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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: Lynn Starks 25954 225th Avenue, Delhi, IA 52223 Box 184
Grantor: Lynn Starks
Grantees: Federal Emergency Management Agency (FEMA)
Grantees: Lot 3 H.L.C. 1st Sub.
Legal Description: See below

AFFIDAVIT

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

STATE OF IOWA)
) ss:
COUNTY OF DELAWARE)

1) Lynn Marie Starks according to the Certificate of Change of Title recorded May 02, 2007, Book 2007 Page 1372 is the owner of the following Legal Description:

   Lot three (3) except the Northerly Twelve and one-half (12 ½) feet thereof; and the thirty (30.0) feet wide access located between Lots two (2) and three (3) all in H.L.C. First Sub-division of part of the Southwest Quarter (SW ¼) of the Southeast (SE ¼) and part of the Southeast (SE ¼) of the Southwest (SW ¼) of Section Nineteen (19), Township Eighty Eight (88), Range Four West (R4W) of the Fifth P.M.

2) A Federal Emergency Management Agency (FEMA) Letter Of Map Amendment (LOMA) Determination for the structure of a portion Lot 3 on the above Legal Description is being attached to this affidavit on pages 2-4;
3) The attached LOMA Determination is valid for the current effective FIRM map; Map Panel No. 19055C0265E, effective date August 3, 2009.
4) Lynn Marie Starks desires to make this Federal Emergency Management Agency (FEMA) Letter of Map Amendment (LOMA) Determination a document of record.

Lynn Marie Starks
Lynn Marie Starks

State of Iowa)
)
County of Delaware) ss:

On this 8 day of April A.D. 2016, before me a Notary Public in and for said County, personally appeared Lynn Marie Starks, to me known to be the person(s) named and who executed the foregoing instrument, and acknowledged that he executed the same as his voluntary act and deed.

Mary Kay Starks
Notary Public in and for said County

NOTARIAL SEAL IOWA
MARY KAY STARKS
COMMISSION NUMBER 773649
MY COMMISSION EXPIRES
June 29, 2018

Federal Emergency Management Agency

Washington, D.C. 20472

February 24, 2016

MR. RANDALL RATTENBORG
BURRINGTON GROUP, INC.
105 W. MAIN STREET
MANCHESTER, IA 52057

CASE NO.: 16-07-0664A
COMMUNITY: DELAWARE COUNTY, IOWA
(UNINCORPORATED AREAS)
COMMUNITY NO.: 190863

DEAR MR. RATTENBORG:

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, 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:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	DELAWARE COUNTY, IOWA (Unincorporated Areas)	A portion of Lot 3, H.L.C. First Subdivision, as described in the Certificate of Change of Title recorded in Book 2007, Page 1372, in the Office of the Recorder, Delaware County, Iowa
	COMMUNITY NO.: 190863	
AFFECTED MAP PANEL	NUMBER: 19055C0265E	
	DATE: 8/3/2009	
FLOODING SOURCE: MAQUOKETA RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:42.412922, -91.353490 SOURCE OF LAT & LONG: LOMA LOGIC 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)
3	--	H.L.C. First	25954 225th Avenue	Structure (Residence)	X (unshaded)	--	906.9 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.)

PORTIONS REMAIN IN THE SFHA
ZONE A

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
Federal Insurance and Mitigation Administration

Federal Emergency Management Agency
Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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

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.

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.

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