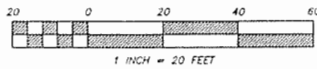


GRAPHIC SCALE



ALL DESIGN RIGHTS RESERVED. THESE DRAWINGS, THE DESIGNS HEREIN AND ALL REPRODUCTIONS THEREOF ARE THE EXCLUSIVE PROPERTY OF FOCALPOINT ENGINEERING, AND THEIR CLIENTS. ANY REPRODUCTION IN PART OR IN WHOLE WITHOUT THE EXPRESSED WRITTEN CONSENT OF FOCALPOINT ENGINEERING IS SUBJECT TO LEGAL ACTION.

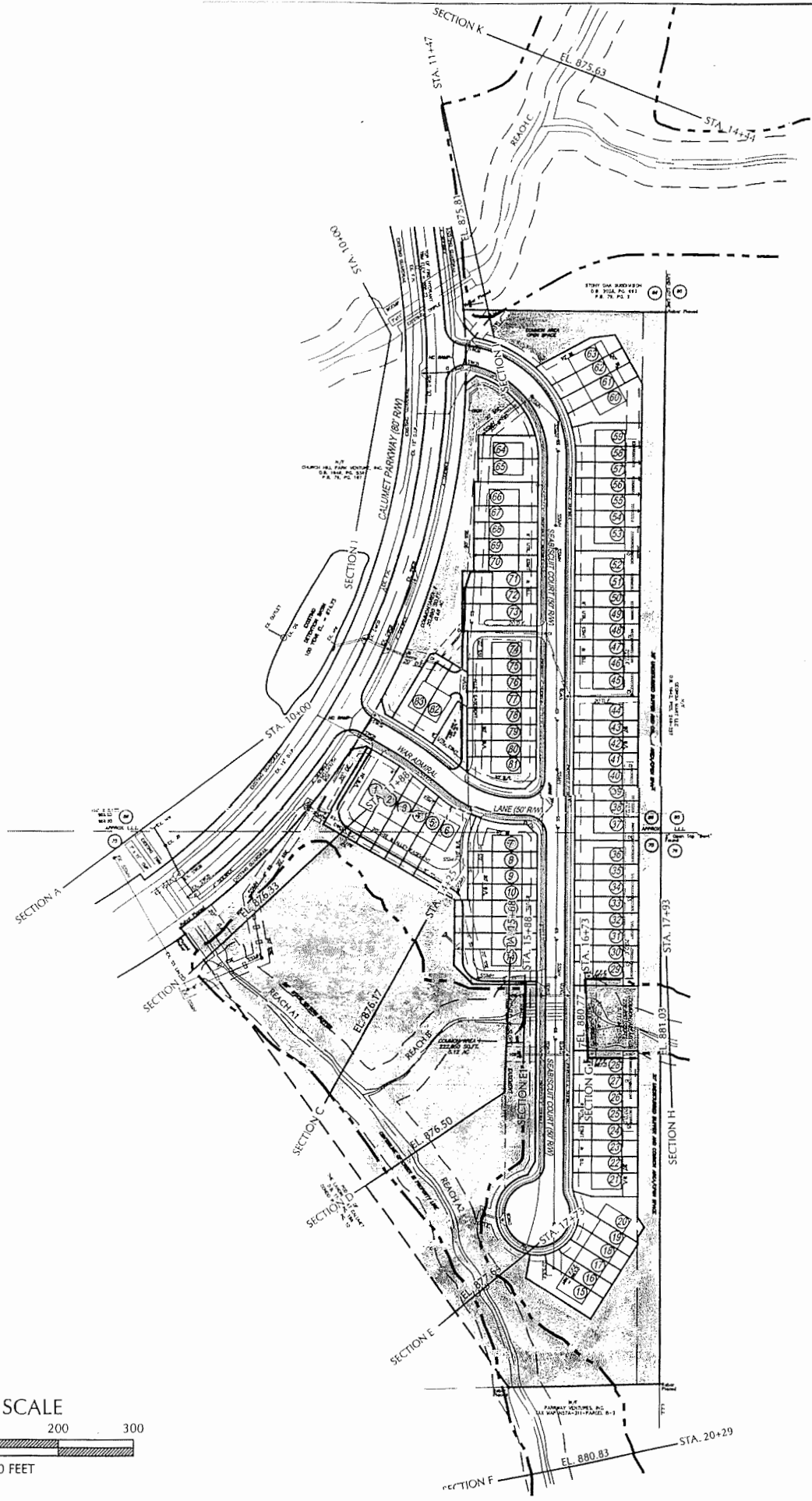
REVISIONS			
NO.	DATE	BY	DESCRIPTION

PROJECT NUMBER	BDA-08-001
DRAWN	CHECKED
PJB	YFG
SHEET 5 OF 5	
JUNE 19, 2008	

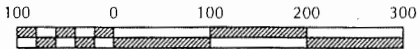
ALTA SURVEY FOR:
BANK OF AMERICA, N.A. & FIDELITY NATIONAL
TITLE INSURANCE COMPANY.
 LAND LOTS 75 & 86 ~ 5TH DISTRICT
 CITY OF NEWNAN ~ COWETA COUNTY, GEORGIA
 LOTS 1-14, 74-83 & COMMON AREAS
