



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 ST. CHARLES, KANE COUNTY, ILLINOIS	A portion of Lots 5 and 6, Block 8, Minard, Ferson and Hunt's Addition, as described in the Release Deed recorded as Document No. 2003K149960, in the Office of the Recorder, Kane County, Illinois
	COMMUNITY NO.: 170330	
AFFECTED MAP PANEL	NUMBER: 17089C0266F	
	DATE: 12/20/2002	

FLOODING SOURCE: 7TH AVENUE CREEK

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.914, -88.305

SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 4.0

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)
5 - 6	8	Minard, Ferson and Hunt's Addition	116 South 8th Avenue	Structure	X (shaded)	718.3 feet	719.0 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.)

PORTIONS REMAIN IN THE FLOODWAY
STUDY UNDERWAY

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 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 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.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 1 Property.)

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment 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 an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined 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>.

STUDY UNDERWAY (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

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.

A handwritten signature in black ink that reads "William R. Blanton Jr." with a stylized flourish at the end.

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division



Federal Emergency Management Agency

Washington, D.C. 20472

June 21, 2007

MS. LEXI O'LEARY
FLOOD PREMIUM REDUCTION SERVICES
P.O. BOX 126
LINCOLN, MI 48742

CASE NO.: 07-05-4445A
COMMUNITY: CITY OF ST. CHARLES, KANE
COUNTY, ILLINOIS
COMMUNITY NO.: 170330

DEAR MS. O'LEARY:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, 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.

Sincerely,

William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region



Federal Emergency Management Agency

Washington, D.C. 20472

June 21, 2007

MS. LEXI O'LEARY
FLOOD PREMIUM REDUCTION SERVICES
P.O. BOX 126
LINCOLN, MI 48742

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William R. Blanton Jr., CFM, Chief
Engineering Management Section
Mitigation Division

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cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region

bcc: LOMC Subscription Service
Michael Baker, Jr., Inc. Case File
Michael Baker, Jr., Inc. Project File

MT-1 Docket

Docket Number: 062107

Date: June 21, 2007

CASE NO.	COMMUNITY	ST	INTERNAL DUE DATE	REQUESTOR NAME	DETERMINATION	ANALYST NAME	REQUEST FEMA AUDIT	AUDITED	PROPERTY ADDRESS	RMC CODE
07-05-3944A	VANDEBURGH COUNTY *	IN	07/11/2007	Glen Meritt Jr.	65-RS; 65-NS	David Burke		Y	3409 & 3413 Raccoon Run	MT 1 Region 5
07-05-3945A	EAST PEORIA, CITY OF	IL	07/05/2007	Gary Zumwalt	65-N	Matthew Kraemer			108 West Camp Street	MT 1 Region 5
07-05-3949A	READSTOWN, VILLAGE OF	WI	07/04/2007	Frank Calloway	65-R	David Arfa			Highway 131	MT 1 Region 5
07-05-3958A	GURNEE, VILLAGE OF	IL	06/08/2007	Richard Engelhart	70-RS	Matthew Kraemer			Grove Avenue	MT 1 Region 5
07-05-4025A	HARRISON, TOWNSHIP OF	MI	07/12/2007	Warren Avey	70-RS	Michael Roch			38350 Lakeshore Drive	MT 1 Region 5
07-05-4074A	LOVES PARK, CITY OF	IL	07/11/2007	Marvin Moore	70-RS	Matthew Kraemer			4822 River Bluff Court	MT 1 Region 5
07-05-4090A	MCHENRY COUNTY*	IL	06/17/2007	Mark Bernhardt	70-RS	Jessica Eck			609 Oeffling Drive	MT 1 Region 5
07-05-4091A	CHAMPAIGN, CITY OF	IL	06/17/2007	Adam Slagell	70-RS	Jessica Eck			2321 Phinney Drive	MT 1 Region 5
07-05-4137A	EDGAR COUNTY *	IL	07/15/2007	Don Brinker	70-RS	Eileen Manning			4163 U.S. Highway 36	MT 1 Region 5
07-05-4138A	PERRY COUNTY *	IN	07/12/2007	Doug Marrs	70-OAS	Eileen Manning	Y		750 St. Meinrad Road	MT 1 Region 5
07-05-4153A	LAKE, TOWNSHIP OF	MI	07/11/2007	Douglas Donnell	65-RS	Michael Roch			4611 Arborvitae Drive	MT 1 Region 5
07-05-4223A	MCHENRY COUNTY*	IL	06/29/2007	Edward Younk	70-RS	Eileen Manning			9505 Linder Avenue	MT 1 Region 5
07-05-4262A	CAMDEN, VILLAGE OF	OH	06/30/2007	Melissa Shull	70-RS	Christopher Paller			South Main Street	MT 1 Region 5
07-05-4300A	TROY, CITY OF	MI	07/01/2007	Grace Horan	70-RS	Jennifer Tarr			1434 Shaker Street	MT 1 Region 5
07-05-4365A	TUSCARAWAS COUNTY*	OH	07/01/2007	Steven Lessman	70-RS	James Safran			5126 Schneiders Crossing Road	MT 1 Region 5
07-05-4367A	VESPER, VILLAGE OF	WI	07/01/2007	Kevin Whipple	70-RS	Matt Carroll			6481 Hemlock Street	MT 1 Region 5
07-05-4394A	TROY, CITY OF	MI	07/05/2007	Lisa Frye	70-OAS	Michael Roch			2770 Wisconsin	MT 1 Region 5
07-05-4398A	KOSCIUSKO COUNTY*	IN	07/05/2007	Rick Moss	70-RS	Eileen Manning			5517 West 850 South	MT 1 Region 5
07-05-4404A	TRENTON, CITY OF	IL	07/15/2007	Joseph Langhauser	70-R	Matthew Kraemer			415 West 4th Street	MT 1 Region 5
07-05-4405A	ROUND LAKE BEACH, VILLAGE OF	IL	07/05/2007	James Dietz	70-RS	Matthew Kraemer			929 Brentwood Drive	MT 1 Region 5
07-05-4406A	ST. CLAIR COUNTY *	IL	07/05/2007	Sarah Heil	70-RS	Matthew Kraemer			3 Hollyhock Lane	MT 1 Region 5
07-05-4411A	KENDALL COUNTY *	IL	07/06/2007	Jerry Dudgeon	65-FW	Matthew Kraemer			13040 River Road	MT 1 Region 5
07-05-4421A	ST. CLAIR SHORES, CITY OF	MI	07/06/2007	Paul Rozek	70-RS	Jennifer Tarr			23510 Brookdale	MT 1 Region 5
07-05-4423A	GOODHUE COUNTY *	MN	07/06/2007	John Dale	70-RS	Abraham Gomez			29703 23rd Avenue Way	MT 1 Region 5
07-05-4428A	ISANTI COUNTY *	MN	07/06/2007	Mike Flaspeter	70-RS	Abraham Gomez			39036 Naples Street NE	MT 1 Region 5
07-05-4430A	COON RAPIDS, CITY OF	MN	07/06/2007	Doug Vierzba	70-RS	Abraham Gomez			1432 106th Avenue	MT 1 Region 5
07-05-4434A	STEVENS POINT, CITY OF	WI	07/07/2007	John Walters	70-NS	David Arfa			1732 Spruce Street	MT 1 Region 5
07-05-4435A	ST. CLAIR SHORES, CITY OF	MI	07/07/2007	Lorie Greig	70-RS	Jennifer Tarr			22906 Englehardt	MT 1 Region 5
07-05-4439A	HARRISON, TOWNSHIP OF	MI	07/13/2007	John Hern	70-RS	Michael Roch			30939 North River Road	MT 1 Region 5
07-05-4445A	ST. CHARLES, CITY OF	IL	07/07/2007	Lexi O'Leary	70-RS	Matthew Kraemer			116 South 8th Avenue	MT 1 Region 5

