

Philip W. Redwine Jr.
3105 Trails Court
Norman, OK 73072

March 22, 2021

Pam Melendez
OSB Bank

RE: Property at 1035 36th Avenue NW, Flood Plain information

Dear Pam,

I have attached the following documents related to our property and the Flood Plain:

1. Letter from Todd McLellan (Development Engineer, Department of Public Works, The City of Norman).
2. Standard Flood Hazard Determination Form (from ServiceLink)
3. Lemke Land Survey, Redwine Band Box Cleaners (a stamped survey of our property)
4. Drawing and plat of building elevation (1155.33') (Proposed Cleaners)
5. Aerial photo of the property, 1035 36th Ave NW (from The City of Norman)

Although the building is located in the Special Flood Hazard Area (SFHA), Mr. McLellan's letter states that it is up to the lender to determine whether flood insurance is required for the property. ServiceLink determined that the Base Flood Elevation (BFE) is 1154 feet. (See letter E of the Standard Flood Hazard Determination Form.) Todd McLellan also shows the BFE at approximately the same level (1154.3 feet). The survey done by Lemke Surveying shows the elevation of our building at all points greater than those amounts, an average height of 1155.33 feet (see Proposed Cleaners document). The ServiceLink's determination that the property was in the flood plain did not take into consideration the elevation of the building. Thus, because the elevation of the building is greater than the BFE used to require flood insurance, it is our belief that the building does not require flood insurance.

Thank you,

Philip W. Redwine Jr.



The City of NORMAN

201 West Gray, Bldg. A • P.O. Box 370
Norman, Oklahoma 73069 • 73070

Public Works Department
201-A West Gray Street
(405) 307-7119

Date: March 22, 2021

RE: Flood Insurance Rate Map Information

TO WHOM IT MAY CONCERN:

The property located at 1035 36th Ave NW, also known as (legal description if needed) _____, has been located on the City's Flood Insurance Rate Map (FIRM). The following information is provided:

Norman's Community Number: 400046

The property is located on panel number 0280, Suffix J.

The date of the FIRM Index: February 20, 2013.

The property is located in FIRM zone AE, X.

The building on the property:

☒ is located in a Special Flood Hazard Area (SFHA). The base flood elevation at the property is 1154.3 ft, NGVD. Federal law requires that a flood zone determination be done as a condition of a federally backed mortgage to determine if the structure is in a SFHA and if so, to require flood insurance. It is up to the lender to determine whether flood insurance is required for a property.

☐ is not located in a Special Flood Hazard Area (SFHA). However, the property may still be subject to local drainage problems or other unmapped flood hazards. Flood insurance from the National Flood Insurance Program is available at non-flood plain rates. However, a flood insurance policy can still be required by a lender.

☐ A decision about the structure's exact location cannot be made from the FIRM.

A copy of the FIRM is attached for your information. Flood insurance from the NFIP is available for any property in Norman, and information regarding insurance is attached to this letter. The Public Works Department has copies of FEMA Elevation Certificates for some structures constructed in the SFHA since 2008. Questions about this letter and Norman's flood plain management program are welcome at the Department of Public Works by calling (405) 307-7119.

NOTE: This information is based on the Flood Insurance Rate map adopted by the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

Todd McLellan - Development Eng
Department of Public Works Staff

Letter given/mailed/emailed to Phil Redwine
Name

**DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

OMB Control No. 1560-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS Customer Number 1000188950 Address OKLAHOMA STATE BANK- SERVICING PO BOX 848 GUTHRIE, OK 73044 Delivery Method: FDR-COM - WEB		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Borrower: TODAY CLEANERS AND LAUNDRY INC Determination Address: 1035 36TH AVE NW NORMAN, OK 73072-4185 CLEVELAND COUNTY APN/Tax ID: S/D: Springsbrook Addition Section: 3		Lot: 345	Block:
3. LENDER/SERVICER ID #		4. LOAN IDENTIFIER 70057414		5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II


A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name NORMAN, CITY OF	2. County(ies) CLEVELAND COUNTY	3. State OK	4. NFIP Community Number 400046
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME			
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 40027C0280J	2. NFIP Map Panel Effective / Revised Date January 15, 2021	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date: Case Number:	
4. Flood Zone AE	5. No NFIP Map <input type="checkbox"/>		

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)	
1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP).	<input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP
2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP).	
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA Designation Date:	

