C0255L						
MAP PANEL	DATE: 4/2/2014; 4/2/2014	1					
FLOODING SO	URCE: BRAZOS RIVER	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:29.592568, -95.748609 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83					
		DETERMINATION					
		OUTCOME	1% ANNUAL	LOWEST	LOWEST		

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)
1-3	3/17	River's Edge	Fountain Bend Lane	Portion of Property (Tract C)	X (shaded)	84.5 feet		84.6 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 SFHA

SUPERSEDES PREVIOUS DETERMINATION

DETERMINATION TABLE (CONTINUED)
FILL RECOMMENDATION

GROUND SUBSIDENCE STUDY UNDERWAY

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief

Engineering Management Branch



Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

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

Tract A

Commencing at a 3/4-inch iron rod found for the most southerly corner of River's Edge Section Eleven, a subdivision recorded in Plat Number 20070027 of the Fort Bend County Plat Records, Texas (F.B.C.P.R.), same being the most southerly southeast corner of a call 12.8896 acre tract of land (Pond 2) recorded in Clerk's File Number 2005113780 of the O.R.F.B.C., same being the south corner of Lot 5, Block 5 of said Rivers Edge Section 11; Thence, through said 191.383 acre, South 34 degrees 21 minutes 00 seconds West, a distance of 114.56 feet the northwest corner and Point of Beginning of the herein described tract; Thence, through and within said 191.383 acre tract, the following ten (10) courses: 1. South 02 degrees 16 minutes 22 seconds West, a distance of 73.19 feet; 2. South 19 degrees 33 minutes 38 seconds West, a distance of 102.09 feet; 3. South 39 degrees 22 minutes 04 seconds West, a distance of 112.29 feet; 4. South 82 degrees 48 minutes 15 seconds West, a distance of 115.96 feet; 5. North 56 degrees 33 minutes 07 seconds West, a distance of 151.63 feet; 6. North 04 degrees 53 minutes 04 seconds East, a distance of 40.76 feet; 7. North 78 degrees 34 minutes 27 seconds East, a distance of 92.47 feet; 8. 218.11 feet along the arc of a curve to the left, said curve having a central angle of 178 degrees 31 minutes 46 seconds, a radius of 70.00 feet and a chord that bears North 79 degrees 18 minutes 34 seconds East, a distance of 139.99 feet; 9. 105.52 feet along the arc of a curve to the left, said curve having a central angle of 11 degrees 58 minutes 18 seconds, a radius of 505.00 feet and a chord that bears North 19 degrees 44 minutes 38 seconds East, a distance of 105.33 feet; 10. 82.84 feet along the arc of a curve to the left, said curve having a central angle of 12 degrees 00 minutes 57 seconds, a radius of 395.00 feet and a chord that bears North 87 degrees 52 minutes 48 seconds East, a distance of 82.69 feet to the Point of Beginning

Tract B

Commencing at a 3/4-inch iron rod found for the most southerly corner of River's Edge Section Eleven, a subdivision recorded in Plat Number 20070027 of the Fort Bend County Plat Records, Texas (F.B.C.P.R.), same being the most southerly southeast corner of a call 12.8896 acre tract of land (Pond 2) recorded in Clerk's File Number 2005113780 of the O.R.F.B.C., same being the south corner of Lot 5, Block 5 of said Rivers Edge Section 11; Thence, through said 191.383 acre, South 11 degrees 23 minutes 31 seconds West, a distance of 97.62 feet the most westerly corner and Point of Beginning of the herein described tract; Thence, through and within said 191.383 acre tract, the following thirty-four (34) courses: 1. 184.34 feet along the arc of a curve to the left, said curve having a central angle of 26 degrees 04 minutes 44 seconds, a radius of 405.00 feet and a chord that bears North 62 degrees 29 minutes 23 seconds East, a distance of 182.75 feet; 2. 60.56 feet along the arc of a curve to the left, said curve having a central angle of 06 degrees 15 minutes 06 seconds, a radius of 555.00 feet and a chord that bears North 46 degrees 19 minutes 27 seconds East, a distance of 60.53 feet; 3. 211.34 feet along the arc of a curve to the left, said curve having a central

