WELLS FARGO

Flood map
amendment

Wells Fargo Home Mortgage
MAC T6300-011
711 W 2nd Ave
Corsicana, TX 75110
903 874-9166 Office

August 18, 2009

State Farm Insurance
1000 W 2nd Ave
Corsicana, Texas 75110

Re: Donald and Beverly Gibson
13018 Rudy's Way
Streetman, Texas 75859

Dear Lynda:

At the time the Gibsons purchased this property, Wells Fargo required flood insurance. This was based on information obtained from FEMA at the time.

Since that time, an amendment to the flood maps has been obtained. Therefore, flood insurance is no longer mandatory on this property.

With this letter is a copy of the original flood certificate and the new map amendment letter.

Please contact me if you have any questions or need any further information.

Sincerely,

Bonnie Stover

Bonnie Stover
Sales Manager

Washington, D.C. 20472

August 06, 2009

MR. BOBBY E. BRUCE
BRUCE SURVEYORS
P.O. BOX 541
CORSICANA, TX 75110

CASE NO.: 09-06-2787A
COMMUNITY: NAVARRO COUNTY, TEXAS (UNINCORPORATED AREAS)
COMMUNITY NO.: 480950

DEAR MR. BRUCE:

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 Amendment (LOMA) 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 LOMAs. 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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

William R Blanton Jr

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

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)
ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

ZONE A **(This Additional Consideration applies to the preceding 1 Property.)**

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

STUDY UNDERWAY **(This Additional Consideration applies to all properties in the LOMA 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, 6730 Santa Barbara Court, Elkridge, MD 21075.

William R Blanton Jr

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

Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	NAVARRO COUNTY, TEXAS (Unincorporated Areas)	Lots 10 and 11, Block 1, Section 2, Rustling Oaks Estates, as described in Warranty Deed with Vendor's Lien, recorded as Document No. 8966, in the Office of the County Clerk, Navarro County, Texas
	COMMUNITY NO.: 480950	
AFFECTED MAP PANEL	NUMBER: 4809500010C	
	DATE: 1/19/2006	
FLOODING SOURCE: RICHLAND-CHAMBERS RESERVOIR		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 31.952, -96.276 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 6.0 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)
10&11	1/2	Rustling Oaks Estates	13018 Rudy's Way	Property	X (unshaded)	318.0 feet	323.5 feet	320.0 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.)

ZONE A
STUDY UNDERWAY

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 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, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

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