AMENDMENTS PROJECT DATA SHEET

		Case No.: 07-05-4445A											
		Service Order Number:											
Date Received: 06/07/2007	LOMC Type: LOMA	Longitude: -88.305											
Request Date: 06/07/2007	Property Type: Single structure	Latitude: 41.914											
All Data Date: 06/07/2007													
Requestor's Name: Lexi O'Leary													
Requestor's Address: P.O. Box 126 Lincoln, MI 48742													
Legal Property Description: A portion of Lots 5 and 6, Block 8, Minard, Ferson and Hunt's Addition, as described in the Release Deed recorded as Document No. 2003K149960, in the Office of the Recorder, Kane County, Illinois													
Flooding Source: 7th Avenue Creek													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Community ID</th> <th style="width: 30%;">Community Name</th> <th style="width: 25%;">County</th> <th style="width: 10%;">State</th> <th style="width: 10%;">Region</th> </tr> </thead> <tbody> <tr> <td>170330</td> <td>ST. CHARLES, CITY OF</td> <td>Kane County</td> <td>IL</td> <td>5</td> </tr> </tbody> </table>				Community ID	Community Name	County	State	Region	170330	ST. CHARLES, CITY OF	Kane County	IL	5
Community ID	Community Name	County	State	Region									
170330	ST. CHARLES, CITY OF	Kane County	IL	5									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Map Panel No.</th> <th style="width: 60%;">Effective Date</th> </tr> </thead> <tbody> <tr> <td>17089C0266F</td> <td>12/20/2002</td> </tr> </tbody> </table>				Map Panel No.	Effective Date	17089C0266F	12/20/2002						
Map Panel No.	Effective Date												
17089C0266F	12/20/2002												
Annexation? <input checked="" type="radio"/> N If yes, From _____ To _____													
Revisions or RFIS in progress? <input checked="" type="radio"/> N If yes, explain: <u>07-05-0398P, still active, no affect</u>													
Use Study Underway Paragraph? <input checked="" type="radio"/> N Are there backup data? <input checked="" type="radio"/> N If yes, explain: _____													
Is the requested revision Mappable? <input checked="" type="radio"/> N Date future file update: _____ Initials: _____													
BASE FLOOD ELEVATIONS at property location		Structure OAS to X (shaded) Study No Duplicates BFE from FIS.											
100-Yr BFE <u>718.3'</u>	Datum NGVD 1929												
500-Yr BFE <u>719.5'</u>	Datum NGVD 1929												
PROPERTY ELEVATIONS													
Lowest Adj Grade <u>719.0'</u>													
Lowest Lot Elev _____	Datum NGVD 1929												
Analyst Name: Matthew Kraemer	Analyst Date Completed: 06/20/2007												
Lead Analyst: <u>DDC</u>	Lead Analyst Date Completed: <u>6/20/07</u>												
Reviewer: _____													
Comments: _____													
SOMA Information:		SOMA Category:											
Revalidation (Y/N):		Revalidation Case Number:											
Large enough to map (Y/N):		New Panel Number:											
Reason for supersede:													
Determination:													

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

O.M.B. NO. 3067-0257
Expires May 31, 2005

PAPERWORK REDUCTION ACT

Public reporting burden for this form 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 needed data, and completing, reviewing, and submitting 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 Collections Management, Federal Emergency Management Agency, 500 C Street, S.W., Washington DC 20472, Paperwork Reduction Project (3067-0257). Submission of this form is required to obtain or retain benefits under the National Flood Insurance Program.

This form should be used to request that the Federal Emergency Management Agency (FEMA) remove a single structure or legally recorded parcel of land or portions thereof, described by metes and bounds, certified by a registered professional engineer or licensed land surveyor, from a designated Special Flood Hazard Area (SFHA), an area that would be inundated by the flood having a 1%-chance of being equaled or exceeded in any given year (base flood), via Letter of Map Amendment (LOMA). It shall not be used for requests submitted by developers, for requests involving multiple structures or lots, for property in alluvial fan areas or coastal high hazard areas (V zones), or requests involving the placement of fill. (NOTE: Use MT-1 forms for such requests). Fill is defined as material placed to raise the grade to or above the Base Flood Elevation (BFE). The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade) elevation, which is at or above the BFE. Also, fill that is placed before the date of the first National Flood Insurance Program (NFIP) map showing the area in an SFHA is considered natural grade.

LOMA:

A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the base flood.

A - This section may be completed by the property owner or by the property owner's agent.

1. Has fill been placed on your property?

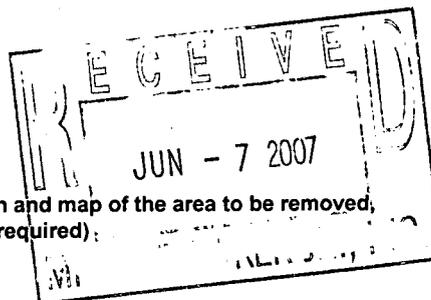
No Yes - If Yes, STOP!! - You must complete the MT-1 application forms; visit http://www.fema.gov/fhm/dl_mt-1.shtm or call the FEMA Map Assistance Center toll free: (877-FEMA MAP) (877-336-2627)

2. Legal description of Property (Lot, Block, Subdivision) and street address of the Property (if different from mailing address):

Lots 5, 6 & 7 of Block 8 of Minard, Ferson and Hunt's Addition to St. Charles, in the City of St Charles, Kane County, Illinois
116 South 8th Avenue St., St. Charles, Illinois 60174

3. Are you requesting that the flood zone designation be removed from (check one):

- Your entire legally recorded property?
- A portion of your legally recorded property? (a metes and bounds description and map of the area to be removed, certified by a registered professional engineer or licensed land surveyor are required):
- A structure on your property? What is the date of construction?



All documents submitted in support of this request are 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.

Applicant's Name: Lexi O'Leary	Company: FLOOD PREMIUM REDUCTION SERVICES
Mailing Address: P.O. Box 126, Lincoln, MI 48742	Daytime Telephone No.: (989) 724-6622
E-mail address: lexi@fprservices.com	Fax No.: (989) 724-6676
Signature of Applicant (required) 	Date 5/29/2007

End of Section A

RELEASE DEED

FILED FOR RECORD
KANE COUNTY, ILL.

