



Federal Emergency Management Agency
Washington, D.C. 20472

**LETTER OF MAP REVISION FLOODWAY
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)
—	—	—	484 Pecan Street	House	B	745.1 feet	754.8 feet	—

INADVERTENT INCLUSION IN THE FLOODWAY 1 (PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY)
(This Additional Consideration applies to the preceding 2 Properties.)

A portion of this property is located within the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination Document, while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in a NFIP regulatory floodway that may cause an increase in the base flood elevation. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Therefore, the NFIP regulatory floodway modification described in the Determination Document, while acceptable to the Federal Emergency Management Agency (FEMA), must also be acceptable to the community and adopted by appropriate community action, as specified in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/about/regoff.htm>.

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 2 Properties.)

This Determination Document has removed the subject of the determination from the Special Flood Hazard Area (SFHA). However, portions of the property may remain in the SFHA. 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, 12101 Indian Creek Court, Beltsville, MD 20705.

Matthew B. Miller

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



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION FLOODWAY DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	Comal County, Texas (Unincorporated Areas)	A parcel of land, as described in General Warranty Deed, Document No. 423541, recorded in Book 915, Page 623, filed on October 1, 1993, by the County Clerk, Comal County, Texas
	COMMUNITY NO.: 485463	
AFFECTED MAP PANEL	NUMBER: 4854630090C	
	NAME: Comal County, Texas (Unincorporated Areas)	
	DATE: 09/29/1986	
FLOODING SOURCE: GUADALUPE RIVER (LOWER REACH)		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 29.862, -98.164 SOURCE OF LAT & LONG: MAPBLAST! 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)
—	—	—	484 Pecan Street	Detached Garage	B	745.0 feet	754.1 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)

INADVERTENT INCLUSION IN FLOODWAY 1
PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision 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 NFIP regulatory floodway or 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 NFIP regulatory floodway and 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, 12101 Indian Creek Court, Beltsville, MD 20705.

Matthew B. Miller

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

Version 1.3.3

381603013374

Comal CAD - 2005

Prop ID:
80641

Owner:
HAYES DAVID L & AVA

Legal:
A-626 SUR-324 WM TAYLOR, ACRES 0.8390

Property
Improvements
Land
Roll History
Deed History
Tax Due
Summary

Name, Address and Property Information

Owner ID	94802	Property ID	80641 (Real)	Geo ID	780626000400
	HAYES DAVID L & AVA		A-626 SUR-324 WM TAYLOR, ACRES 0.8390		
Name & Address	484 PECAN ST CANYON LAKE, TX 78133-4546	Legal Description			
% Ownership	100%	Situs	484 PECAN ST		
Exemptions	DV1 HS	Neighborhood	G (Guadalupe River)		
Map ID	4J-A626-TR 2				

Property Value and Taxing Jurisdiction Information

		Property Values		
(+)Improvement Homesite Value:	+	\$211,570		
(+)Improvement Non-Homesite Value:	+	\$0		
(+)Land Homesite Value:	+	\$82,960		
(+)Land Non-Homesite Value:	+	\$0	Ag / Timber Use Value	
(+)Agricultural Market Valuation:	+	\$0	\$0	
(+)Timber Market Valuation:	+	\$0	\$0	

(=)Market Value:	=	\$294,530		
(-)Ag or Timber Use Value Reduction:	-	\$0		

(=)Appraised Value:	=	\$294,530		
(-) HS Cap:	-	\$25,668		

(=)Assessed Value:	=	\$268,862		

Owner	Percent Ownership	Total Value
HAYES DAVID L & AVA	100%	\$268,862

Entity Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
046 Comal County	0.303647	\$268,862	\$204,956	\$622.34
CIS Comal ISD	1.800000	\$268,862	\$189,956	\$3,419.21
ES2 EMS #2	0.020000	\$268,862	\$263,862	\$52.77
ES3 ESD #3	0.020000	\$268,862	\$263,862	\$52.77
FLC Flood Control	n/a	n/a	n/a	n/a
LTR Lateral Road	0.050100	\$268,862	\$201,956	\$101.18
ZZZ Overpayment Credit	n/a	n/a	n/a	n/a

Total Tax Rate: 2.193747

Taxes w/Current Exemptions:	\$4,248.28
Taxes w/o Exemptions:	\$5,898.15

[\[Property\]](#) [\[Improvements\]](#) [\[Land\]](#) [\[Roll History\]](#) [\[Deed History\]](#) [\[Tax Due\]](#) [\[Summary\]](#) [\[Search\]](#) [\[Home\]](#)

This Data is for Comal CAD Questions Please Call (830) 625-8597 . Last Restore:9/27/2005 7:47:04 AM

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System Requirements: Microsoft Internet Explorer 5.0 Or Higher. Sketches Require Microsoft Java Virtual Machine Enabled.

