Book 2016 Page 505
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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared By: Randall L. Rattenborg, 105 West Main Street, Manchester, IA, 563-927-2434
Return To: Randall L. Rattenborg, 105 West Main Street, Manchester, IA 52057
Grantors: Natalie Hermsen
Grantees: Federal Emergency Management Agency (FEMA)
Grantees: Lot 7, Block 3, Shelden & Harris Addition
Previously Recorded Document: Book 2015, Page ~~XXXX~~ 2035
Legal Description: See below

AFFIDAVIT

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) LETTER OF MAP AMENDMENT (LOMA) DETERMINATION

STATE OF IOWA)
) ss:
COUNTY OF DELAWARE)

1) Natalie Hermsen according to the Warranty Deed recorded June 18, 2015 is the owner of the following Legal Description:

   Lot Seven (7), Block Three (3), Shelden and Harris Addition to Manchester, Iowa, according to plat recorded in Book 1, Plats, Pages 97-98.

2) A Federal Emergency Management Agency (FEMA) Letter Of Map Amendment (LOMA) Determination for the structure on Lot 3 on the above Legal Description is being attached to this affidavit on pages 2-~~X~~4
3) The attached LOMA Determinations are valid for the current effective FIRM map; Map Panel No. 19055C0227F, effective date December 16, 2014.
4) Natalie Hermsen desires to make this Federal Emergency Management Agency (FEMA) Letter of Map Amendment (LOMA) Determination a document of record.

Natalie Hermsen

State of Iowa)
)
County of Delaware) ss:

On this 19 day of February A.D. 2016, before me a Notary Public in and for said County, personally appeared Natalie Hermsen, to me known to be the person(s) named and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Notary Public in and for said County

GARRETT J SOPPE
Commission Number 768070
My Commission Expires
May 5, 2017

Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF MANCHESTER, DELAWARE COUNTY, IOWA	Lot 7, Block 3, Sheldon & Harris Addition, as described in the Deed recorded in Town Lot Book 37, Page 156 in the Office of the Delaware County Recorder, Delaware County, Iowa
	COMMUNITY NO: 190112	
AFFECTED MAP PANEL	NUMBER: 19055C0227F	
	DATE: 12/16/2014	
FLOODING SOURCE: TRIBUTARY A		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.492961, -91.452217 SOURCE OF LAT & LONG: COMMUNITY GIS 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)
--	--	--	915 Sherman Avenue	Structure	B	--	946.1 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	STUDY UNDERWAY	COASTAL BARRIER RESOURCE SYSTEM
eLOMA DETERMINATION	EXTRATERRITORIAL JURISDICTION	
PORTIONS REMAIN IN THE SFHA	GREAT LAKES	
PORTIONS REMAIN IN THE FLOODWAY	STATE LOCAL CONSIDERATIONS	

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. If there are any errors on this eLOMA Determination Letter that cause FEMA to rescind and/or nullify the determination the property owner should consult the Licensed Professional that submitted this eLOMA. 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, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, 3601 Eisenhower Avenue, Alexandria, VA 22304-4605, Fax: 703-751-7415.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

eLOMA

Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

Structure Removal:

The following considerations may or may not apply to the determination for your Structure:

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY - A portion of this property is located within the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination 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 a NFIP regulatory floodway that may cause an increase in the base flood elevation. 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), or the Regional Engineer (Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway.

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA -This Determination Document has removed the subject of the determination from the Special Flood Hazard Area (SFHA). However, portions of the property may remain in the SFHA. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

STUDY UNDERWAY - 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.

EXTRATERRITORIAL JURISDICTION - The subject of the determination is shown on the National Flood Insurance Program map as being located in an Extraterritorial Jurisdiction area for the community indicated on the Determination Document.

GREAT LAKES - The Federal Emergency Management Agency (FEMA) has based this determination on elevation data which is published in the current Flood Insurance Study for the community. However, the elevations established in the U.S. Army Corps of Engineers (USACE) reports on the Great Lakes are the best available data known to us. If in the future there are any subsequent map revisions to the National Flood Insurance Program map and the USACE reports remain the best available data known, FEMA will use those elevations for any such revisions. Consequently, all new structures or substantially improved structures should be above the elevation stated in the applicable USACE report (copy enclosed).

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, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415

Luis Rodriguez, P.E., Chief
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LETTER OF MAP AMENDMENT
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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

STATE AND LOCAL CONSIDERATIONS - Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

COASTAL BARRIER RESOURCE SYSTEM - The subject of this Determination Document is located within the Coastal Barrier Resource System (CBRS). Federal financial assistance, including Federal flood insurance, is not available in CBRS areas for new construction or substantial improvements occurring after the date on which the area was declared by Congress to be part of the CBRS or otherwise protected area as required by the Coastal Barrier Resources Act (Public Law 97-348) and the Coastal Barrier Improvement Act 1990 (Public Law 101-591). This date is indicated on the National Flood Insurance Program map. For further information on this property and the CBRS or otherwise protected area designation, contact the U.S. Department of the Interior.

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, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415

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