2003K149960

2003 AUG 21 PM 3:00

180
MAIL TO:
NEIL A OTT
ANITA K MALIK
36W918 CRANE RD.-COACH HOUSE
ST CHARLES IL 60174-2214

Sandy Wegman
RECORDER

NAME & ADDRESS OF PREPARER:
MARY LOUISE POPE
REGENCY SAVINGS BANK
11 W MADISON ST
OAK PARK IL 60302

Know All Men by These Presents, that Regency Savings Bank, a Federal Savings Bank,

a corporation existing under the laws of the United States of America for and in consideration of one dollar, and for other good and valuable consideration, the receipt whereof is hereby confessed, do hereby remise, convey, release and quit claim unto NEIL OTT, JR AND ANITA MALIK, HUSBAND AND WIFE of the County of KANE and State of ILLINOIS all right, title, interest, claim, or demand, whatsoever IT may have acquired in, through or by a certain mortgage, bearing date the 16TH day of OCTOBER A.D. 1992, and recorded in the Recorder's Office of KANE County, in the State of ILLINOIS, as Document No. 92K76972, to the premises therein described, situated in the County of KANE, State of ILLINOIS, as follows, to wit:

THE SOUTHERLY 50 FEET OF EVEN WIDTH OF LOTS 5, 6, AND 7 OF BLOCK 8 OF MINARD, FERSON AND HUNT'S ADDITION TO ST. CHARLES, IN THE CITY OF ST. CHARLES, KANE COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 116 SOUTH 8TH AVENUE ST. CHARLES , ILLINOIS 60174

together with all the appurtenances and privileges thereunto belonging or appertaining.

Permanent Index Number 09-27-481-004

IN WITNESS WHEREOF, they have hereunto set their hand and seal this 15th day of JULY, 2003

FOR THE PROTECTION OF THE OWNER,
THIS RELEASE SHALL BE FILED WITH
THE COUNTY RECORDER IN WHOSE
OFFICE THE MORTGAGE OR DEED OF
TRUST WAS FILED.

Michael D Etter
MICHAEL D ETTER, Vice President

Paula A Kavchak
PAULA A. KAVCHAK, Asst. Vice President

LOAN NO. 00510376282

C

2

18

STATE OF ILLINOIS

}SS

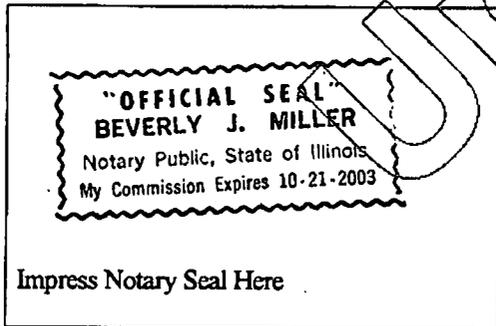
County of COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT MICHAEL D. ETTER VICE PRESIDENT AND PAULA A KAVCHAK, ASST. VICE PRESIDENT personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 15th day of JULY, 2003.


BEVERLY J. MILLER, Notary Public

My commission expires on OCTOBER 21, 2003



NAME and ADDRESS OF PREPARER:

MARY LOUISE POPE
Regency Savings Bank
11 W MADISON ST
OAK PARK IL 60302

2003K149960

2

027

Know All Men by These Presents, that the REGENCY SAVINGS BANK

A FEDERAL SAVINGS BANK

a corporation existing under the laws of the United States of America for and in consideration of One Dollar, and for other good and valuable considerations, the receipt whereof is hereby confessed, does hereby Remise, Convey, Release and Quit-Claim unto

NEIL OTT, JR. A/K/A NEIL A. OTT, JR. AND ANITA MALIK, HIS WIFE

of the County of KANE and State of Illinois, all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by certain mortgage deed bearing date the 26TH day of NOVEMBER, A. D. 19 90, and recorded in the Recorder's office of KANE County, in the State of Illinois, in Book ---, of Records, on page --- as Document No. 90K62157 to the premises therein described, situated in the County of KANE and State of Illinois, as follows, to-wit:

THE SOUTHERLY 50 FEET OF EVEN WIDTH OF LOTS 5, 6 AND 7 OF BLOCK 8 OF MINARD, FERSON AND HUNT'S ADDITION TO ST. CHARLES, IN THE CITY OF ST. CHARLES, KANE COUNTY, ILLINOIS.

SECOND MORTGAGE

PIN NO.: 09-27-481-004 COMMONLY KNOWN AS: 116 S. 8TH AVE. ST. CHARLES, IL 60174

FILED FOR RECORD
KANE COUNTY, ILL.

92 MAR 26 AM 9:00

92K20607

In Testimony Whereof,

I, the said REGENCY SAVINGS BANK

RECORDER

hath hereunto caused its corporate seal to be affixed, and these presents to be signed by its Senior Vice President, and attested by its Assistant Secretary this 4TH day of FEBRUARY, A.D. 19 92.

By [Signature] Senior Vice President
Attest: Nancy J. Tracey Assistant Secretary



0285 0215

Prepared by:
CARMEL R CHAPPELL

REGENCY SAVINGS BANK
116 S. 8TH AVE.
ST. CHARLES, ILL. 60174

Mail to:

NEIL A. OTT 1500
ANITA MALIK
116 S. 8TH AVE.
ST. CHARLES, IL 60174

STATE OF ILLINOIS
County of DUPAGE ss.

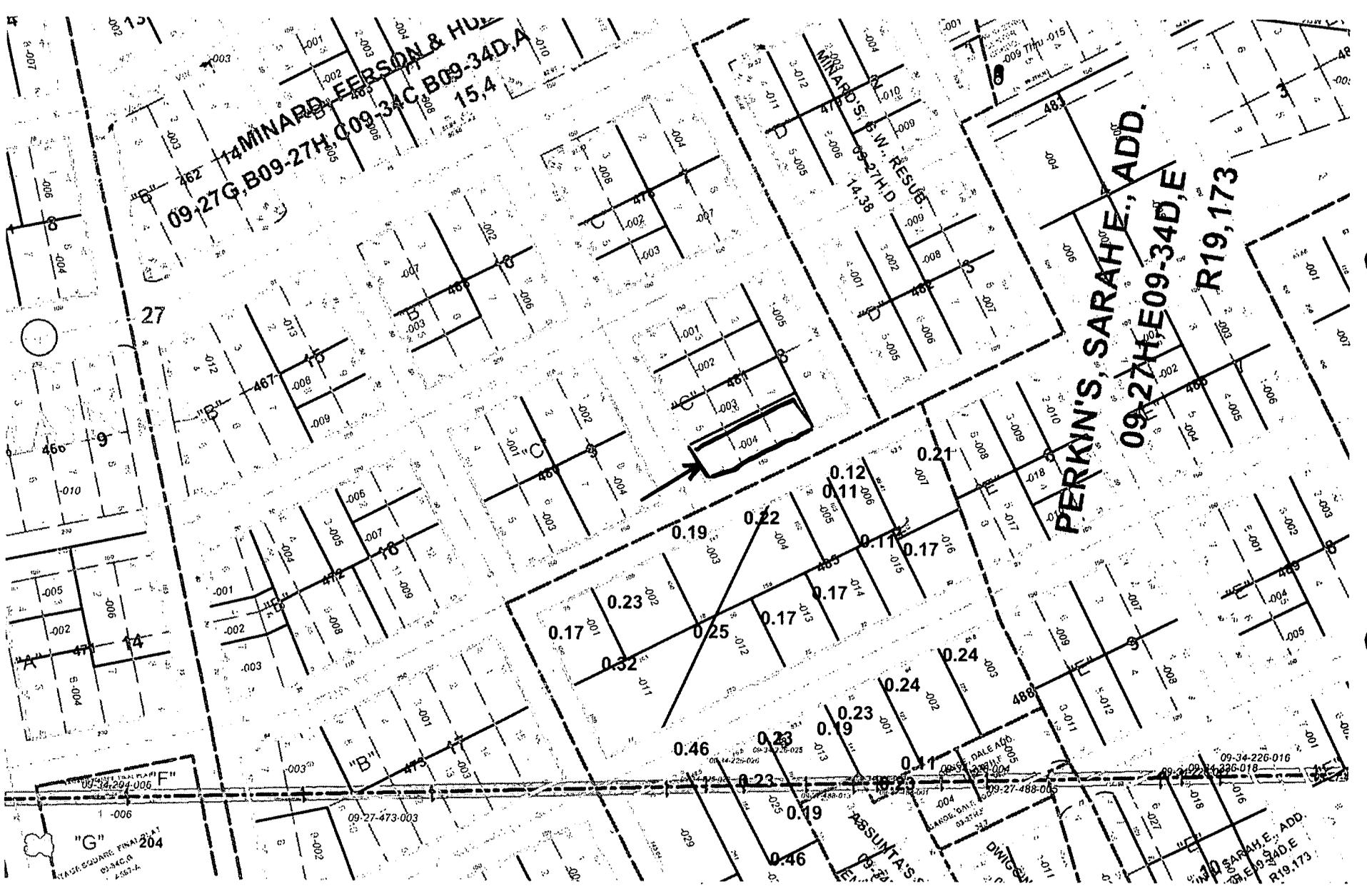
I, PAULA A. KAVCHAK, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that FRANK L. BOGDAN, JR. personally known to me to be the Senior Vice President of the Regency SAVINGS BANK and NANCY J. TRACEY personally known to me to be the Assistant Secretary of said corporation whose names are subscribed to the forgoing instrument, appeared before me this day in person and severally acknowledged that as such Senior Vice President and Assistant Secretary, they signed and delivered the said instrument of writing as Senior Vice President and Assistant Secretary of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 4TH day of FEBRUARY, A. D. 19 92.