FEDERAL EMERGENCY MANAGEMENT AGENCY
APPLICATION FORM FOR SINGLE RESIDENTIAL LOT OR STRUCTURE
AMENDMENTS AND REVISIONS TO NATIONAL FLOOD INSURANCE PROGRAM MAPS

O.M.B. NO. 3067-0257
Expires April 30, 2001

Paperwork Reduction Act

Public reporting burden for this is estimated to average 2.4 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the form. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to : Information Collection Management, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (3067-0257).

This form should be used by an individual property owner to request that the Federal Emergency Management Agency (FEMA) remove a single residential structure or legally recorded parcel of land or portions thereof, described by metes and bounds, certified by a registered licensed land surveyor or professional engineer, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (one-percent annual chance) base flood elevation (BFE), via Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F). It shall not be used for requests involving changes to BFE's, floodway designations, or proposed projects. In addition, it shall not be used for requests submitted by developers or for requests involving multiple structures or lots.

APPLICABLE REGULATIONS

The regulations pertaining to LOMAs and LOMR-Fs are presented in the National Flood Insurance Program (NFIP) regulations under Title 44, Chapter I Parts 65 and 70, Code of Federal Regulations. The purpose of Part 70 is to provide an administrative procedure whereby FEMA will review information submitted by an owner or lessee of property who believes that his or her property has been inadvertently included in a designated SFHA. The necessity of Part 70 is due in part to the technical difficulty of accurately delineating the SFHA boundary on an NFIP map. Part 70 procedures shall not apply if the topography has been altered since the effective date of the first NFIP map (i.e., a Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map) showing the property to be within the SFHA. Requests involving changes in topography (such as the placement of fill) are handled under the procedures described in Part 65. In such instances, note especially NFIP regulations, Section 65.5.

BASIS OF DETERMINATION

FEMA's determination as to whether a structure or legally recorded parcel of land, or portions thereof, described by metes and bounds, may be removed from the SFHA will be based upon a comparison of the BFE with certain elevation information. The elevation information required is dependent on whether a structure, a legally recorded parcel of land, or portions thereof are to be removed from the SFHA and whether fill has been placed on the property to raise the structure or parcel of land above the BFE, as outlined below.

ITEM TO BE REMOVED FROM THE SFHA

ELEVATION INFORMATION REQUIRED

Structure located on natural ground

Lowest adjacent grade to the structure (the elevation of the lowest ground touching the structure, including attached decks)

Structure located on fill

Lowest adjacent grade to the structure (the elevation of the lowest ground touching the structure and the elevation of the lowest floor (including basement/crawl space/attached garage)

Undeveloped legally recorded parcel of land within or portions thereof (LOMA or LOMR-F)

Elevation of the lowest ground on the parcel or the portion of land to be removed from the SFHA

Please note the following list of some of the special considerations that may affect FEMA's determination:

- * Fill is defined as material placed to raise the ground to or above the BFE. Fill placed before the effective date of the first NFIP map showing the property to be within the SFHA is treated as natural ground. If this cannot be determined, then the initial identification date will be used.
- * In areas of sheetflow flooding (AO Zones), the FEMA Regional Office should be contacted to clarify the elevation information that will be required for a determination as to whether a structure or legally defined parcel of land can be removed from the SFHA.
- * If the lowest floor of a building has been elevated on posts, piers, or pilings above the BFE in the SFHA and any portion of the structure (i.e., posts, piers, or pilings) is still below the BFE, the building will not be removed from the SFHA.