 KENTUCKY DOWNS S/D ~ PB 84, PGS 137-140

FocalPoint Land Planning and Development
 engineering

1254 Beaver Run Road Suite 100 | phone 770.511.5500
 Norcross, Georgia 30093 | fax 770.511.5503
 email@focenc.net

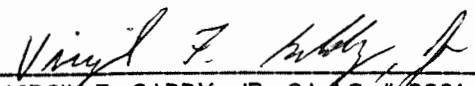


GRAPHIC SCALE



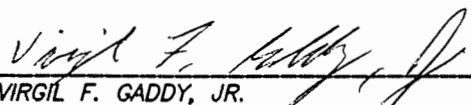
1 INCH = 100 FEET

8, 10, 11(a), 13, 14, AND 16-18 OF
ALTA AND NSPS AND IN EFFECT ON
MY PROFESSIONAL OPINION, AS A LAND
OF THIS SURVEY DOES NOT EXCEED THAT


VIRGIL F. GADDY, JR. GA LS # 2661

I, VIRGIL F. GADDY, JR., A REGISTERED LAND SURVEYOR, LICENSE NO. 2661 IN AND FOR THE STATE OF GEORGIA, DOES HEREBY CERTIFY TO "BANK OF AMERICA, N.A." ITS SUCCESSORS AND ASSIGNS, AND "FIDELITY NATIONAL TITLE INSURANCE COMPANY" AND ITS SUCCESSORS AND ASSIGNS, THAT:

- 1) THE ACCOMPANYING SURVEY ("SURVEY") REPRESENTS A TRUE AND CORRECT SURVEY MADE BY ME ON MAY 28, 2008, OF THE LAND THEREIN PARTICULARLY DESCRIBED;
- 2) THE SURVEY AND INFORMATION, COURSES AND DISTANCES SHOWN THEREON ARE CORRECT;
- 3) THE TITLE LINES AND LINES OF ACTUAL POSSESSION ARE THE SAME;
- 4) THE LAND DESCRIBED IN THE SURVEY IS THE SAME AND AS DESCRIBED IN FIDELITY TITLE INSURANCE COMPANY TITLE INSURANCE COMMITMENT NO. 27-31-92-465054;
- 5) THE AREA OF THE SUBJECT PROPERTY AND THE SIZE, LOCATION AND TYPE OF BUILDINGS AND IMPROVEMENTS AND ANY OTHER MATTERS SITUATED ON THE SUBJECT PROPERTY ARE AS SHOWN AND ALL BUILDINGS AND IMPROVEMENTS ARE WITHIN THE BOUNDARY LINES AND APPLICABLE SET-BACK LINES OF THE PROPERTY;
- 6) THERE ARE NO EASEMENTS OR USES AFFECTING THE SUBJECT PROPERTY APPEARING FROM A CAREFUL PHYSICAL INSPECTION OF THE SAME, OTHER THAN THOSE SHOWN AND DEPICTED ON THE SURVEY;
- 7) THERE ARE NO ENCROACHMENTS ON THE ADJOINING PROPERTIES, STREETS OR ALLEYS BY ANY OF THE BUILDINGS, STRUCTURES AND IMPROVEMENTS ON THE SUBJECT PROPERTY;
- 8) THERE ARE NO PARTY WALLS OR VISIBLE ENCROACHMENTS ON SAID SUBJECT PROPERTY BY STREETS, ALLEYS OR BUILDINGS, STRUCTURES OR OTHER IMPROVEMENTS SITUATED ON ADJOINING PROPERTY EXCEPT COMMON WALLS AS SHOWN BETWEEN TOWNHOME UNITS;
- 9) ALL UTILITY SERVICES REQUIRED FOR THE OPERATION OF THE SUBJECT PROPERTY ENTER THE SUBJECT PROPERTY THROUGH ADJOINING PUBLIC STREETS;
- 10) THE SURVEY SHOWS THE LOCATION AND DIRECTION OF ALL STORM DRAINAGE SYSTEMS FOR THE COLLECTION AND DISPOSAL OF ALL ROOF AND SURFACE DRAINAGE;
- 11) THE SUBJECT PROPERTY HAS ACCESS TO AND FROM CALUMET PARKWAY, SEABISCUIT COURT AND WAR ADMIRAL LANE;
- 12) THE SUBJECT PROPERTY DOES NOT SERVE ANY ADJOINING PROPERTY FOR DRAINAGE, EXCEPT FOR STORM DRAINAGE SYSTEM SHOWN SERVING REMAINING LOTS WITHIN SUBJECT KENTUCKY DOWNS DEVELOPMENT AND SURFACE RUN-OFF ONTO SUBJECT PROPERTY AND LEAVING SUBJECT PROPERTY THROUGH CULVERT SYSTEMS UNDER CALUMET PARKWAY AS SHOWN ON SURVEY DRAWING. THE SUBJECT PROPERTY DOES NOT SERVE ANY ADJOINING PROPERTY FOR UTILITIES, EXCEPT AS SHOWN ON THE SURVEY. THE SUBJECT PROPERTY DOES NOT SERVE ANY ADJOINING PROPERTY FOR INGRESS OR EGRESS, EXCEPT AS SHOWN ON SURVEY FOR "ALLEY EASEMENT" ALLOWING REAR DRIVEWAY ACCESS TO ADJOINING UNITS 71 THROUGH 73;
- 13) THE RECORD DESCRIPTION OF THE SUBJECT PROPERTY FORMS A MATHEMATICALLY CLOSED FIGURE;
- 14) THERE ARE NO CEMETERIES OR BURIAL GROUNDS OBSERVED OR ON RECORD FOR THE SUBJECT PROPERTY;
- 15) THERE ARE NO PONDS, LAKES, SPRINGS OR RIVERS BORDERING OR RUNNING THROUGH THE SUBJECT PROPERTY EXCEPT FOR THE EXISTING CREEK SERVING AS THE SOUTHWESTERN MOST PROPERTY LINE AS SHOWN ON THE SURVEY;
- 16) THERE ARE NO RECORD PAPER STREETS ON OR EXTENDING THROUGH THE SUBJECT PROPERTY;
- 17) PORTIONS OF THE SUBJECT PROPERTY ABUTTING THE CREEK ARE SITUATED IN FLOOD ZONE B, BASED ON THE FLOOD INSURANCE RATE MAP FOR COWETA COUNTY, GEORGIA;
- 18) THE SUBJECT PROPERTY IS ZONED PDR (PLANNED DEVELOPMENT RESIDENTIAL) AS REFLECTED IN THE ZONING ORDINANCE OF COWETA COUNTY, GEORGIA;
- 19) THE PROPERTY SURVEY DOES NOT CONSTITUTE AN ILLEGAL SUBDIVISION OF LAND UNDER APPLICABLE STATE, COUNTY OR MUNICIPAL LAW. ALL SETBACK, SIDE YARD AND REAR YARD LINES SHOWN ON THE RECORDED PLAT OR SET FORTH IN THE APPLICABLE ZONING ORDINANCE ARE SHOWN ON THE SURVEY AND THE ZONING APPLICABLE TO THE PROPERTY IS AS SHOWN. ALL UNDER GROUND UTILITIES ENTER THE PROPERTY THROUGH ADJOINING PUBLIC STREETS AND HAVE BEEN LOCATED AS ACCURATELY AS POSSIBLE FROM INFORMATION AVAILABLE.
- 20) THE SURVEY WAS MADE IN ACCORDANCE WITH THE "MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/ACSM LAND TITLE SURVEYS", JOINTLY ESTABLISHED BY ALTA AND ACSM IN 2005, AND MEET THE ACCURACY REQUIREMENTS OF A CLASS A SURVEY, AS DEFINED THEREIN, AND INCLUDE ITEMS 1-4, 7(a), 7(b), 8, 10, 11(a), 13-14 AND 16-18 OF TABLE 3 THEREOF.

