Federal Emergency Management Agency

Washington, D.C. 20472

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

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	ORANGE COUNTY, FLORIDA (Unincorporated Areas)	Lots 19 through 31, 116, 117, 118, and 120 through 125, and portions of Lots 6 through 18, 108 through 115, and 119, Reserve at Golden Isle, as shown on the Plat recorded in Plat Book 79, Pages 16 through 20, in the Office of the Comptroller, Orange County, Florida.
	COMMUNITY NO.: 120179	The portions of property are more particularly described by the following metes and bounds:
AFFECTED MAP PANEL	NUMBER: 12095C0295F	
	DATE: 9/25/2009	
FLOODING SOURCE: UNNAMED TRIBUTARY TO ECONLOCKHATCHEE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 28.546, -81.156 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83

DETERMINATION

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)
6-18	--	Reserve at Golden Isle	--	Portion of Property (Parcel B)	X (shaded)	58.8 feet	--	58.8 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
DETERMINATION TABLE (CONTINUED)
PORTIONS REMAIN IN THE SFHA

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
Federal Insurance and Mitigation Administration

Federal Emergency Management Agency
Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Parcel A
BEGINNING at southwest corner of Lot 119; thence N00°08′29″W, 121.87 feet; thence N89°51′31″E, 50.00 feet thence N00°08′29″W, 118.29 feet; thence N75°59′15″E, 364.66 feet; thence 27.27 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of N65°34′18″E, 27.12 feet; thence S31°01′18″E, 88.57 feet; thence S66°35′24″W, 46.93 feet; thence S68°08′02″W, 25.78 feet; thence S69°08′44″W, 45.33 feet; thence S69°55′29″W, 29.06 feet; thence S72°22′54″W, 21.41 feet; thence S72°35′23″W, 55.06 feet; thence S72°05′17″W, 50.48 feet; thence S70°48′47″W, 26.60 feet; thence S70°19′24″W, 23.24 feet; thence S68°41′16″W, 8.24 feet; thence S68°41′04″W, 21.31 feet; thence S68°05′10″W, 6.82 feet; thence S69°18′04″W, 96.57 feet thence S00°08′29″E, 107.06 feet; thence S89°59′39″W, 45.00 feet to the POINT OF BEGINNING.

Parcel B
COMMENCING at southwest corner of Lot 18; thence N00°33′39″W, 18.70 feet to the POINT OF BEGINNING; thence N00°33′39″W, 81.30 feet; thence N34°24′14″E, 40.92 feet; thence 45.77 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of S73°04′42″E, 45.06 feet; thence N89°26′21″E, 241.54 feet; thence 101.03 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of N50°50′57″E, 93.56 feet; thence N12°15′33″E, 47.79 feet; thence N23°34′09″E, 50.99 feet; thence N12°15′33″E, 53.24 feet; thence 28.9 feet along a curve to the right having a radius of 135 feet, with a chord bearing of N06°07′36″E, 28.84 feet thence N00°00′21″W, 12.05 feet; thence 26.56 feet along a curve to the right having a radius of 15.00 feet, with a chord bearing of N44°59′39″E, 21.21 feet; thence N89°59′39″E, 76.03 feet; thence S07°24′24″W, 75.36 feet thence S00°22′26″W, 53.48 feet; thence S14°27′56″W, 49.29 feet; thence S15°57′09″W, 49.11 feet; thence S29°45′00″W, 83.90 feet; thence S40°29′16″W, 86.08 feet; thence N89°34′58″W, 82.13 feet; thence S89°47′27″W, 49.63 feet; thence S87°08′45″W, 49.50 feet; thence N89°38′08″W, 49.68 feet; thence S89°59′08″W, 50.68 feet; thence N89°19′52″W, 48.78 feet; thence S87°51′33″W, 51.78 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)
108-115, 119	--	Reserve at Golden Isle	--	Portion of Property (Parcel A)	X (unshaded)	57.6 feet	--	59.7 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.

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Federal Insurance and Mitigation Administration

Federal Emergency Management Agency

Washington, D.C. 20472

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 2 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.

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.

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

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	ORANGE COUNTY, FLORIDA (Unincorporated Areas)	Lots 19 through 31, 116, 117, 118, and 120 through 125, and portions of Lots 6 through 18, 108 through 115, and 119, Reserve at Golden Isle, as shown on the Plat recorded in Plat Book 79, Pages 16 through 20, in the Office of the Comptroller, Orange County, Florida.
	COMMUNITY NO.: 120179	The portions of property are more particularly described by the following metes and bounds:
AFFECTED MAP PANEL	NUMBER: 12095C0295F	
	DATE: 9/25/2009	
FLOODING SOURCE: UNNAMED TRIBUTARY TO ECONLOCKHATCHEE RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 28.546, -81.156 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83

DETERMINATION

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)
19	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	60.6 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

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(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.

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Parcel A
BEGINNING at southwest corner of Lot 119; thence N00°08′29″W, 121.87 feet; thence N89°51′31″E, 50.00 feet thence N00°08′29″W, 118.29 feet; thence N75°59′15″E, 364.66 feet; thence 27.27 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of N65°34′18″E, 27.12 feet; thence S31°01′18″E, 88.57 feet; thence S66°35′24″W, 46.93 feet; thence S68°08′02″W, 25.78 feet; thence S69°08′44″W, 45.33 feet; thence S69°55′29″W, 29.06 feet; thence S72°22′54″W, 21.41 feet; thence S72°35′23″W, 55.06 feet; thence S72°05′17″W, 50.48 feet; thence S70°48′47″W, 26.60 feet; thence S70°19′24″W, 23.24 feet; thence S68°41′16″W, 8.24 feet; thence S68°41′04″W, 21.31 feet; thence S68°05′10″W, 6.82 feet; thence S69°18′04″W, 96.57 feet thence S00°08′29″E, 107.06 feet; thence S89°59′39″W, 45.00 feet to the POINT OF BEGINNING.