Effective March 10, 1997, FEMA revised the fees schedule for reviewing and processing request for modifications to published flood information and maps. Under this schedule, FEMA established flat review and processing fee for each type of request. The fee for your LOMR-F request will be \$400, or \$300 if your request is following a previously issued conditional LOMR-F, and must be received before we can begin processing your request. As-built LOMAs are "fee" exempt. Payment of this fee shall be made in the form of a check or money order, made payable in U. S. funds to the National Flood Insurance Program, or by credit card (please include from 1A of MT-1 forms). The payment must be forwarded to the following address:

Federal Emergency Management Agency
Fee-Collection System Administrator
P. O. Box 3173
Merrifield, VA 22116-3173

If requesting a LOMA, please submit your request to:

If requesting a LOMR-F, please submit your request to:

(See attached address listing)

(See attached address listing)

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION

BUILDING OWNER'S NAME DAVID HAYES		For Insurance Company Use: Policy Number
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO. 484 PECAN ST		Company NAIC Number
CITY CANYON LAKE TX	STATE TX	ZIP CODE 78133-4546
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) 0.839 Acres within Wm Taylor Survey No. 324, Abst. 636		
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use Comments section if necessary.) Residential		
LATITUDE/LONGITUDE (OPTIONAL) (##° - ##' - ##.###" or ##.#####")		
HORIZONTAL DATUM: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		SOURCE: <input type="checkbox"/> GPS (Type): <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other:

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

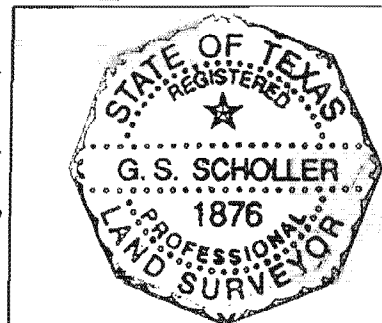
B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER Comal County 485463		B2. COUNTY NAME Comal		B3. STATE Texas	
B4. MAP AND PANEL NUMBER 0090	B5. SUFFIX C	B6. FIRM INDEX DATE 7-15-1995	B7. FIRM PANEL EFFECTIVE/REVISED DATE 9-29-1986	B8. FLOOD ZONE(S) A9	B9. BASE FLOOD ELEVATION(S) (Zone AO, use depth of flooding) 745.5

- B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9.
 FIS Profile FIRM Community Determined Other (Describe):
- B11. Indicate the elevation datum used for the BFE in B9: NGVD 1929 NAVD 1988 Other (Describe):
- B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
Designation Date:

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

- C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.
- C2. Building Diagram Number **J** (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)
- C3. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO
Complete Items C3a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion.
Datum _____ Conversion/Comments
- Elevation reference mark used **over** Does the elevation reference mark used appear on the FIRM? Yes No
- a) Top of bottom floor (including basement or enclosure) ✓ **756.73 ft.(m)**
 - b) Top of next higher floor **765.80 ft.(m)**
 - c) Bottom of lowest horizontal structural member (V zones only) **N/A. ft.(m)**
 - d) Attached garage (top of slab) **N/A. ft.(m)**
 - e) Lowest elevation of machinery and/or equipment servicing the building **N/A. ft.(m)**
 - f) Lowest adjacent grade (LAG) ✓ **754.13 ft.(m)**
 - g) Highest adjacent grade (HAG) **756.40 ft.(m)**
 - h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade **0**
 - i) Total area of all permanent openings (flood vents) in C3h **0** sq. in. (sq. cm)

License Number, Embossed Seal, Signature, and Date



SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.
I certify that the information in Sections A, B, and C on this certificate represents my best efforts to interpret the data available.
I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME GERARD S. SCHOLLER	LICENSE NUMBER TEXAS R.P.L.S. 1876
TITLE CREW CHIEF	COMPANY NAME WM. J. KOLODZIE SURVEYING CO.
ADDRESS 197 EAST MILL ST.	CITY NEW BRAUNFELS
SIGNATURE <i>Gerard S. Scholler</i>	STATE TEXAS
DATE APRIL 11, 2001	ZIP CODE 78130
	TELEPHONE 830-625-6484

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION

BUILDING OWNER'S NAME DAVID HAYES		For Insurance Company Use: Policy Number	
BUILDING STREET ADDRESS (including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO. 484 PECAN ST		Company NAIC Number	
CITY CANYON LAKE TX	STATE TX	ZIP CODE 78133-4546	
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) 0.839 Acres within Wm Taylor Survey No. 324 Abst. 636			
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use Comments section if necessary.) Residential			
CERTIFICATE FOR HOUSE ON PROPERTY			
LATITUDE/LONGITUDE (OPTIONAL) (##° - ##' - ###.###" or ##.#####")	HORIZONTAL DATUM: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		SOURCE: <input type="checkbox"/> GPS (Type): <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other:

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER Comal County 485463		B2. COUNTY NAME Comal		B3. STATE TEXAS	
B4. MAP AND PANEL NUMBER 0090	B5. SUFFIX C	B6. FIRM INDEX DATE 7-15-1995	B7. FIRM PANEL EFFECTIVE/REVISED DATE 9-29-1986	B8. FLOOD ZONE(S) A9	B9. BASE FLOOD ELEVATION(S) (Zone A9, use depth of flooding) 745.5

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9.
 FIS Profile FIRM Community Determined Other (Describe):

B11. Indicate the elevation datum used for the BFE in B9: NGVD 1929 NAVD 1988 Other (Describe):

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
Designation Date,

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

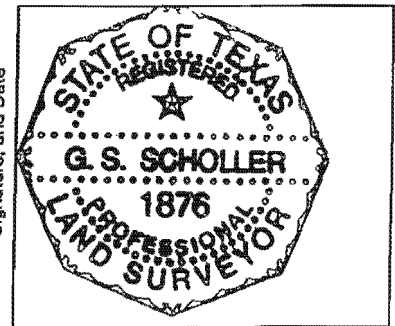
C2. Building Diagram Number 1 (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)

C3. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO
Complete Items C3a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion.
Datum _____ Conversion/Comments

Elevation reference mark used over Does the elevation reference mark used appear on the FIRM? Yes No

<input type="checkbox"/> a) Top of bottom floor (including basement or enclosure) ✓	<u>757.40</u> ft.(m)
<input type="checkbox"/> b) Top of next higher floor	<u>N/A</u> ft.(m)
<input type="checkbox"/> c) Bottom of lowest horizontal structural member (V zones only)	<u>N/A</u> ft.(m)
<input type="checkbox"/> d) Attached garage (top of slab)	<u>N/A</u> ft.(m)
<input type="checkbox"/> e) Lowest elevation of machinery and/or equipment servicing the building	<u>755.44</u> ft.(m)
<input type="checkbox"/> f) Lowest adjacent grade (LAG) ✓	<u>754.83</u> ft.(m)
<input type="checkbox"/> g) Highest adjacent grade (HAG)	<u>757.23</u> ft.(m)
<input type="checkbox"/> h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade	<u>0</u>
<input type="checkbox"/> i) Total area of all permanent openings (flood vents) in C3h <u>0</u> sq. in. (sq. cm)	

License Number, Embossed Seal, Signature, and Date



SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.
I certify that the information in Sections A, B, and C on this certificate represents my best efforts to interpret the data available.
I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME **GERARD S. SCHOLLER** LICENSE NUMBER **TEXAS R.P.L.S. 1876**

TITLE **CREW CHIEF** COMPANY NAME **WM. J. KOLODZIE SURVEYING CO.**

ADDRESS **197 EAST MILL ST.** CITY **NEW BRAUNFELS** STATE **TEXAS** ZIP CODE **78130**

SIGNATURE *Gerard S. Scholler* DATE **APRIL 11, 2001** TELEPHONE **830-625-6484**

LOMA and LOMR-F SUBMITTAL ADDRESSES

REGIONS I-IV

(States: ME, VT, NH, MA, RI, CT,
NY, NJ, PR, VI, MD, PA, VA, DE,
WV, DC, KY, TN, NC, SC, GA, MS,
AL, FL)

FEMA
LOMA Depot
P. O. Box 2210
Merrifield, Virginia 22116-2210
Attn: LOMA Manager

REGION V-VII

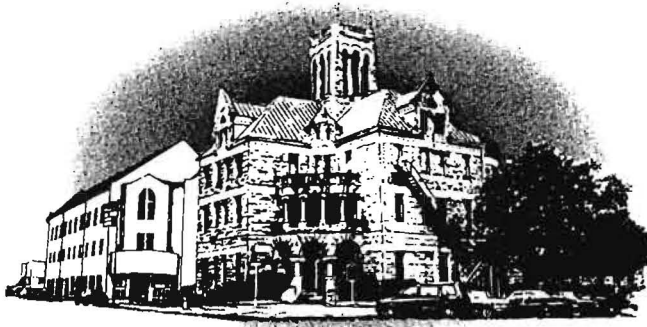
(States: OH, IN, IL, MN, MI, WI,
TX, AR, OK, LA, NM, NE, IA, MO,
KS)

FEMA
LOMA Depot
12101 Indian Creek Court
Beltsville, Maryland 20705
Attn: LOMA Manager

REGION VIII-X

(States: CO, MT, ND, SD, UT, WY,
CA, NV, AZ, HI, AK, ID, OR, WA)

FEMA
LOMA Depot
3601 Eisenhower Avenue
Suite 600
Alexandria, Virginia 22304
Attn: LOMA Manager



Comal County

OFFICE OF COMAL COUNTY ENGINEER

March 12, 2001

Ms. Conyers

Mr. Brett Anderson
USAA Insurance Corporation
San Antonio, TX

Re: Floodplain determination for 0.839 acres of land out of the Wm. Taylor Survey No. 324, Abst. 636, within Comal County, Texas.