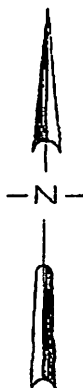
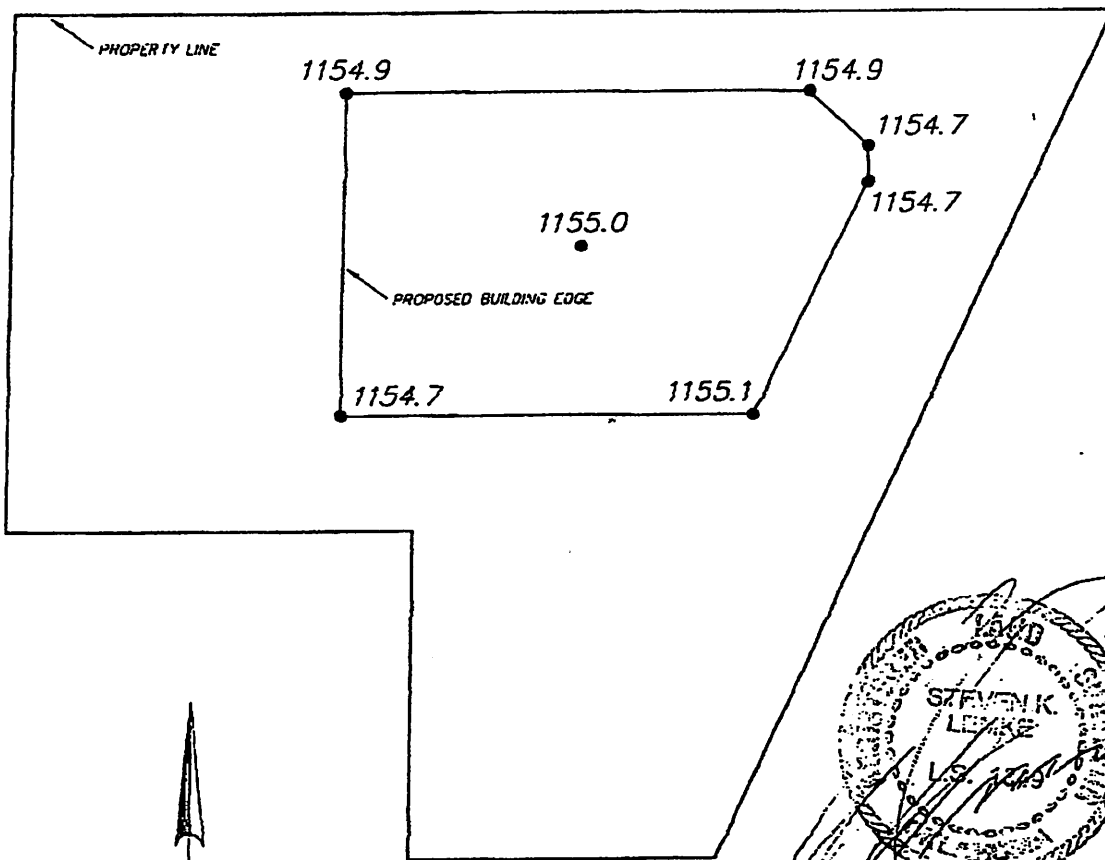
D. DETERMINATION	
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed. This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.	

E. COMMENTS (Optional) BFE: 1154	HMDA Information	
	State:	
	County:	
	MSA/MD:	
CT:		

LIFE OF LOAN DETERMINATION
 This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to, deciding whether to purchase a property or determining the value of a property.

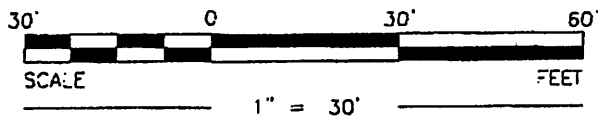
F. PREPARER'S INFORMATION		DATE OF DETERMINATION
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  SERVICELINK ServiceLink National Flood 500 E. Border St Third Floor Arlington, TX 76010		February 27, 2021 ORDER NUMBER 2110718322
Phone: 1.800.833.6347 Fax: 1.800.662.6347		

DIRT PAD ELEVATION REDWINE BAND BOX CLEANERS



PROJECT BENCHMARK:
"X" CUT IN TOP OF CURB 100' WEST AND
30' NORTH OF THE NORTHWEST PROPERTY
CORNER OF PROJECT SITE.
ELEVATION = 1156.47