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief Engineering Management Branch



Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

angle of 21 degrees 49 minutes 04 seconds, a radius of 555.00 feet and a chord that bears North 32 degrees 17 minutes 22 seconds East, a distance of 210.06 feet; 4. North 69 degrees 41 minutes 46 seconds West, a distance of 5.00 feet; 5. 92.82 feet along the arc of a curve to the left, said curve having a central angle of 09 degrees 40 minutes 08 seconds, a radius of 550.00 feet and a chord that bears North 16 degrees 33 minutes 21 seconds East, a distance of 92.71 feet; 6. South 84 degrees 01 minutes 04 seconds East, a distance of 86.91 feet; 7. 313.28 feet along the arc of a curve to the left, said curve having a central angle of 256 degrees 25 minutes 35 seconds, a radius of 70.00 feet and a chord that bears North 05 degrees 58 minutes 56 seconds East, a distance of 110.00 feet; 8. North 84 degrees 01 minutes 04 seconds West, a distance of 86.91 feet; 9. 92.58 feet along the arc of a curve to the left, said curve having a central angle of 09 degrees 38 minutes 42 seconds, a radius of 550.00 feet and a chord that bears North 04 degrees 34 minutes 46 seconds West, a distance of 92.48 feet; 10. North 84 degrees 46 minutes 13 seconds East, a distance of 5.01 feet; 11. 47.13 feet along the arc of a curve to the left, said curve having a central angle of 04 degrees 51 minutes 55 seconds. a radius of 555.00 feet and a chord that bears North 11 degrees 47 minutes 49 seconds West, a distance of 47.11 feet; 12. North 14 degrees 13 minutes 46 seconds West, a distance of 63.37 feet; 13. 137.43 feet along the arc of a curve to the right, said curve having a central angle of 17 degrees 41 minutes 41 seconds, a radius of 445.00 feet and a chord that bears North 05 degrees 22 minutes 56 seconds West, a distance of 136.88 feet; 14. South 84 degrees 43 minutes 55 seconds East, a distance of 79.44 feet; 15. South 42 degrees 57 minutes 39 seconds East, a distance of 11.87 feet; 16. South 02 degrees 25 minutes 59 seconds East, a distance of 21.51 feet; 17. South 04 degrees 43 minutes 27 seconds West, a distance of 20.29 feet; 18. South 09 degrees 14 minutes 01 seconds East, a distance of 53.47 feet; 19. South 14 degrees 13 minutes 46 seconds East, a distance of 143.38 feet; 20. North 84 degrees 46 minutes 13 seconds East, a distance of 26.06 feet; 21. South 77 degrees 47 minutes 06 seconds East, a distance of 77.49 feet; 22. South 59 degrees 05 minutes 10 seconds East, a distance of 39.50 feet; 23. South 37 degrees 22 minutes 05 seconds East, a distance of 68.95 feet; 24. South 15 degrees 39 minutes 00 seconds East, a distance of 50.06 feet; 25. South 06 degrees 04 minutes 06 seconds West, a distance of 68.95 feet; 26. South 27 degrees 47 minutes 11 seconds West, a distance of 50.06 feet; 27. South 49 degrees 30 minutes 16 seconds West, a distance of 68.95 feet; 28. South 71 degrees 13 minutes 21 seconds West, a distance of 38.40 feet; 29. South 89 degrees 27 minutes 54 seconds West, a distance of 108.18 feet; 30. South 25 degrees 56 minutes 44 seconds West, a distance of 126.41 feet; 31. South 37 degrees 17 minutes 32 seconds West, a distance of 153.40 feet; 32. South 52 degrees 56 minutes 52 seconds West, a distance of 154.47 feet; 33. South 71 degrees 38 minutes 41 seconds West, a distance of 117.39 feet; 34. North 14 degrees 28 minutes 15 seconds West, a distance of 85.97 feet to the Point of Beginning