Paula A. Kavchak

Notary Public

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.



MINARD, EERSON & HULL
09-27G, B09-27H, C09-34C, B09-34D, A
15.4

MINARD'S, E. W., RESUB.
09-27H, D
14.38

PERKINS, SARAH E., ADD.
09-27H, E09-34D, E
R19, 173

R19, 173

PERKINS, SARAH E., ADD.
09-27H, E09-34D, E
R19, 173

"G"
TRAISE SQUARE FINAL PLAT
09-34-294-006
204
BY ACC. CO.
4-187-4

ASSUNT'S
DALE A. W.
09-27-488-005
09-27-488-005

0.17 0.23 0.12 0.21
0.19 0.22 0.11 0.17
0.17 0.17 0.17
0.32 0.25 0.17
0.46 0.23 0.19 0.24
0.23 0.17 0.24
0.19 0.46

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F

"B"

09-27-473-003

DWIGEN

MINARD EERSON & HU
09-27G, B09-27H, C09-34C, B09-34D, A
15,4

MINARD'S B.W. RESUB.
09-27H, D
14.38

PERKIN'S, SARAHE., ADD.
09-27H, E, 09-34D, E
R19,173

R19,173

SARAHE, ADD.
09-27H, E, 09-34D, E
R19,173

0.17 0.23 0.19 0.22 0.12 0.21
0.11 0.06 0.17 0.17
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"G"
TRAISE SQUARE FINAL PLAT
09-34-204-006
1587-4

09-27-473-003

ABSUNTA'S
09-27-488-005
DALE ADD.
09-34-226-016
SARAHE, ADD.
09-27-488-005

09-34-226-016
09-34-226-016

Trena

From: Pintacura, Sam [PintacuraSam@co.kane.il.us]
 Sent: Wednesday, May 23, 2007 2:31 PM
 To: trena@fprservices.com
 Subject: From Kane County
 Attachments: tt.pdf, Flood Premium Reduction Services05-23-07Paid.xls

KaneCAD Viewer - Developed by GIS-Technologies (SOASTP/ArcView)

File: Identify Help

Parcels X: 991942.77266541 Y: 1911284.18945833 0927481

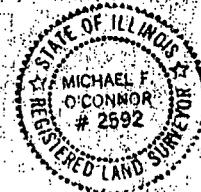
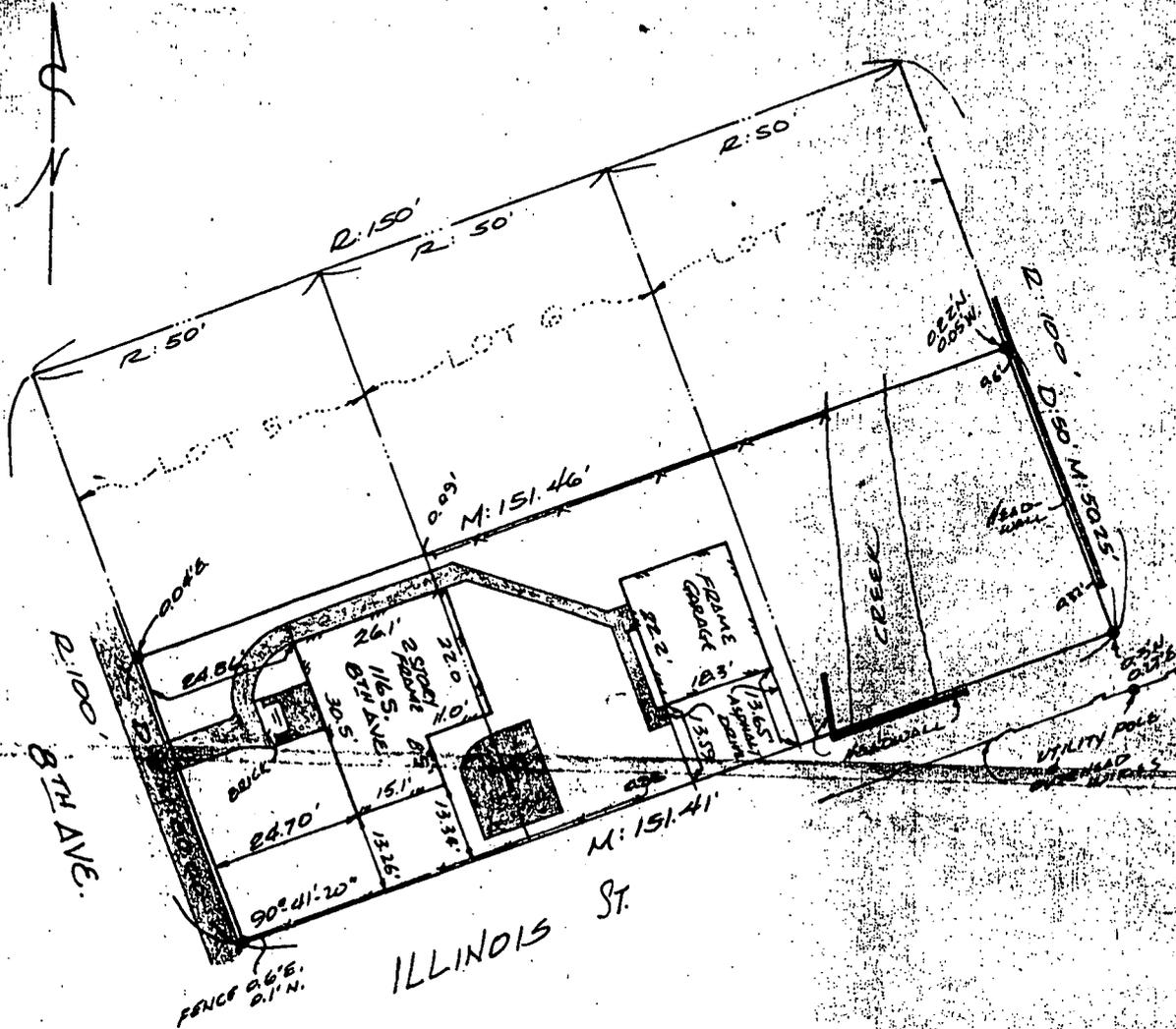
DevNet	
Parcel	09-27
Construx	Active
Owner	MALII
Township	ST C
UseCode	0040
TaxCode	SC00
Acres/SqF	0.00 /
Acreage	0.18 (
Subdivision	MINA
Legal	THE OF M
Document	2003
116 S EIGHTH A ST CHARLES IL	
116 S EIGHTH A ST CHARLES IL	

History BlockBook Twp OwnCard Photo Taxes FireNum FireGnd MapPages Sections Aerials Full-Screen

Start KaneCAD Viewer D KaneCAD Viewer DEVNET Inc Tax In Assessor Maintenanc

PLAT OF SURVEY

the South 50 feet of Lots 5, 6 and 7 in Block 8 in Minard Person and Hunt's Addition to Charles, Kane County, Illinois.