Parcel B
COMMENCING at southwest corner of Lot 18; thence N00°33′39″W, 18.70 feet to the POINT OF BEGINNING; thence N00°33′39″W, 81.30 feet; thence N34°24′14″E, 40.92 feet; thence 45.77 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of S73°04′42″E, 45.06 feet; thence N89°26′21″E, 241.54 feet; thence 101.03 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of N50°50′57″E, 93.56 feet; thence N12°15′33″E, 47.79 feet; thence N23°34′09″E, 50.99 feet; thence N12°15′33″E, 53.24 feet; thence 28.9 feet along a curve to the right having a radius of 135 feet, with a chord bearing of N06°07′36″E, 28.84 feet thence N00°00′21″W, 12.05 feet; thence 26.56 feet along a curve to the right having a radius of 15.00 feet, with a chord bearing of N44°59′39″E, 21.21 feet; thence N89°59′39″E, 76.03 feet; thence S07°24′24″W, 75.36 feet thence S00°22′26″W, 53.48 feet; thence S14°27′56″W, 49.29 feet; thence S15°57′09″W, 49.11 feet; thence S29°45′00″W, 83.90 feet; thence S40°29′16″W, 86.08 feet; thence N89°34′58″W, 82.13 feet; thence S89°47′27″W, 49.63 feet; thence S87°08′45″W, 49.50 feet; thence N89°38′08″W, 49.68 feet; thence S89°59′08″W, 50.68 feet; thence N89°19′52″W, 48.78 feet; thence S87°51′33″W, 51.78 feet to the POINT OF BEGINNING.

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

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DETERMINATION

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)
20	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	60.5 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
DETERMINATION TABLE (CONTINUED)

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

Parcel A
BEGINNING at southwest corner of Lot 119; thence N00°08′29″W, 121.87 feet; thence N89°51′31″E, 50.00 feet thence N00°08′29″W, 118.29 feet; thence N75°59′15″E, 364.66 feet; thence 27.27 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of N65°34′18″E, 27.12 feet; thence S31°01′18″E, 88.57 feet; thence S66°35′24″W, 46.93 feet; thence S68°08′02″W, 25.78 feet; thence S69°08′44″W, 45.33 feet; thence S69°55′29″W, 29.06 feet; thence S72°22′54″W, 21.41 feet; thence S72°35′23″W, 55.06 feet; thence S72°05′17″W, 50.48 feet; thence S70°48′47″W, 26.60 feet; thence S70°19′24″W, 23.24 feet; thence S68°41′16″W, 8.24 feet; thence S68°41′04″W, 21.31 feet; thence S68°05′10″W, 6.82 feet; thence S69°18′04″W, 96.57 feet thence S00°08′29″E, 107.06 feet; thence S89°59′39″W, 45.00 feet to the POINT OF BEGINNING.

Parcel B
COMMENCING at southwest corner of Lot 18; thence N00°33′39″W, 18.70 feet to the POINT OF BEGINNING; thence N00°33′39″W, 81.30 feet; thence N34°24′14″E, 40.92 feet; thence 45.77 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of S73°04′42″E, 45.06 feet; thence N89°26′21″E, 241.54 feet; thence 101.03 feet along a curve to the right having a radius of 75.00 feet, with a chord bearing of N50°50′57″E, 93.56 feet; thence N12°15′33″E, 47.79 feet; thence N23°34′09″E, 50.99 feet; thence N12°15′33″E, 53.24 feet; thence 28.9 feet along a curve to the right having a radius of 135 feet, with a chord bearing of N06°07′36″E, 28.84 feet thence N00°00′21″W, 12.05 feet; thence 26.56 feet along a curve to the right having a radius of 15.00 feet, with a chord bearing of N44°59′39″E, 21.21 feet; thence N89°59′39″E, 76.03 feet; thence S07°24′24″W, 75.36 feet thence S00°22′26″W, 53.48 feet; thence S14°27′56″W, 49.29 feet; thence S15°57′09″W, 49.11 feet; thence S29°45′00″W, 83.90 feet; thence S40°29′16″W, 86.08 feet; thence N89°34′58″W, 82.13 feet; thence S89°47′27″W, 49.63 feet; thence S87°08′45″W, 49.50 feet; thence N89°38′08″W, 49.68 feet; thence S89°59′08″W, 50.68 feet; thence N89°19′52″W, 48.78 feet; thence S87°51′33″W, 51.78 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)
21	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	60.3 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.

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

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
22	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.8 feet
23	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.7 feet
24	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.6 feet
25	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.6 feet
26	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.3 feet
27	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.3 feet
28	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.5 feet
29	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	59.9 feet
30	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	60.0 feet
31	--	Reserve at Golden Isle	--	Property	X (unshaded)	58.8 feet	--	60.0 feet
116	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	59.9 feet

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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)
117	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	59.7 feet
118	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	59.0 feet
120	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	59.2 feet
121	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	59.1 feet
122	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	59.0 feet
123	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	60.0 feet
124	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	60.5 feet
125	--	Reserve at Golden Isle	--	Property	X (unshaded)	57.6 feet	--	60.1 feet

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