Tract C

Commencing at the most westerly northwest corner of a call 12.4376 acre tract of land (Pond 3) recorded in Clerk's File Number 2009111336 of the O.R.F.B.C., same being on the east line of aforesaid River's Edge Section Eleven and the east right-of-way (R.O.W.) line of Fountain Bend Lane (60-feet wide) as shown on said

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief Engineering Management Branch

Federal Insurance and Mitigation Administration

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

River's Edge Section Eleven from which a 3/4-inch iron rod found for the south corner of Restricted Reserve "C" of said River's Edge Section Eleven bears N 86°12'58" W, 66.36 feet; Thence, through said 191.383 acre, South 88 degrees 17 minutes 15 seconds East, a distance of 28.85 feet the west corner and Point of Beginning of the herein described tract; Thence, through and within said 191.383 acre tract, the following eleven (11) courses: 1. 104.54 feet along the arc of a curve to the right, said curve having a central angle of 13 degrees 27 minutes 37 seconds, a radius of 445.00 feet and a chord that bears North 39 degrees 16 minutes 50 seconds East, a distance of 104.30 feet; 2. North 46 degrees 00 minutes 39 seconds East, a distance of 65.06 feet 3. 85.07 feet along the arc of a curve to the left, said curve having a central angle of 08 degrees 03 minutes 24 seconds, a radius of 605.00 feet and a chord that bears North 41 degrees 58 minutes 57 seconds East, a distance of 85.00 feet; 4. North 37 degrees 57 minutes 15 seconds East, a distance of 34.53 feet; 5. South 49 degrees 11 minutes 17 seconds East, a distance of 102.55 feet South 10 degrees 04 minutes 56 seconds West, a distance of 34.55 feet; 6. North 86 degrees 45 minutes 49 seconds West, a distance of 5.18 feet; 7. South 65 degrees 11 minutes 33 seconds West, a distance of 66.31 feet; 8. South 46 degrees 00 minutes 39 seconds West, a distance of 100.16 feet; 9. South 38 degrees 19 minutes 38 seconds West, a distance of 72.28 feet; 10. South 79 degrees 41 minutes 07 seconds West, a distance of 12.10 feet; 11. North 59 degrees 15 minutes 08 seconds West, a distance of 79.54 feet to the Point of Beginning

DETERMINATION TABLE (CONTINUED)

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)
1-21	4/17	River's Edge	Fountain Bend Lane & Benbrook Springs Court	Portion of Property (Tract B)	X (shaded)	84.0 to 84.4 feet		84.0 to 84.4 feet
22-27	4/17	River's Edge	Atwater Ridge Court	Portion of Property (Tract A)	X (shaded)	84.1 feet		84.3 feet

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief Engineering Management Branch

Date: August 04, 2016

Case No.: 16-06-3759A

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 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.

GROUND SUBSIDENCE (This Additional Consideration applies to the preceding 3 Properties.)

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.

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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief Engineering Management Branch

Date: August 04, 2016

Case No.: 16-06-3759A

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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

This Determination Document supersedes our previous determination dated 7/18/2016, 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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief Engineering Management Branch



Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP REVISION BASED ON FILL

When making determinations on requests for Letters of Map Revision based on the placement of fill (LOMR-Fs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMR-F is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMR-F is not a waiver of the condition that the property owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMR-F provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMR-F is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMR-F must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures.

Additional information on the PRP and how a property owner can quality for this type of policy may be obtained by contacting the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

The revisions made effective by a LOMR-F are made pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (P.L. 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, P.L. 90-448) 42 U.S.C. 4001-4128, and 44 CFR Part 65.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to revise an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

To ensure continued eligibility to participate in the NFIP, the community must enforce its floodplain management regulations using, at a minimum, the flood elevations and zone designations shown on the NFIP map, including the revisions made effective by LOMR-Fs. LOMR-Fs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If the State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

FEMA does not print and distribute LOMR-Fs to primary map users, such as local insurance agents and mortgage lenders; therefore, the community serves as the repository for LOMR-Fs. FEMA encourages communities to disseminate LOMR-Fs so that interested persons, such as property owners, insurance agents, and mortgage lenders, may benefit from the information. FEMA also encourages communities to prepare articles for publication in the local newspaper that describe the changes made and the assistance community officials will provide in serving as a clearinghouse for LOMR-Fs and interpreting NFIP maps.