Legend
 R = record distance CH = chord
 M = measured distance ● Found iron
 D = deed ○ Set iron
 Concrete shown shaded
 — — — — — Fence line
 — — — — — Limits of building
 Scale 1" = 20 feet

SCHLAF - SEDIG & ASSOCIATES, INC.
 410 W. Irving Park Road
 Itasca, Illinois 60143
 (312) 773-1761

Date of Resurvey SEPTEMBER 23, 1986

State of Illinois

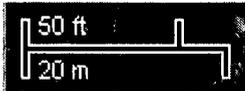
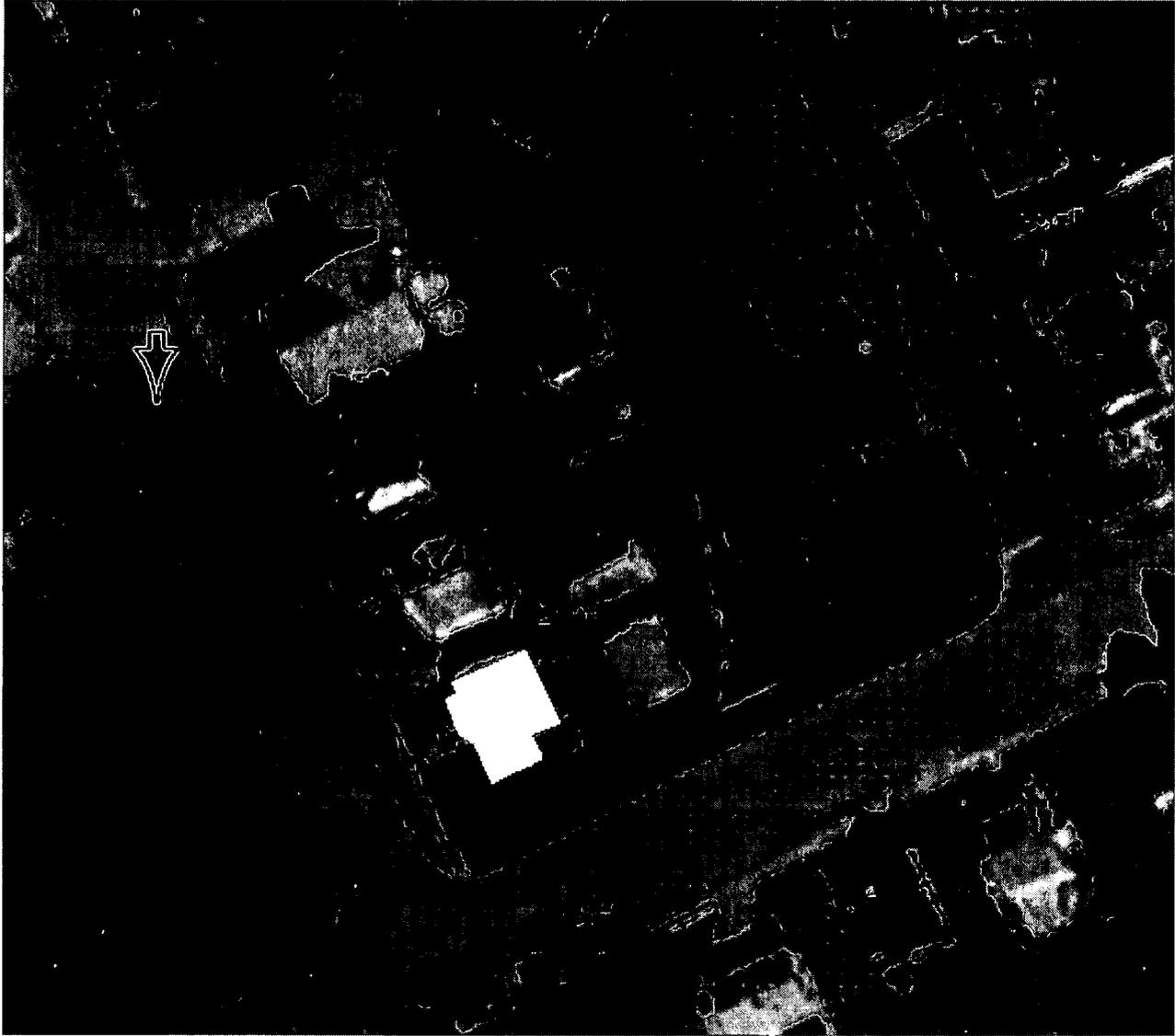
County of Du Page

I hereby certify that the above described property has been surveyed, under my supervision, according to the official record and that the above plat correctly represents said survey. All distances are in feet and decimals thereof.

I hereby further certify that unless otherwise shown, the buildings on the parcel are within property lines and the adjoining improvements do not encroach on the above described property.

M. F. O'Connor

Compare the description of this plat with deed. Refer to title policy for items of record not shown above.



