

First Step

Lender Submittal Packet: This is the official request from the owner to the lender informing them that the flood zone has change and requesting the lender to release the flood insurance requirement.

Instructions:

- 1) Fill out the Lender Loan Number and Sign the Bottom.
- 2) Mail/Fax/email to the lender insurance division, usually found on the back of your mortgage statement, otherwise call the lender general phone number and ask where to send the insurance packet.
- 3) It usually will take 1 to 2 weeks for the lender to process the request.

If you have a line of credit or a second lender, you will need to copy and fill out the paper work for the second lender also.

If you plan on keeping flood insurance but at the cheaper premium amount you can submit the insurance packet at the same time.

Or, if you plan on canceling the flood insurance policy you will need to wait for a release from the lender (usually will be a letter format), before submitting the insurance Package.

Please contact us if the lender or you have questions or problems with the paperwork.

**NOTICE OF FLOOD ZONE DESIGNATION CHANGE AND
REQUEST TO RELEASE FLOOD INSURANCE REQUIREMENT**

Notice Date: April 15, 2014

Owner Name: _____

Property Address: _____
Homestead, FL 33033

Property Platted Lot: _____, Block _____, Marbella Bay (163-57)

Lender Loan Number _____

FEMA Case Number: 14-04-5318X Issue Date: 04/15/2014

Dear Lender Insurance Representative:

Florida Floodzone Services has obtained a "Letter of Map Amendment" (LOMA) status on the above referenced property. With a LOMA status on this property the federal requirement for flood insurance is no longer required as stated in "THE NATIONAL FLOOD INSURANCE ACT OF 1968 AS AMENDED, AND THE FLOOD DISASTER PROTECTION ACT OF 1973, AS AMENDED", SUBSECTION 4012a.(a). I am sending you this notification of requesting release of the requirement of flood insurance policy covering this property.

Attached are the following required documents for your processing:

- Copy of the eLOMA for this property

With this letter, I authorize you as my lender to release all flood policy requirements for my loan. Please review the documentation and provide a letter stating the release of the requirement for a flood insurance policy on this property. If you have any questions please give me a call.

The eLOMA document can be verified by calling FEMA at 877-336-2627.

Sincerely

Property Owner / Policy Holder



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	CITY OF HOMESTEAD, MIAMI-DADE COUNTY, FLORIDA	Lots 1 through 90, Block 1, Lots 1 through 69, Block 2, and Lots 1 through 48, Block 3, Marbella Bay, as shown on the Plat recorded in Plat Book 163, Page 57, in the Office of the Clerk of Circuit Court, Miami-Dade County, Florida
	COMMUNITY NO.: 120645	
AFFECTED MAP PANEL	NUMBER: 12086C0731L	
	DATE: 9/11/2009	
FLOODING SOURCE: PONDING		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.481, -80.414 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 (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
13-19	1/-	Marbella Bay	1006 - 1030 NE 42nd Terrace (even by 4)	Property	X (unshaded)	6.0 feet	--	6.3 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)

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.

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)

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)
34-40	1/-	Marbella Bay	918 - 942 NE 42nd Terrace (even by 4)	Property	X (unshaded)	6.0 feet	--	6.0 feet
48-53	1/-	Marbella Bay	4205 - 4215 NE 9th Street (odd)	Property	X (unshaded)	6.0 feet	--	6.1 feet
54-59	1/-	Marbella Bay	4200 - 4214 NE 9th Street (even)	Property	X (unshaded)	6.0 feet	--	6.2 feet
60-65	1/-	Marbella Bay	4220 - 4230 NE 9th Street (even)	Property	X (unshaded)	6.0 feet	--	6.2 feet
7-13	2/-	Marbella Bay	1021 - 1045 NE 42nd Terrace (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.6 feet
14-20	2/-	Marbella Bay	991, 995 & 1001 - 1017 NE 42nd Terrace (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.0 feet
28-34	2/-	Marbella Bay	935 - 959 NE 42nd Terrace (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.0 feet
7-12	3/-	Marbella Bay	4285 - 4295 NE 10th Court (odd)	Property	X (unshaded)	6.0 feet	--	6.5 feet
13-18	3/-	Marbella Bay	1045 - 1065 NE 42nd Place (odd by 4)	Property	X (unshaded)	6.0 feet	--	6.2 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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	COMMUNITY NO.: 120645	
AFFECTED MAP PANEL	NUMBER: 12086C0731L	
	DATE: 9/11/2009	
FLOODING SOURCE: PONDING		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.481, -80.414 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 (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
1-6	1/-	Marbella Bay	1064 - 1084 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	6.8 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.)

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 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 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)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
7-12	1/-	Marbella Bay	1040 - 1060 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	6.8 feet	--
20-26	1/-	Marbella Bay	974 - 1002 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
27-33	1/-	Marbella Bay	946 - 970 NE 42nd Terrace (even by 4)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
41-47	1/-	Marbella Bay	4217 - 4229 NE 9th Street (odd)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
66-71	1/-	Marbella Bay	4232 - 4246 NE 9th Street (even)	Structure	X (unshaded)	6.0 feet	6.8 feet	--
72-78	1/-	Marbella Bay	4252 - 4268 NE 9th Street (even)	Structure	X (unshaded)	6.0 feet	6.7 feet	--
79-84	1/-	Marbella Bay	4274 - 4282 (even) & 4286 NE 9th Street	Structure	X (unshaded)	6.0 feet	6.8 feet	--
85-90	1/-	Marbella Bay	4288 - 4298 NE 9th Street (even)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
1-6	2/-	Marbella Bay	4278 - 4288 NE 10th Court (even)	Structure	X (unshaded)	6.0 feet	6.8 feet	--
21-27	2/-	Marbella Bay	963 - 987 NE 42nd Terrace (odd by 4)	Structure	X (unshaded)	6.0 feet	7.0 feet	--

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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 (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
35-41	2/-	Marbella Bay	4275 - 4287 NE 9th Street (odd)	Structure	X (unshaded)	6.0 feet	7.4 feet	--
42-48	2/-	Marbella Bay	934 - 958 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.4 feet	--
49-55	2/-	Marbella Bay	962 - 986 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.7 feet	--
56-62	2/-	Marbella Bay	990 - 1018 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
63-69	2/-	Marbella Bay	1022 - 1040 NE 42nd Place (even by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
1-6	3/-	Marbella Bay	4276 & 4275 - 4283 NE 10th Court (odd)	Structure	X (unshaded)	6.0 feet	7.1 feet	--
19-24	3/-	Marbella Bay	1021 - 1041 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
25-30	3/-	Marbella Bay	995 & 1001 - 1017 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.3 feet	--
31-36	3/-	Marbella Bay	971 - 991 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.5 feet	--
37-42	3/-	Marbella Bay	941 & 951 - 967 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.2 feet	--
43-48	3/-	Marbella Bay	917 - 937 NE 42nd Place (odd by 4)	Structure	X (unshaded)	6.0 feet	7.6 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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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 22 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.

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A handwritten signature in black ink, appearing to read "Luis Rodriguez".

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