When a restudy is undertaken, or when a sufficient number of revisions occur on particular map panels, FEMA initiates the printing and distribution process for the panels and incorporates the changes made effective by LOMR-Fs. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. If the results of particular LOMR-Fs cannot be reflected on the new map panels because of scale limitations, FEMA notifies the community in writing and revalidates the LOMR-Fs in that letter. LOMR-Fs revalidated in this way usually will become effective 1 day after the effective date of the revised map.

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County:

Fort Bend

Project:

River's Edge Section 17 - LOMR

C.I. No.:

1473-15 (Exhibit Prepared)

Job Number:

2015-001-008

METES AND BOUNDS DESCRIPTION 4.3023 ACRES

Being a 0.9163 acre tract of land (Tract A), a 2.7877 acre tract of land (Tract B) and a 0.5983 acre tract of land (Tract C) all located in the William Morton League, A-62, in Fort Bend County, Texas; said tracts being a portion of a call 191.383 acre tract of land conveyed to Houston River's Edge Venture, L.P. in Clerk's File Number 2003023106 of the Official Records of Fort Bend County (O.R.F.B.C.), said tracts being more particularly described by metes and bounds as follows (all bearings are reference to the Texas Coordinate System, South Central Zone):

Tract A: 0.9163 Acres

Commencing at a 3/4-inch iron rod found for the most southerly corner of River's Edge Section Eleven, a subdivision recorded in Plat Number 20070027 of the Fort Bend County Plat Records, Texas (F.B.C.P.R.), same being the most southerly southeast corner of a call 12.8896 acre tract of land (Pond 2) recorded in Clerk's File Number 2005113780 of the O.R.F.B.C., same being the south corner of Lot 5, Block 5 of said Rivers Edge Section 11;

Thence, through said 191.383 acre, South 34 degrees 21 minutes 00 seconds West, a distance of 114.56 feet the northwest corner and **Point of Beginning** of the herein described tract;

Thence, through and within said 191.383 acre tract, the following ten (10) courses:

- 1. South 02 degrees 16 minutes 22 seconds West, a distance of 73.19 feet;
- 2. South 19 degrees 33 minutes 38 seconds West, a distance of 102.09 feet;
- 3. South 39 degrees 22 minutes 04 seconds West, a distance of 112.29 feet;
- 4. South 82 degrees 48 minutes 15 seconds West, a distance of 115.96 feet;
- 5. North 56 degrees 33 minutes 07 seconds West, a distance of 151.63 feet;
- 6. North 04 degrees 53 minutes 04 seconds East, a distance of 40.76 feet;
- 7. North 78 degrees 34 minutes 27 seconds East, a distance of 92.47 feet;

- 8. 218.11 feet along the arc of a curve to the left, said curve having a central angle of 178 degrees 31 minutes 46 seconds, a radius of 70.00 feet and a chord that bears North 79 degrees 18 minutes 34 seconds East, a distance of 139.99 feet;
- 9. 105.52 feet along the arc of a curve to the left, said curve having a central angle of 11 degrees 58 minutes 18 seconds, a radius of 505.00 feet and a chord that bears North 19 degrees 44 minutes 38 seconds East, a distance of 105.33 feet;
- 10. 82.84 feet along the arc of a curve to the left, said curve having a central angle of 12 degrees 00 minutes 57 seconds, a radius of 395.00 feet and a chord that bears North 87 degrees 52 minutes 48 seconds East, a distance of 82.69 feet to the **Point of Beginning** and containing 0.9163 acres of land in Tract A.