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VIRGIL F. GADDY, JR.



NOTES:

1. LOTS 1-14 AREA = 0.65 ACRE.
LOTS 74-83 AREA = 1.01 ACRES.
2. COMMON OPEN SPACE:
AREA I = 5.12 ± ACRES
AREA II = 0.48 ACRE
AREA III = 0.06 ACRE
TOTAL COMMON AREA = 5.66± ACRES
3. TOTAL SURVEYED AREA = 7.32± ACRES
4. EXISTING ZONING: PDR (PLANNED DEVELOPMENT RESIDENTIAL).
SETBACK REQUIREMENTS:
FRONT: 0'/25' FEET
SIDE: 10' FEET
STREET SIDE: 0'/25' FEET
REAR" 20' FEET
5. ORIGINAL TAX PARCEL ID: N57A-PARCEL 238-POD H.
6. DENSITY OF DEVELOPMENT = 6.8 UNITS/ACRE.
7. BOUNDARY INFORMATION BASED ON A SURVEY
FOR SCOTT NEELY DATED JANUARY 13, 2004
PREPARED BY CHRISTOPHER BROTHERS SURVEYORS.
RECORDED IN P.B. 80 PAGE 237, COWETA COUNTY RECORDS
8. FLOOD INFORMATION FOR SUBJECT PROPERTY IS BASED ON
FEMA LETTER OF MAP AMENDMENT, CASE # 08-04-3205A,
FOR KENTUCKY DOWNS, CITY OF NEWNAN, COWETA COUNTY,
GEORGIA; FLOOD STUDY DATA PREPARED BY: FOCALPOINT
ENGINEERING, INC., LAST REVISED: FEBRUARY, 2007.
9. THE 100 YEAR FLOOD LIMITS DEPICTED HEREON HAVE BEEN
FIELD LOCATED AND STAKED "ON THE GROUND".

THE FIELD DATA UPON WHICH THIS PLAT IS BASED HAS A
CLOSURE PRECISION OF ONE FOOT IN 45,648 FEET AND AN
ANGULAR ERROR OF 06" PER ANGLE POINT AND WAS
ADJUSTED USING THE COMPASS RULE.

THIS PLAT HAS BEEN CALCULATED FOR CLOSURE AND IS
FOUND TO BE ACCURATE WITHIN ONE FOOT IN 854,125

A NIKON DPL-362 TOTAL STATION WAS USED FOR OBTAINING
ANGULAR AND LINEAR MEASUREMENTS.



SURVEYOR'S INSPECTION REPORT

TO: FIDELITY NATIONAL TITLE INSURANCE COMPANY

THIS IS TO CERTIFY, that on June 19th, 2008 I made an accurate survey of the premises standing in the name of Bank of America, N.A.

