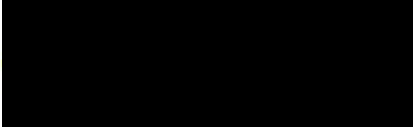
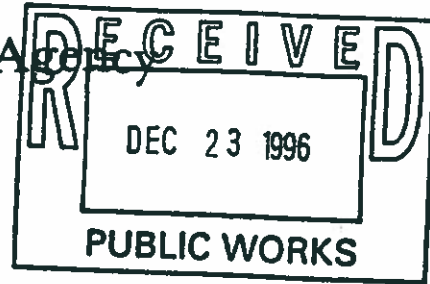




Federal Emergency Management Agency

Washington, D.C. 20472

NOV 07 1996



IN REPLY REFER TO:
Case No.: 97-09-063A
Community: City of Mission Viejo, California
Community No.: 060735
Map Panel Affected: 0058 F

218-70-RS



This responds to your letter dated September 26, 1996, requesting that the Federal Emergency Management Agency determine whether the property described below is located in a Special Flood Hazard Area (SFHA), 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).

Property Description: Lot 31, Tract 7799, as shown on the Plat recorded in Book 421, Pages 42, 43, and 44, in the Office of the Recorder, Orange County, California

Street Address: 24402 Verena Court

Community and State: City of Mission Viejo, California

On October 16, 1996, we received all information necessary to process this request. After comparing this information to the National Flood Insurance Program (NFIP) map for the referenced community, we determined that although portions of the property described above would be inundated by the base flood, the existing structure on the property would not be inundated. Therefore, this letter amends the NFIP map for Orange County, California and Incorporated Areas (NFIP Map Number 06059C0058 F, dated November 3, 1993), to remove the structure from the SFHA. The structure is now located in Zone X (unshaded), an area of minimal flooding outside the SFHA. Because portions of the property are in the SFHA, any future construction or substantial improvement on the property remains subject to Federal, State, and local regulations for floodplain management.

You should note that this property could be inundated by a flood greater than the base flood or by local flooding conditions not shown on the NFIP map. Also, although we have based our determination on the flood data presently available, flood conditions may change or new information may be generated that would supersede this determination.

If any current flood insurance policy issued under the NFIP covers a structure on this property and that policy was required by the mortgage company in conjunction with Federal flood insurance requirements, then flood insurance coverage is no longer required under the NFIP.

Accordingly, if a lender imposed the flood insurance requirement, that lender will have to determine whether or not to continue that requirement. The lender may determine, as a business decision, that it wishes to continue the flood insurance requirement in order to protect its collateral security on the loan. If the lender decides to release the borrower from the flood insurance requirement, and the insured decides to cancel the