Tract B: 2.7877 Acres

Commencing at a 3/4-inch iron rod found for the most southerly corner of River's Edge Section Eleven, a subdivision recorded in Plat Number 20070027 of the Fort Bend County Plat Records, Texas (F.B.C.P.R.), same being the most southerly southeast corner of a call 12.8896 acre tract of land (Pond 2) recorded in Clerk's File Number 2005113780 of the O.R.F.B.C., same being the south corner of Lot 5, Block 5 of said Rivers Edge Section 11;

Thence, through said 191.383 acre, South 11 degrees 23 minutes 31 seconds West, a distance of 97.62 feet the most westerly corner and **Point of Beginning** of the herein described tract;

Thence, through and within said 191.383 acre tract, the following thirty-four (34) courses:

- 1. 184.34 feet along the arc of a curve to the left, said curve having a central angle of 26 degrees 04 minutes 44 seconds, a radius of 405.00 feet and a chord that bears North 62 degrees 29 minutes 23 seconds East, a distance of 182.75 feet;
- 2. 60.56 feet along the arc of a curve to the left, said curve having a central angle of 06 degrees 15 minutes 06 seconds, a radius of 555.00 feet and a chord that bears North 46 degrees 19 minutes 27 seconds East, a distance of 60.53 feet;
- 3. 211.34 feet along the arc of a curve to the left, said curve having a central angle of 21 degrees 49 minutes 04 seconds, a radius of 555.00 feet and a chord that bears North 32 degrees 17 minutes 22 seconds East, a distance of 210.06 feet;
- 4. North 69 degrees 41 minutes 46 seconds West, a distance of 5.00 feet;

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- 5. 92.82 feet along the arc of a curve to the left, said curve having a central angle of 09 degrees 40 minutes 08 seconds, a radius of 550.00 feet and a chord that bears North 16 degrees 33 minutes 21 seconds East, a distance of 92.71 feet;
- 6. South 84 degrees 01 minutes 04 seconds East, a distance of 86.91 feet;
- 7. 313.28 feet along the arc of a curve to the left, said curve having a central angle of 256 degrees 25 minutes 35 seconds, a radius of 70.00 feet and a chord that bears North 05 degrees 58 minutes 56 seconds East, a distance of 110.00 feet;
- 8. North 84 degrees 01 minutes 04 seconds West, a distance of 86.91 feet;
- 9. 92.58 feet along the arc of a curve to the left, said curve having a central angle of 09 degrees 38 minutes 42 seconds, a radius of 550.00 feet and a chord that bears North 04 degrees 34 minutes 46 seconds West, a distance of 92.48 feet;
- 10. North 84 degrees 46 minutes 13 seconds East, a distance of 5.01 feet;
- 47.13 feet along the arc of a curve to the left, said curve having a central angle of 04 degrees 51 minutes 55 seconds, a radius of 555.00 feet and a chord that bears North 11 degrees 47 minutes 49 seconds West, a distance of 47.11 feet;
- 12. North 14 degrees 13 minutes 46 seconds West, a distance of 63.37 feet;
- 13. 137.43 feet along the arc of a curve to the right, said curve having a central angle of 17 degrees 41 minutes 41 seconds, a radius of 445.00 feet and a chord that bears North 05 degrees 22 minutes 56 seconds West, a distance of 136.88 feet;
- 14. South 84 degrees 43 minutes 55 seconds East, a distance of 79.44 feet;
- 15. South 42 degrees 57 minutes 39 seconds East, a distance of 11.87 feet;
- 16. South 02 degrees 25 minutes 59 seconds East, a distance of 21.51 feet;
- 17. South 04 degrees 43 minutes 27 seconds West, a distance of 20.29 feet;
- 18. South 09 degrees 14 minutes 01 seconds East, a distance of 53.47 feet;
- 19. South 14 degrees 13 minutes 46 seconds East, a distance of 143.38 feet;
- 20. North 84 degrees 46 minutes 13 seconds East, a distance of 26.06 feet;
- 21. South 77 degrees 47 minutes 06 seconds East, a distance of 77.49 feet;