Situated at (inside city limits of Newnan) Coweta Georgia City County State

Briefly described as: Lots 1 through 14, Lots 74 through 83, and Common Areas of Kentucky Downs Subdivision (P.B. 84 Pages 137 through 140)

and shown on the accompanying survey entitled: ALTA SURVEY FOR: BANK OF AMERICA, N.A. & FIDELITY NATIONAL TITLE INSURANCE COMPANY

I made a careful inspection of said premises and of the buildings located thereon at the time of making such survey, and again on June 19, 2008, and at the time of such latter inspection I found Bank of America, N.A. (property is vacant) to be in possession of said premises as owner (tenant) or (owner)

I further certify as to the existence or non-existence of the following at the time of my last inspection:

1. Rights of way, old highways or abandoned roads, lanes or driveways, drains, sewer, water, gas or oil pipe lines across said premises: Driveway easement "alley easement" serving rear of units 1 thru 14 and units 74 thru 83 and adjoining units 71 through 73 as shown on survey drawing.

2. Springs, stream, rivers, ponds, or lakes located, bordering on or running through said premises: Creek is Southwestern property line of Common Area I as shown on survey, intermittent stream flows through Common Area I between lots 28 and 29 Westerly and joins stream on Southwest boundary of Common Area I (stream is defined in some areas and non locatable in other areas)

3. Cemeteries or family burying grounds located on said premises. (Show location on plat): None Apparent

4. Telephone, telegraph or electric power poles, wires or lines overhanging or crossing, or located on said premises and serving said premises or other property or properties: None Apparent

5. Joint driveways or walkways; party walls or rights of support; porches, steps or roofs used in common or joint garages: Common walls exist between townhome units on lots 1 through 6 and 82 through 83, no other townhome units or common driveways are built at this time.

6. Encroachments, or overhanging projections. (If the buildings, projections or cornices thereof, or signs affixed thereto, fences or other indications of occupancy encroach upon or overhang adjoining properties, or the like encroach upon or overhang surveyed premises, specify all such): None Apparent

7. Building or possession lines. (In case of city or town property specify definitely as to whether or not walls are independent walls or party walls and as to all easements of support or "beam rights". In case of country property report specifically how boundary lines are evidenced, that is, whether by fences or otherwise). Walls between townhome units would be considered "party walls", all remainig property lines correspond to information contained in recorded final plat for Kentucky Downs Subdivision recorded in Plat Book 84 pages 137 through 140. Monuments for property corners found as shown on survey drawing and corresponding to recorded final plat.

8. Indications of building construction, alterations or repairs within recent months: Townhome units on Lots 1 through 6 and 82 through 83 appear to have been in same condition for at least 12 months without any construction activities occurring.

(a) If new improvements under construction, how far have they progressed? Townhome units on Lots 1 through 6 and 82 through 83 have siding and brick and roof on exterior, no outside walkways, drives, or porches are installed (inside of structures were not accessible to surveyor).

9. Changes in street lines either completed or officially proposed: None Apparent

(a) Are there indications of recent street or sidewalk construction or repairs? No; however, city jurisdiction will require sidewalk installation with townhome construction.

10. If any zoning or other municipal regulations affect the use of surveyed property, do the improvements on the premises and the use made of them comply with such? Yes, see sheet 2 of survey

11. If the surveyed premises are subject to restrictive covenants, do the improvements, use and occupancy comply with such? (If premises are subject to restrictive covenants, have the examining attorney furnish you verbatim copy of them) None Provided



Virgil F. Gaddy, Jr. 6/19/08
Virgil F. Gaddy, Jr. G& PLS # 2661

Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF NEWNAN, COWETA COUNTY, GEORGIA	Lots 1 through 83, Kentucky Downs as shown on the Plat recorded in Plat Book 84, Pages 137 through 140, in the Office of the Clerk of Superior Court, Coweta County, Georgia
	COMMUNITY NO.: 130062	
AFFECTED MAP PANEL	NUMBER: 1 3077C0142C; 1 3077C0144C	
	DATE: 5/16/2006; 5/16/2006	

FLOODING SOURCE: LOCAL FLOODING	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 33.406, -84.762 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83
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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)
1-3	--	Kentucky Downs	--	Property	X (unshaded)	876.2 feet	--	881.0 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)
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 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 130, Alexandria, VA 22304-6439.