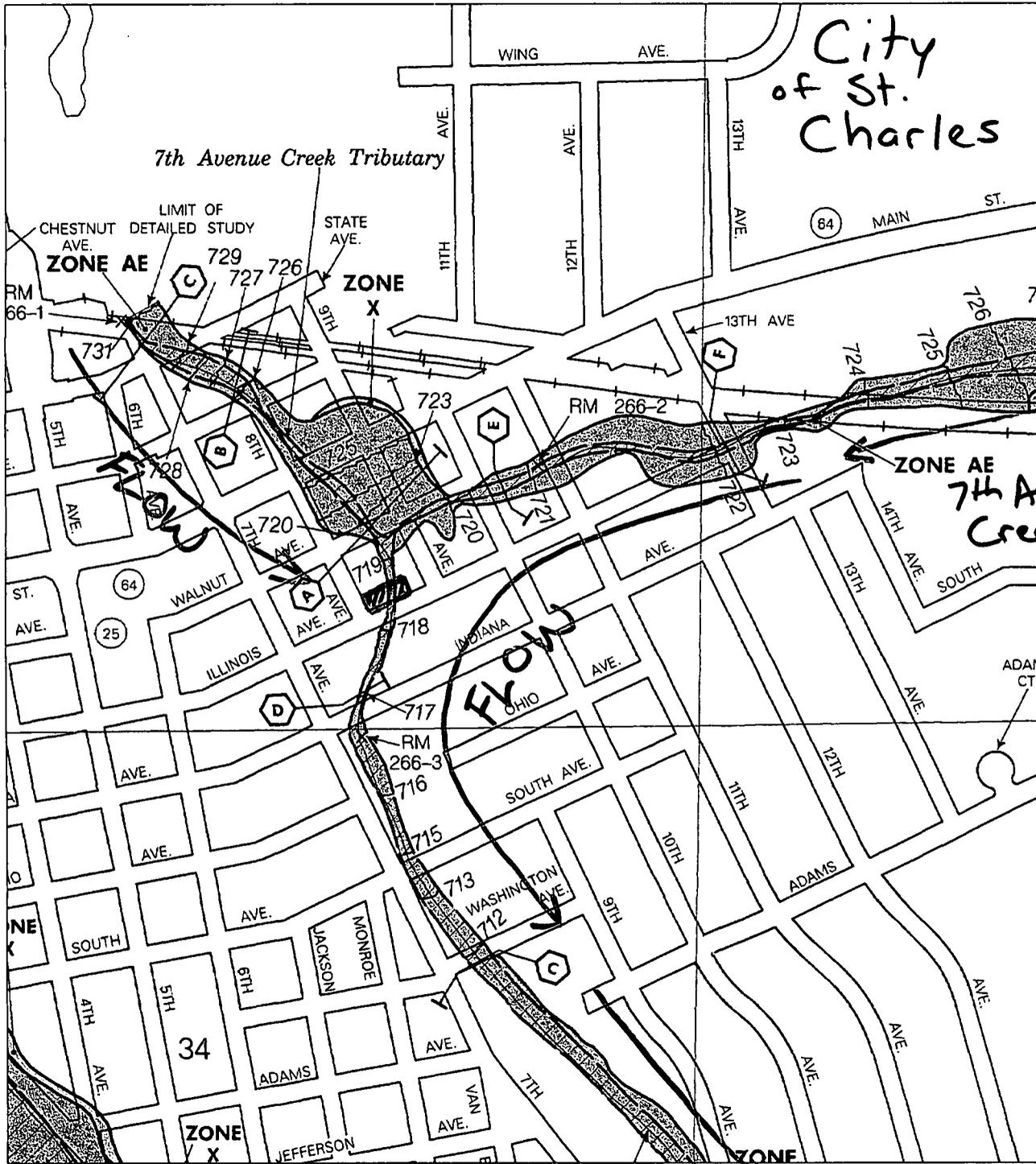
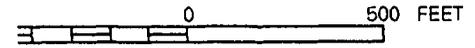
1" = 62.5'



City
of St.
Charles



APPROXIMATE SCALE



NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP
KANE COUNTY,
ILLINOIS
AND INCORPORATED AREAS

PANEL 266 OF 410

(SEE MAP INDEX FOR PANELS NOT PRINTED)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
KANE COUNTY	170886	0266	F
ST. CHARLES, CITY OF	170330	0266	F

Notice to User: The MAP NUMBER shown below should be used when placing map orders; the COMMUNITY NUMBER shown above should be used on insurance applications for the subject community.

MAP NUMBER
17089C0266F

EFFECTIVE DATE:
DECEMBER 20, 2002

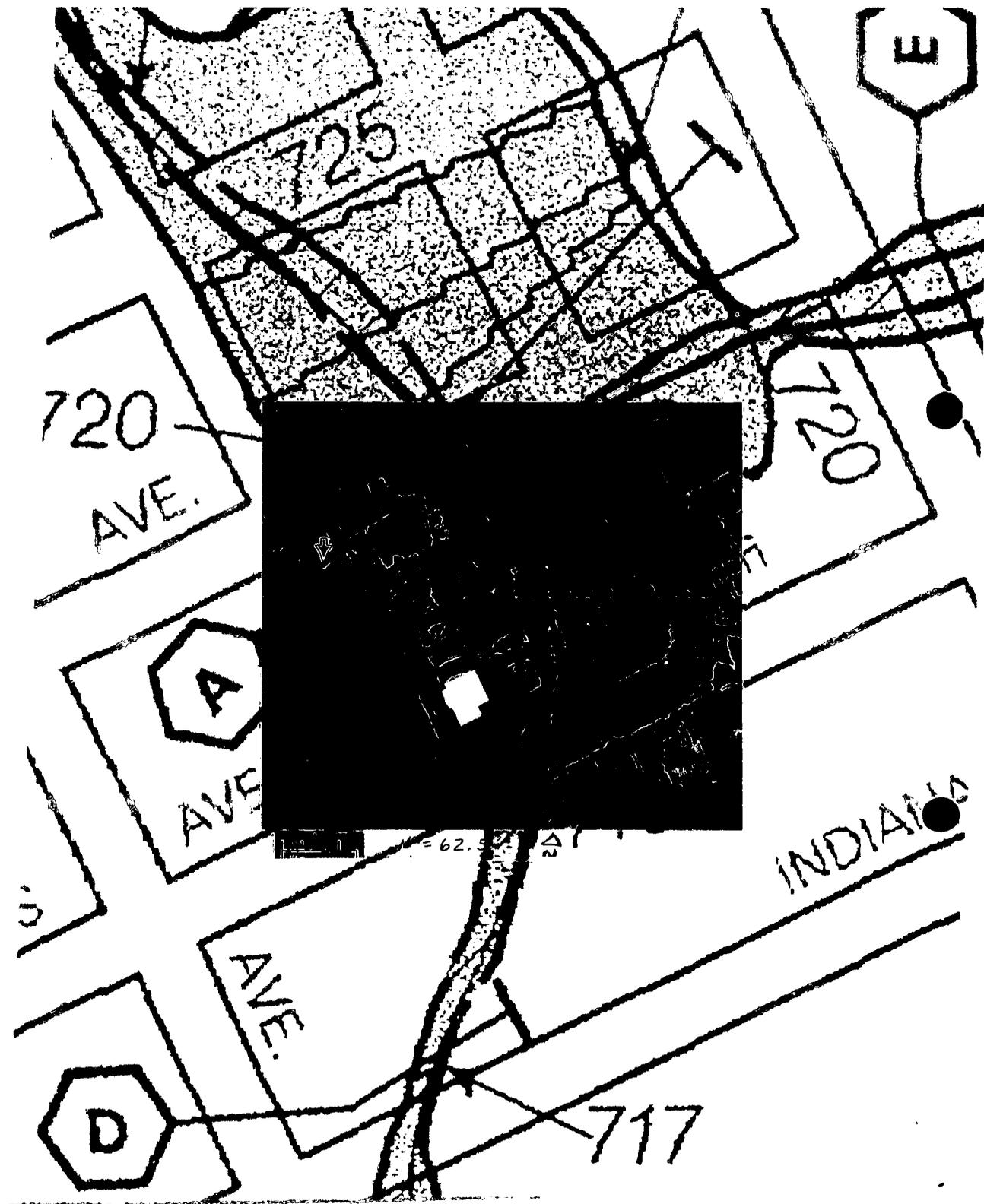


Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT Version 1.0. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. Further information about National Flood Insurance Program flood hazard maps is available at www.fema.gov/mit/tsd.

PIU is 388
upstream of D.

