Date: January 09, 2014

Case No.: 14-06-0760A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

| COMMUNITY AND MAP PANEL INFORMATION | | LEGAL PROPERTY DESCRIPTION | | | | |
|--|--|---|--|--|--|--|
| COMMUNITY | KERR COUNTY, TEXAS (Unincorporated Areas) COMMUNITY NO.: 480419 | Charles Eller Survey No. 634, Abstract No. 134, as described in the Deed of Trust, recorded as on October 31, 2013, in the Office of the County Clerk, Kerr County, Texas | | | | |
| AFFECTED MAP PANEL | NUMBER: 48265C0450F | | | | | |
| | DATE: 3/3/2011 | | | | | |
| FLOODING SOURCE. NORTH TORK SUADALUI L | | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 30.065, -99.372 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83 | | | | |

DETERMINATION 1% ANNUAL LOWEST LOWEST **OUTCOME** LOT **CHANCE ADJACENT** WHAT IS BLOCK/ **FLOOD ELEVATION** FLOOD GRADE SUBDIVISION REMOVED FROM STREET LOT **SECTION** ZONE (NAVD 88) **ELEVATION ELEVATION** THE SFHA (NAVD 88) (NAVD 88) 1821.3 feet 685 FM 1340 Structure X (shaded)

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 FLOODWAY

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

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

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Federal Insurance and Mitigation Administration

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LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office 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/about/regoff.htm.

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

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY National Flood Insurance Program

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1-9.

OMB No. 1660-0008

Expiration Date: July 31, 2015

| SECTION A - PROPERTY INFORMATION | FOR INSURANCE COMPANY USE | | | | | |
|---|--|--|--|--|--|--|
| A1. Building Owner's Name Rio Norte LTD. | Policy Number. | | | | | |
| A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 685 FM 1340 | Company NAIC Number: | | | | | |
| City Hunt State TX ZIP Code 78024 | | | | | | |
| A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) 5.26 ac., CHARLES ELLER SURVEY NO. 634, ABSTRACT NO. 134, KERR CO., TX. | | | | | | |
| A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) Non-Residential A5. Latitude/Longitude: Lat. 30% D03′53″ N Long. 99% d22′21″ W Horizontal Datum: □ NAD 1927 ☑ NAD 1983 A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance. A7. Building Diagram Number 6 A8. For a building with a crawlspace or enclosure(s): a) Square footage of crawlspace or enclosure(s) b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade 0 c) Total net area of flood openings? □ Yes ☑ No Horizontal Datum: □ NAD 1927 ☑ NAD 1983 A9. For a building with an attached garage: a) Square footage of attached garage of the attached garage within 1.0 foot above adjacent grade 0 b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade 0 c) Total net area of flood openings? □ Yes ☑ No | | | | | | |
| SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATIO | | | | | | |
| B1. NFIP Community Name & Community Number Kerr County - 480419 B2. County Name Kerr | B3. State TX | | | | | |
| B4. Map/Panel Number B5. Suffix B6. FIRM Index Date B7. FIRM Panel B8. Flood Zone(s) 03/03/11 B8. Flood Zone(s) AE, X & X | B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 1810.7 | | | | | |
| Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. FIS Profile FIRM Community Determined Other/Source: | | | | | | |
| SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQU | | | | | | |
| 21. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction *A new Elevation Certificate will be required when construction of the building is complete. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: TXDOT-MU62902629 Vertical Datum: NAVD 1988 Indicate elevation datum used for the elevations in items a) through h) below. NGVD 1929 NAVD 1988 Other/Source: Check the measurement used. | | | | | | |
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) 1828.1 | ☑ feet ☐ meters | | | | | |
| b) Top of the next higher floor 1837.7 | ☐ meters | | | | | |
| c) Bottom of the lowest horizontal structural member (V Zones only) X | ☐ feet ☐ meters | | | | | |
| d) Attached garage (top of slab) e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) | ☐ feet ☐ meters ☐ feet ☐ meters | | | | | |
| f) Lowest adjacent (finished) grade next to building (LAG) <u>1821.3</u> | ☐ feet ☐ meters | | | | | |
| g) Highest adjacent (finished) grade next to building (HAG) h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support | | | | | | |
| SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION | | | | | | |
| This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elever information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by Check here if attachments. | | | | | | |
| Certifier's Name A.L. Hargraves, Jr. License Number 2075 | Segretaria de la Artica. En al 1990 e | | | | | |
| Title Managing RPLS Company Name Tri-Tech Surveying Co., L.P. | | | | | | |
| Address 2616 Junction Hwy. City Kerrville State TX ZIP Code 78028 | | | | | | |
| Signature | | | | | | |

