



Book 2019 Page 1911

2019 1911 Type 06 010 Pages 4

Date 7/22/2019 Time 8:33:08AM

Rec Amt \$22.00

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by & Return to:
Mr. Randall Rathenborg
Burrington Group, Inc.
105 W. Main Street
Manchester, IA 52057

ENV. (X) ENV.
Return to:
Gregory M. Carradus
9510 Darrell Drive
Cedar Rapids, IA 52411

Affidavit

The undersigned, hereby acknowledge that the attached Determination Document received from the Federal Emergency Management Agency is the exact document received from the agency.

Michelle S Carradus
Michelle S Carradus

Subscribed and sworn to before me on 7.19.2019, by
Michelle Carradus.

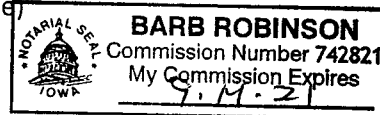
Gael Bon

Notary Public, State of Iowa

Previously recorded documents related: (deed Book and Page)

Book 2016 pg 2305

Legal Description located on page: 3



Property owned by: Greg M. Carradus
Michelle S. Carradus



Federal Emergency Management Agency
Washington, D.C. 20472

September 18, 2014

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

CASE NO.: 14-07-2541A
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 18, Logan's Second Subdivision, as described in the Flooded, recorded in Book 140, Page 207, in the Office of the Recorder, Delaware County, Iowa. The portion of property is more particularly described by the following metes and bounds:
	COMMUNITY NO.: 190863	
AFFECTED MAP PANEL	NUMBER: 19055C0250E	
	DATE: 8/3/2009	
FLOODING SOURCE: MAQUOKETA RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.429, -91.391 SOURCE OF LAT & LONG: ARCGIS 10.2 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)
18	—	Logan's Second	24790 207th Avenue	Portion of Property	X (unshaded)	—	—	911.5 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 STUDY UNDERWAY
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 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 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, LOMA 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)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

BEGINNING at the Westerly most corner of Lot 18; thence N44°46'45"E, 108.30 feet; thence S47°03'00"E, 83.04 feet; thence S51°30'03"W, 111.40 feet; thence N45°28'48"W, 69.96 feet to the POINT OF BEGINNING.

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.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

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.