DATE OF SURVEY: AUG 19, 2003 - 2:10pm



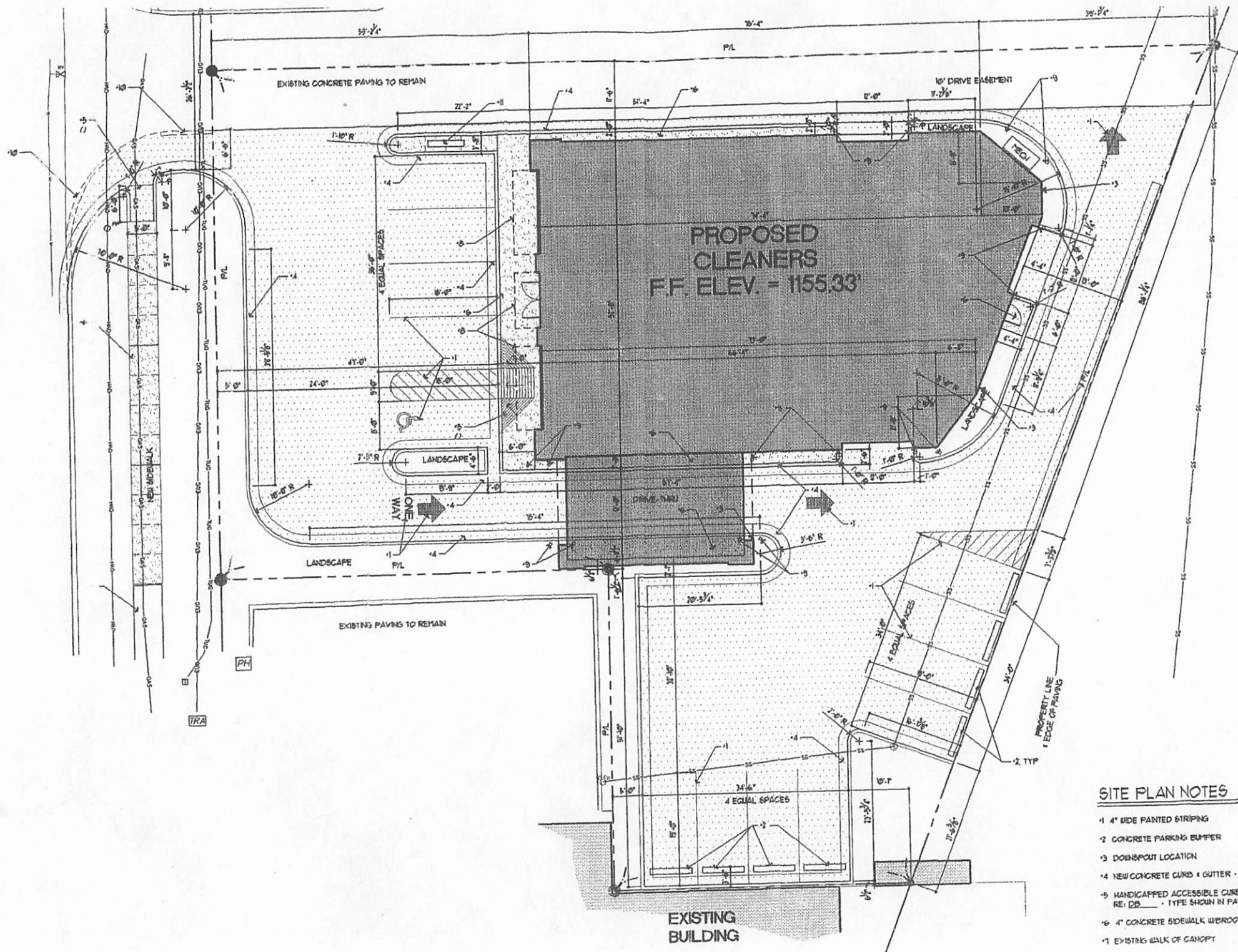
LEMKE LAND SURVEYING, Inc.

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3675 W. MAIN, SUITE 108, NORMAN, OK 73072
P: (405) 366-8541 FAX: (405) 366-8540
CA # 2054 EXP. DATE 8/30/05
http://www.lemke-ls.com

Designed by:	skl	Project:	DIRT PAD ELEVATION REDWINE BAND BOX CLEANERS
Drawn By:	skl	Project Location:	36th NW NORMAN, OK
Approved by:	skl	Client:	BARBOUR & SHORT, Inc. NORMAN, OK
Date:	8-19-03		
Scale:	1" = 30'		
Project No:	0'109		

Sheet Number	1
Sheet 1 of 1	



SITE PLAN NOTES

- 1 4" WIDE PAINTED STRIPING
- 2 CONCRETE PARKING BUMPER
- 3 DOWNPOUT LOCATION
- 4 NEW CONCRETE CURB & GUTTER - RE: "B"
- 5 HANDICAPPED ACCESSIBLE CURB RAMP
RE: "B" - TYPE SHOWN IN PARENTHESIS
- 6 4" CONCRETE SIDEWALK W/ROOM FINISH
- 7 EXISTING WALK OF CANOPY
- 8 DASHED LINE OF CANOPY ABOVE
- 9 CONCRETE FILLED STEEL PIPE BOLLARD



The City of Norman assumes no responsibility for errors or omissions in the information presented.

1035 36th Ave NW



1 inch = 50 feet

Legend

Flood Hazard Zone (2021)

- 1% Chance Floodplain
- Floodway