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- 22. South 59 degrees 05 minutes 10 seconds East, a distance of 39.50 feet;
- 23. South 37 degrees 22 minutes 05 seconds East, a distance of 68.95 feet;
- 24. South 15 degrees 39 minutes 00 seconds East, a distance of 50.06 feet;
- 25. South 06 degrees 04 minutes 06 seconds West, a distance of 68.95 feet;
- 26. South 27 degrees 47 minutes 11 seconds West, a distance of 50.06 feet;
- 27. South 49 degrees 30 minutes 16 seconds West, a distance of 68.95 feet;
- 28. South 71 degrees 13 minutes 21 seconds West, a distance of 38.40 feet;
- 29. South 89 degrees 27 minutes 54 seconds West, a distance of 108.18 feet;
- 30. South 25 degrees 56 minutes 44 seconds West, a distance of 126.41 feet;
- 31. South 37 degrees 17 minutes 32 seconds West, a distance of 153.40 feet;
- 32. South 52 degrees 56 minutes 52 seconds West, a distance of 154.47 feet;
- 33. South 71 degrees 38 minutes 41 seconds West, a distance of 117.39 feet;
- 34. North 14 degrees 28 minutes 15 seconds West, a distance of 85.97 feet to the **Point of Beginning** and containing 2.7877 acres of land in Tract B.

Tract C: 0.5983 Acres

Commencing at the most westerly northwest corner of a call 12.4376 acre tract of land (Pond 3) recorded in Clerk's File Number 2009111336 of the O.R.F.B.C., same being on the east line of aforesaid River's Edge Section Eleven and the east right-of-way (R.O.W.) line of Fountain Bend Lane (60-feet wide) as shown on said River's Edge Section Eleven from which a 3/4-inch iron rod found for the south corner of Restricted Reserve "C" of said River's Edge Section Eleven bears N 86°12'58" W, 66.36 feet;

Thence, through said 191.383 acre, South 88 degrees 17 minutes 15 seconds East, a distance of 28.85 feet the west corner and **Point of Beginning** of the herein described tract;

Thence, through and within said 191.383 acre tract, the following eleven (11) courses:

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- 1. 104.54 feet along the arc of a curve to the right, said curve having a central angle of 13 degrees 27 minutes 37 seconds, a radius of 445.00 feet and a chord that bears North 39 degrees 16 minutes 50 seconds East, a distance of 104.30 feet;
- 2. North 46 degrees 00 minutes 39 seconds East, a distance of 65.06 feet
- 3. 85.07 feet along the arc of a curve to the left, said curve having a central angle of 08 degrees 03 minutes 24 seconds, a radius of 605.00 feet and a chord that bears North 41 degrees 58 minutes 57 seconds East, a distance of 85.00 feet;
- 4. North 37 degrees 57 minutes 15 seconds East, a distance of 34.53 feet;
- 5. South 49 degrees 11 minutes 17 seconds East, a distance of 102.55 feet South 10 degrees 04 minutes 56 seconds West, a distance of 34.55 feet;
- 6. North 86 degrees 45 minutes 49 seconds West, a distance of 5.18 feet;
- 7. South 65 degrees 11 minutes 33 seconds West, a distance of 66.31 feet;
- 8. South 46 degrees 00 minutes 39 seconds West, a distance of 100.16 feet;
- 9. South 38 degrees 19 minutes 38 seconds West, a distance of 72.28 feet;
- 10. South 79 degrees 41 minutes 07 seconds West, a distance of 12.10 feet;
- 11. North 59 degrees 15 minutes 08 seconds West, a distance of 79.54 feet to the **Point of Beginning** and containing 0.5983 acres of land in Tract C.

Acreage Summery;

 Tract A
 0.9163 Acres

 Tract B
 2.7877 Acres

 Tract C
 0.5983 Acres

 Total
 4.3023 Acres