 1" = 125"



ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

SECTION A - PROPERTY INFORMATION		For Insurance Company Use:
A1. Building Owner's Name <u>ANITA MALIK</u>		Policy Number
A2. Building Street Address (Including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. <u>110 S. 8TH AVENUE</u>		Company NAIC Number
City <u>ST. CHARLES</u>	State <u>IL</u>	ZIP Code <u>60174</u>
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) <u>PART OF LOTS 5, 6 & 7 IN BLOCK 3 OF MINARD, PERRON & HUNTS ADD. TO ST. CHARLES (PIN 09-27-481-004)</u>		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>RESIDENTIAL</u>		
A5. Latitude/Longitude: Lat. <u>41° 54' 50.71" N</u> Long. <u>88° 18' 18.37" W</u> Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number <u>12</u>		
A8. For a building with a crawl space or enclosure(s), provide:		A9. For a building with an attached garage, provide:
a) Square footage of crawl space or enclosure(s) <u>735</u> sq ft		a) Square footage of attached garage <u> </u> sq ft
b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade <u> </u>		b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade <u> </u>
c) Total net area of flood openings in A8.b <u> </u> sq in		c) Total net area of flood openings in A9.b <u> </u> sq in

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number <u>ST. CHARLES 170730</u>		B2. County Name <u>KANE COUNTY</u>		B3. State <u>IL</u>	
B4. Map/Panel Number <u>17089C0266</u>	B5. Suffix <u>F</u>	B6. FIRM Index Date <u>—</u>	B7. FIRM Panel Effective/Revised Date <u>DEC. 20, 2002</u>	B8. Flood Zone(s) <u>AE</u>	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) <u>718.4</u>
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. <input checked="" type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____					
B11. Indicate elevation datum used for BFE in Item B9: <input checked="" type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

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. 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 C2.a-g below according to the building diagram specified in Item A7.

Benchmark Utilized BM 266-3 Vertical Datum 720.96 (NGVD 29)

Conversion/Comments _____

Check the measurement used.

a) Top of bottom floor (including basement, crawl space, or enclosure floor)	<u>714.1</u> <input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor	<u>722.7</u> <input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	<u> </u> <input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)	<u> </u> <input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments)	<u>714.1</u> <input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade (LAG)	<u>719.0</u> <input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade (HAG)	<u>719.7</u> <input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)

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 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.

Check here if comments are provided on back of form.



Certifier's Name <u>RICHARD STEINBRECHER</u>	License Number <u>PLS 3583</u>
Title <u>PRESIDENT</u>	Company Name <u>STEINBRECHER SURVEYORS</u>
Address <u>141 S. NELSON BLVD. WEST CHICAGO</u>	State <u>IL</u>
City <u>WEST CHICAGO</u>	ZIP Code <u>60185</u>
Signature <u>Richard Steinbrecher</u>	Date <u>4/23/07</u>
	Telephone <u>630-293-8900</u>

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER-SURFACE ELEVATION (FEET NGVD)			
CROSS SECTION	DISTANCE	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
7th Avenue Creek								
A	623 ¹	18	37	8.2	682.4	680.7 ⁵	680.7	0.0
B	2,878 ¹	31	94	2.9	704.5	704.5	704.6	0.1
C	5,232 ¹	28	132	1.9	711.9	711.9	711.9	0.0
D	6,238 ¹	27	85	3.0	717.4	717.4	717.4	0.0
E	7,176 ¹	30	131	1.7	720.8	720.8	720.9	0.1
F	7,952 ¹	28	67	3.4	721.9	721.9	722.0	0.1
G	9,340 ¹	36	141	1.6	728.0	728.0	728.1	0.1
7th Avenue Creek Tributary								
A	63 ²	21	44	5.6	719.5	719.5	719.6	0.1
B	718 ²	57	145	1.7	726.0	726.0	726.1	0.1
C	1,177 ²	15	82	3.0	730.7	730.7	730.8	0.1
Blackberry Creek								
A	57,552 ¹	667	2,320 ⁴	0.8	656.9	656.9	656.9	0.0
B	60,984 ¹	372	1,738	1.0	658.6	658.6	658.7	0.1
C-BN*								
Bowes Creek								
A	50 ³	644	959	0.6	792.8	792.6 ⁶	792.6	0.0
B	1,600 ³	432	475	1.3	795.8	795.8	795.8	0.0
C	3,050 ³	885	761	0.8	797.3	797.3	797.3	0.0
D	3,600 ³	49	168	3.7	798.0	798.0	798.0	0.0
E	4,650 ³	42	157	3.8	802.5	802.5	802.6	0.1
F	6,650 ³	128	196	3.1	812.2	812.2	812.3	0.1
G	8,650 ³	29	123	4.9	823.7	823.7	823.7	0.0
H	10,003 ³	22	125	4.8	834.1	834.1	834.1	0.0
I	10,343 ³	282	728	0.8	834.8	834.8	834.8	0.0

¹Feet above confluence with Fox River

²Feet above confluence with 7th Avenue Creek

³Feet above confluence with Stoney Creek

⁴Approximate values

⁵Elevation computed without consideration of backwater effects from Fox River

⁶Elevation computed without consideration of backwater effects from Stoney Creek

*Floodway data not available; floodway shown was taken from the previous FIS for the unincorporated areas of Kane County

TABLE 6

FEDERAL EMERGENCY MANAGEMENT AGENCY

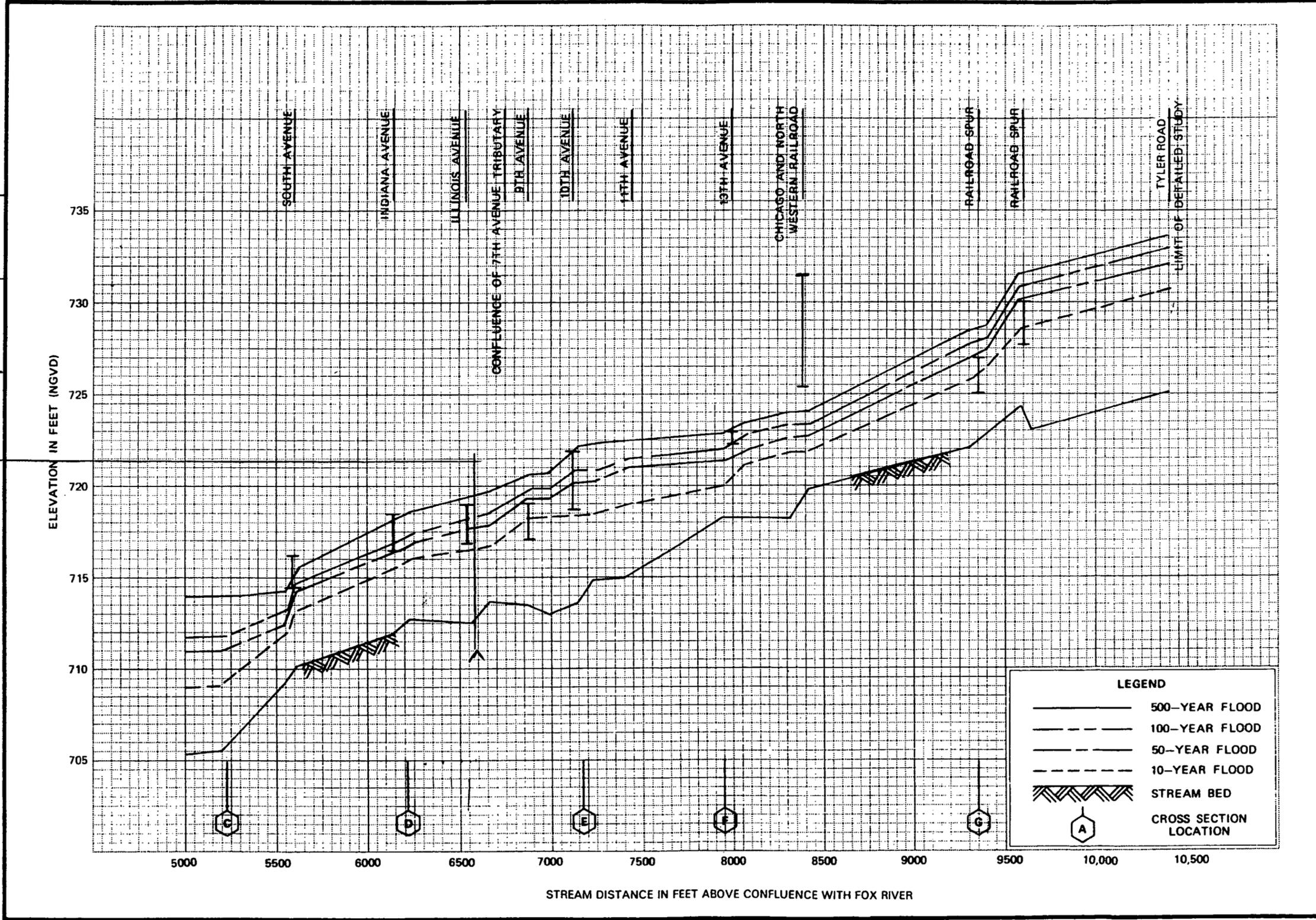
**KANE COUNTY, IL
AND INCORPORATED AREAS**