Dear Mr. Anderson:

According to our records as of March 12, 2001, the referenced tract is located within Zone A9 and also Zone C. Zone A9 is a special flood hazard area that requires certain elevation procedures in order to build. Zone C (which is above the 100-year floodplain) is everything else not located within a special hazard area and will not have any special floodplain requirements. We have attached to this letter a copy of a survey done by Cash Surveying showing the location of each designated floodplain. The information contained within the survey is correct and correlates with the information the county has on file.

All the floodplain information for this tract is according to F.E.M.A. Flood Maps #4854634 0090C, dated September 29, 1986.

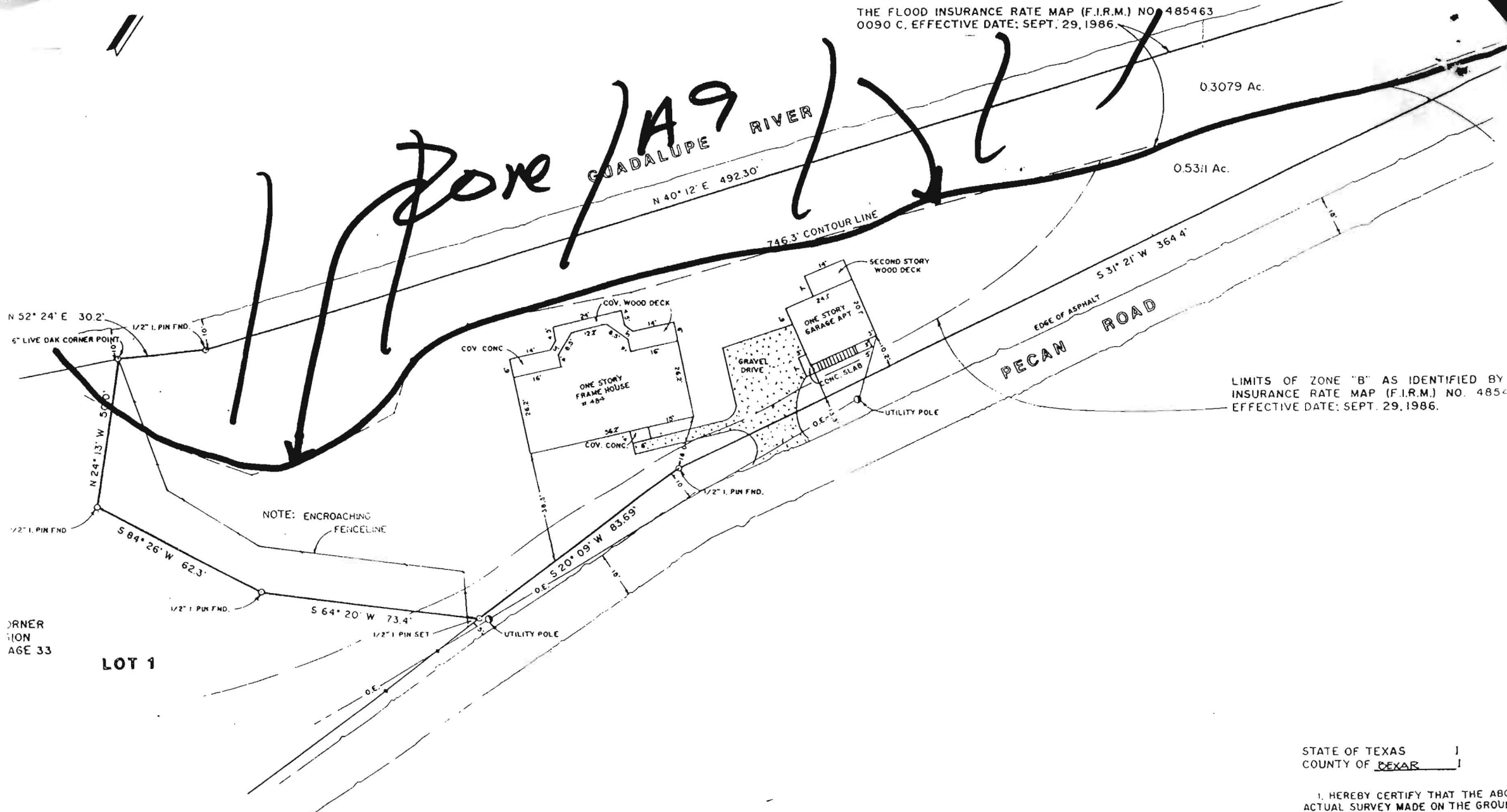
If you have any questions or if we can be of further assistance, please do not hesitate to call.

