

## 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 it 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: March 6, 2014

Owner Name: \_\_\_\_\_

Property Address: \_\_\_\_\_  
Homestead, FL 33033

Property Platted Lot:\_\_\_\_\_, Block\_\_\_\_\_,Mariana's Homes (163-16)

Lender Loan Number \_\_\_\_\_

FEMA Case Number: 14-04-3648A Issue Date: 03/06/2014

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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	All lots, Blocks 1, 2 and 3, Mariana's Homes, as shown on the Plat recorded as Clerk File No. 2005R0338332, in Plat Book 00163, Page 16, in the Office of the Clerk of 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: 25.480, -80.417 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)
1-25	1/-	Mariana's Homes	NE 41st Terrace, NE 41st Avenue	Property	X (shaded)	--	--	6.0 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)  
SUPERSEDES PREVIOUS DETERMINATION

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)
1-100	2/-	Mariana's Homes	NE 41st Terrace, NE 9th Street, NE 41st Avenue	Property	X (shaded)	--	--	6.0 feet
1-57	3/-	Mariana's Homes	NE 41st Ter, NE 9th St, NE 41st Ave, NE 11th Dr	Property	X (shaded)	--	--	6.0 feet

### **SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))**

This Determination Document supersedes our previous determinations dated 8/20/2010 and 10/7/2010, for the subject property.

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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