Page 1 of 2

Date: March 6, 2002

Case No.: 02-09-507A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

| COMMU | NITY AND MAP PANEL INFORMATION | LEGAL PROPERTY DESCRIPTION | | |
|----------------------------------|--|--|--|--|
| COMMUNITY | CITY OF OCEANSIDE, SAN DIEGO COUNTY, CALIFORNIA | Lot 186 and 187, Sunburst Homes Unit No. 3, as shown on the Plat recorded as File No. 80-303039, in the Office of the Recorder, San Diego County, California | | |
| | COMMUNITY NO.: 060294 | | | |
| | NUMBER: 06073C0759F | 7 | | |
| AFFECTED MAP PANEL | NAME: SAN DIEGO COUNTY, CALIFORNIA AND INCORPORATED AREAS | | | |
| | DATE: 06/19/1997 | | | |
| FLOODING SOURCE: LOMA ALTA CREEK | | APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 33.21, -117.271 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0 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) |
|-----|-------------------|------------------------------|------------------|---|---------------|--|---|---|
| 186 | | Sunburst Homes Unit No. 3 | 4587 Maple Drive | Structure | X (unshaded) | 281.6 feet | 286.7 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.)

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 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, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.

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Matthew B. Miller, P.E., Chief Hazards Study Branch

Federal Insurance and Mitigation Administration

Version 1.3.3

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Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

| 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) |
|-----|-------------------|------------------------------|------------------|---|---------------|--|---|---|
| 187 | _ | Sunburst Homes Unit No. 3 | 4589 Maple Drive | Structure | X (unshaded) | 282.6 feet | 288.5 feet | _ |

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, 3601 Eisenhower France, Suite 600, Alexandria, VA 22304-6439.

Matthew B. Miller, P.E., Chief

Hazards Study Branch

Federal Insurance and Mitigation Administration

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Federal Emergency Management Agency

Washington, D.C. 20472

March 6, 2002

MR. WILLIAM & CHERRIE RUBIN 4589 MAPLE DRIVE OCEANSIDE, CA 92056

CASE NO.: 02-09-507A

COMMUNITY: CITY OF OCEANSIDE, SAN DIEGO COUNTY,

CALIFORNIA

COMMUNITY NO.: 060294

DEAR MR. & MRS. RUBIN:

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, 3601 Eisenhower Avenue, Suite 600, Alexandria, VA 22304-6439.

Sincerely,

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Matthew B. Miller, P.E., Chief

Hazards Study Branch

Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc:

State/Commonwealth NFIP Coordinator

Community Map Repository

Region

Mr. Mark & Patricia M. Stabler