William R. Blanton Jr., CFM, Chief
Engineering Management Branch
Mitigation Directorate

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 D ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1-14	--	Kentucky Downs	--	Property	X (unshaded)	876.5 feet	--	884.0 feet
15-20	--	Kentucky Downs	--	Property	X (unshaded)	878.9 feet	--	883.0 feet
1-22	--	Kentucky Downs	--	Property	X (unshaded)	880.9 feet	--	887.0 feet
15-32	--	Kentucky Downs	--	Property	X (unshaded)	880.9 feet	--	887.0 feet
1-64	--	Kentucky Downs	--	Property	X (unshaded)	875.8 feet	--	892.5 feet
12-83	--	Kentucky Downs	--	Property	X (unshaded)	876.0 feet	--	889.0 feet

ZONE A (This Additional Consideration applies to the preceding 7 Properties.)

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.

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 Avenue, Suite 130, Alexandria, VA 22304-6439.

William R. Blanton Jr., CFM, Chief
Engineering Management Branch
Mitigation Directorate



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF NEWNAN, COWETA COUNTY, GEORGIA	Lots 1 through 83, Kentucky Downs as shown on the Plat recorded in Plat Book 84, Pages 137 through 140, in the Office of the Clerk of Superior Court, Coweta County, Georgia
	COMMUNITY NO.: 130062	
AFFECTED MAP PANEL	NUMBER: 13077C0142C; 13077C0144C	
	DATE: 5/16/2006; 5/16/2006	
FLOODING SOURCE: LOCAL FLOODING		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 33.406, -84.762 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 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)
1-3	--	Kentucky Downs	--	Property	X (unshaded)	876.2 feet	--	881.0 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)
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 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 130, Alexandria, VA 22304-6439.

William R. Blanton Jr.

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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 (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
11-14	--	Kentucky Downs	--	Property	X (unshaded)	876.5 feet	--	884.0 feet
15-20	--	Kentucky Downs	--	Property	X (unshaded)	878.9 feet	--	883.0 feet
21-22	--	Kentucky Downs	--	Property	X (unshaded)	880.9 feet	--	887.0 feet
25-32	--	Kentucky Downs	--	Property	X (unshaded)	880.9 feet	--	887.0 feet
61-64	--	Kentucky Downs	--	Property	X (unshaded)	875.8 feet	--	892.5 feet
82-83	--	Kentucky Downs	--	Property	X (unshaded)	876.0 feet	--	889.0 feet

ZONE A (This Additional Consideration applies to the preceding 7 Properties.)

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.

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 Avenue, Suite 130, Alexandria, VA 22304-6439.

William R. Blanton Jr.

William R. Blanton Jr., CFM, Chief
Engineering Management Branch
Mitigation Directorate



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF NEWNAN, COWETA COUNTY, GEORGIA	Lots 1 through 83, Kentucky Downs as shown on the Plat recorded in Plat Book 84, Pages 137 through 140, in the Office of the Clerk of Superior Court, Coweta County, Georgia
	COMMUNITY NO.: 130062	
AFFECTED MAP PANEL	NUMBER: 13077C0142C; 13077C0144C	
	DATE: 5/16/2006; 5/16/2006	
FLOODING SOURCE: LOCAL FLOODING		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 33.406, -84.762 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
4-10	--	Kentucky Downs	--	Property	X (unshaded)	--	--	--

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 Amendment 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). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. 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 130, Alexandria, VA 22304-6439.

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LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
23-24	--	Kentucky Downs	--	Property	X (unshaded)	--	--	--
33-60	--	Kentucky Downs	--	Property	X (unshaded)	--	--	--
65-81	--	Kentucky Downs	--	Property	X (unshaded)	--	--	--

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