| LLLVAIION OLIVIII IOAIL, Pa | y c 4 | | | | | |
|---|---|-------------------------------------|---|---|--|--|
| IMPORTANT: In these spaces, co | opy the corresponding inform | nation from S | om Section A. FOR INSURANCE COMPA | | | |
| Building Street Address (including Apt. 685 FM 1340 | Unit, Suite, and/or Bldg. No.) or P | .O. Route and | Зох No. | Policy Number: | | |
| City Hunt | S | tate TX Z | IP Code 78024 | Company NAIC Number: | | |
| SECTION | D – SURVEYOR, ENGINEER, | OR ARCHIT | ECT CERTIFICATION (| CONTINUED) | | |
| Copy both sides of this Elevation Certif | icate for (1) community official, (2) | insurance ager | t/company, and (3) building | owner. | | |
| Comments C2.e) is a water heater in the basement of the attached side porch. There is also another at 1823.2 ft. in the same area. The air conditioner is at 1824.6 ft. and on the other end of the building. | | | | | | |
| Signature (1) | / | Date 1 | 0/23/13 | | | |
| SECTION E - BUILDING ÉLE | ATION INFORMATION (SUR | VEY NOT RE | QUIRED) FOR ZONE A | O AND ZONE A (WITHOUT BFE) | | |
| For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters. E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG). a) Top of bottom floor (including basement, crawlspace, or enclosure) is X feet meters above or below the HAG. b) Top of bottom floor (including basement, crawlspace, or enclosure) is X feet meters above or below the LAG. E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8–9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is X feet meters above or below the HAG. E3. Attached garage (top of slab) is X feet meters above or below the HAG. E4. Top of platform of machinery and/or equipment servicing the building is X feet meters above or below the HAG. E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management | | | | | | |
| | Unknown. The local official must | | | RTIFICATION | | |
| SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge. | | | | | | |
| Property Owner's or Owner's Authorize | d Representative's Name X | ···· | | | | |
| Address X | | City X | State | e X ZIP Code X | | |
| Signature X | | Date X | Tele | phone X | | |
| Comments X | | | | ☐ Check here if attachments. | | |
| | SECTION G - COMMUN | | | | | |
| The local official who is authorized by law of this Elevation Certificate. Complete the | or ordinance to administer the comr applicable item(s) and sign below. (| nunity's floodpla Check the meas | ain management ordinance our urement used in Items G8–0 | can complete Sections A, B, C (or E), and G G10. In Puerto Rico only, enter meters. | | |
| The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.) A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO. The following information (Items G4–G10) is provided for community floodplain management purposes. | | | | | | |
| G4. Permit Number X | G5. Date Permit Issued X | | G6. Date Certificate Of C | ompliance/Occupancy Issued | | |
| G7. This permit has been issued for: G8. Elevation of as-built lowest floor (in G9. BFE or (in Zone AO) depth of flood G10. Community's design flood elevation Local Official's Name X Community Name X Signature X | cluding basement) of the building: | Substantial Imp X X X Title Tele | ☐ feet ☐ meters ☐ feet ☐ meters ☐ feet ☐ meters X phone X | Datum Datum Datum | | |
| Comments X | | 11.0 11.0 | | Check here if attachments. | | |

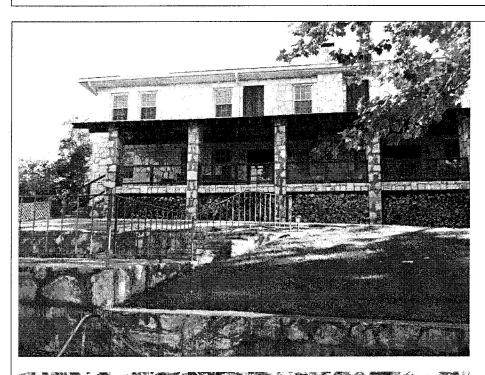
ELEVATION CERTIFICATE, page 3

Building Photographs

See Instructions for Item A6.

| IMPORTANT: In these spaces, copy the corresponding in | FOR INSURANCE COMPANY USE | | |
|---|---------------------------|----------------|----------------------|
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) 685 FM 1340 | Policy Number: | | |
| City Hunt | State TX | ZIP Code 78024 | Company NAIC Number: |

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.





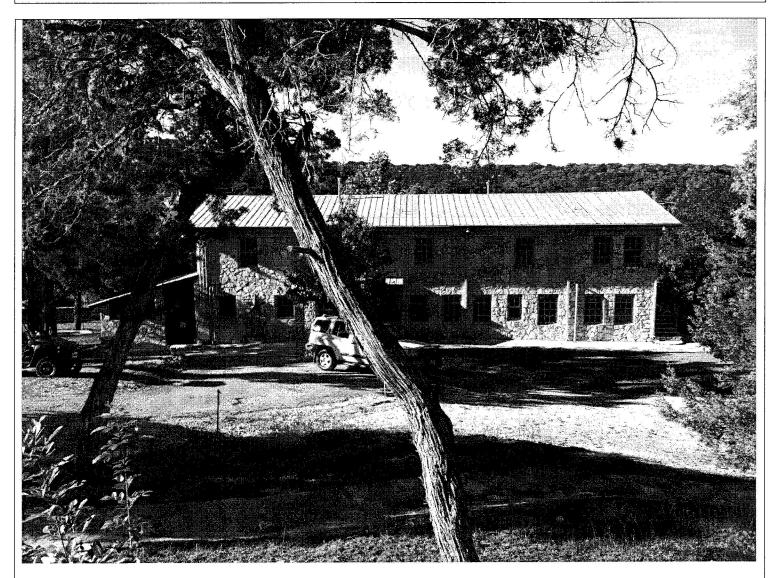
FRONT VIEWS

ELEVATION CERTIFICATE, page 4

Building Photographs Continuation Page

| IMPORTANT: In these spaces, copy the corresponding in | FOR INSURANCE COMPANY USE | | |
|---|---------------------------|----------------|----------------------|
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) 685 FM 1340 | Policy Number: | | |
| City Hunt | State TX | ZIP Code 78024 | Company NAIC Number: |

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.



REAR VIEW