Sincerely,
Janine E. Ellington, CFM
Janine E. Ellington,
Certified Floodplain Manager

cc: David Hayes, property owner of said property.

BFE 745.5

Mr. Hayes.



LIMITS OF ZONE "B" AS IDENTIFIED BY
 INSURANCE RATE MAP (F.I.R.M.) NO. 485463
 EFFECTIVE DATE: SEPT. 29, 1986.

CORNER
 SECTION
 AGE 33

LOT 1

A SURVEY OF A 0.839 Ac. TRACT OF LAND OUT OF THE
 Wm. TAYLOR SURVEY NO. 324, ABSTRACT NO. 636, BEING
 0.249 Ac. AS DESCRIBED IN VOLUME 133, PAGE 497, AND
 A 0.59 Ac. TRACT AS RECORDED IN VOLUME 70, PAGE 12
 OF THE DEED RECORDS OF COMAL COUNTY, TEXAS



STATE OF TEXAS _____
 COUNTY OF COMAL _____

I HEREBY CERTIFY THAT THE ABOVE
 ACTUAL SURVEY MADE ON THE GROUND
 SHOWS NO VISIBLE EASEMENTS OR ENCROACHMENTS
 THAT ALL BUILDINGS ARE WHOLLY LOCATED WITHIN

THIS 17 DAY OF DEC. 1923 AD
Joseph H. Cash

1. Community Name (including community name, county name, and state name (of NFIP Map):

Comal County, County of Comal, Texas

Map/Panel Number: 485463 0090C Dated 9/29/1986

2. Street Address of Your Property: 484 Pecan Drive

3. Has fill been placed on your property? No If yes, when?

4. Are you requesting that the flood zone designation be removed from a) your entire legally recorded property; b) a portion of your legally recorded property (a metes and bounds description must be written and certified by a registered professional engineer or licensed land surveyor and submitted along with a certified map showing metes and bounds area); or c) a structure on your property? A (ANSWER "A," "B", OR "C")

5. Existing structures:

*What is the date of construction? December 1993

*What is the type of construction? (a) crawl space; b) slab on grade; (c) basement; (d) other (explain)

(Answer "a," "b," "c," or "d") A

6. One of the following documents is required for all requests:

a. Copy of the subdivision Plat Map (with recordation data and stamp of the Recorder's office)

OR

Copy of the property Deed (with recordation data and Stamp of the Recorder's Office) accompanied by a tax assessor's map or other suitable map showing the surveyed location of the property with respect to local streets and watercourses. (If the plat map and property deed are available, then both should be submitted.)

In addition, the following documents should be enclosed as applicable:

b. Copy of the effective FIRM panel on which the property location has been accurately plotted, including a copy of the FIRM Title Block.

c. Map showing the location of any structures.

d. Metes and bounds description and accompanying map (only if the request is for a portion of the property), both certified by a registered professional engineer or licensed surveyor.

e. A completed FEMA, NFIP, Elevation Certificate, certified by a registered professional engineer or licensed surveyor (not valid for structures in AO Zones or for requests involving removals of land or parcels of land).

OR

A completed Elevation Information Form (MT-1, Form 2).

f. Data to substantiate the BFE was not available from an authoritative source (such as a Federal or State agency). Base flood elevations were calculated and the back-up calculations are provided.

g. Community Acknowledgment of Request Involving Fill Form (MT-1, Form 4) (only if fill has been placed--available from regional office or community).

h. If requesting a LOMR-F, the fee has been submitted to the fee administrator at the address on the front of this form.

i. Additional information (attach list)

All information submitted becomes property of FEMA; please maintain a copy for your records.

7. All information submitted in support of this request is correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under Title 18 of the United States Code, Section 1001.

Property Owner's Name: (Please Print) David L. Hayes

Mailing Address: 484 Pecan Street, Canyon Lake, Texas 78133-4546

Daytime Telephone No.: 830-964-4350

Signature

Date