FLOODWAY DATA

**7TH AVENUE CREEK - 7TH AVENUE CREEK TRIBUTARY -
BLACKBERRY CREEK - BOWES CREEK**

100: 718.3'

500: 719.5'

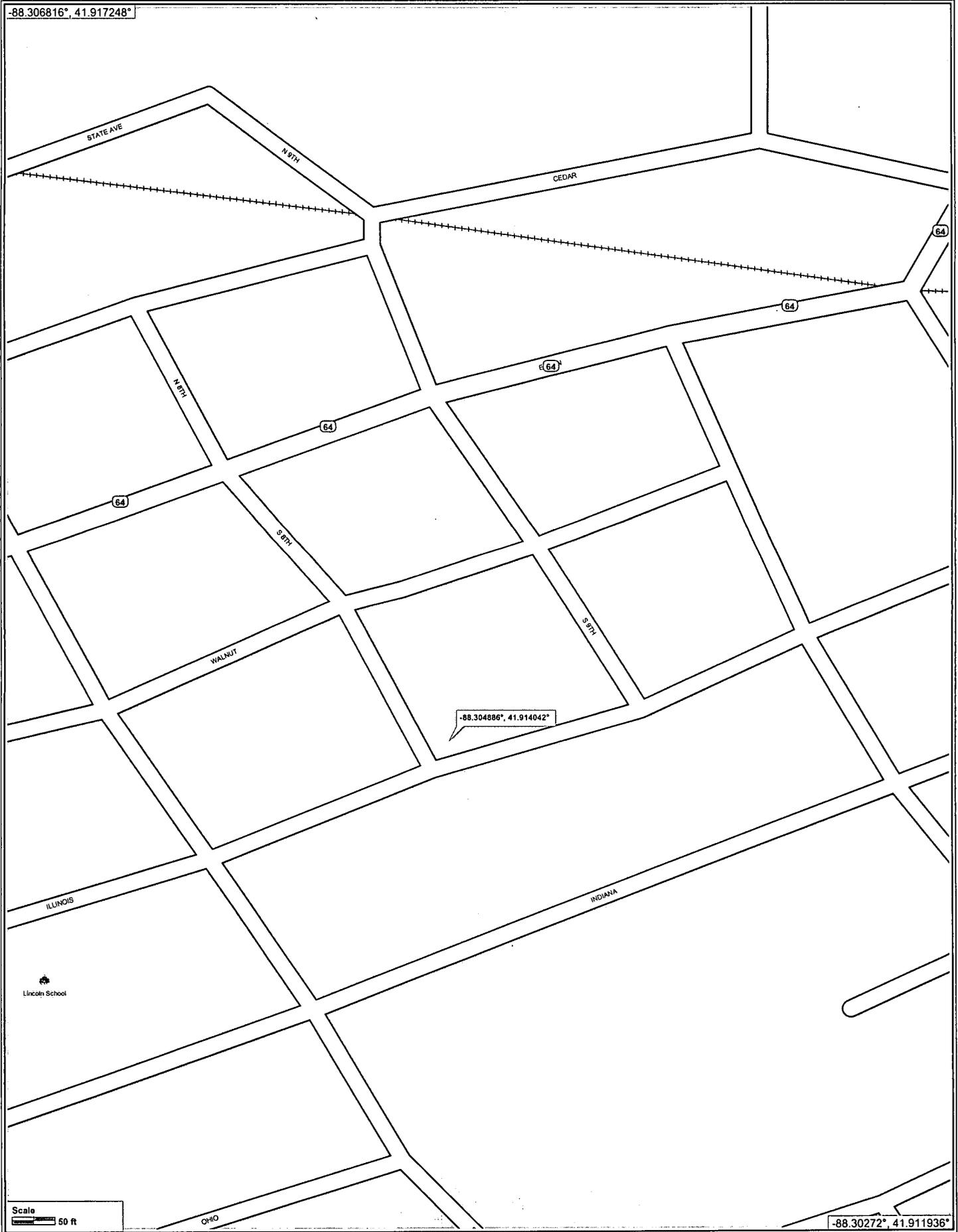


FLOOD PROFILES
7TH AVENUE CREEK

FEDERAL EMERGENCY MANAGEMENT AGENCY
KANE COUNTY, IL
AND INCORPORATED AREAS

02P

Current Map





Federal Emergency Management Agency

Washington, D.C. 20472

June 07, 2007

Case No.: 07-05-4445A
216-A

We have received your request that the Federal Emergency Management Agency determine if the property identified below is located within an identified Special Flood Hazard Area on the applicable National Flood Insurance Program map.

MINARD, BLOCK 8, LOTS 5-7 & 116 SOUTH 8TH AVENUE (IL)

We are reviewing your submitted data and will contact you if additional information is required to process your request. If additional information is not required, we will issue a final letter of determination within 30-60 days. Inquiries concerning the status of your request should be made by calling 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 600, Alexandria, VA 22304-6439. Please be assured we will do our best to respond to all inquiries in a timely manner.

Federal Emergency Management Agency
Washington, D.C. 20472

Official Business

Mrs. Lexi O'Leary
P.O. Box 126
Lincoln, MI 48742

Flood Premium Reduction Services, Inc.
P.O. Box 126
Lincoln, Michigan 48742
Phone: (989) 724-6622 Fax: (989) 724-6676



FEMA
LOMA Depot
3601 Eisenhower Ave., Suite 600
Alexandria, VA 22304-6425
LOMA Manager

5/29/2007

Property Owner: ANITA MALIK

The property owner referenced above has contacted Flood Premium Reduction Services, Inc. because the structure is currently included in a SFHA. We have been contacted to act as their agent to attempt to have the structure removed from the SFHA. A copy of the "Client Letter of Agency" is attached for your perusal. The attached information supports the request for a LOMA (Letter of Map Amendment).

We look forward to working with you.

Respectfully,

A handwritten signature in cursive script, reading "Lexi O'Leary".

Lexi O'Leary
Caseworker
Flood Premium Reduction Services, Inc.

