LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (NON-REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION

COMMUNITY: Village of Winnetka, Cook County, Illinois

COMMUNITY NO.: 170176

AFFECTED MAP PANEL

NUMBER: 17031C0212F

NAME: Cook County, Illinois and Incorporated Areas

DATE: 11/06/2000

LEGAL PROPERTY DESCRIPTION

Lot 18, Block 2, Winnetka Manor, as described in Trustee's Deed, Document No. 0322435007, filed for record on August 12, 2003, by the Recorder of Deeds, Cook County, Illinois

FLOODING SOURCE: SKOKIE RIVER

APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 42.103, -87.749

SOURCE OF LAT & LONG: TERRASERVER-USA.COM

DATUM: NAD 27

DETERMINATION

<table>
<thead>
<tr>
<th>LOT</th>
<th>BLOCK/ SECTION</th>
<th>SUBDIVISION</th>
<th>STREET</th>
<th>OUTCOME WHAT IS NOT REMOVED FROM THE SFHA</th>
<th>FLOOD ZONE</th>
<th>1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)</th>
<th>LOWEST ADJACENT GRADE ELEVATION (NGVD 29)</th>
<th>LOWEST LOT ELEVATION (NGVD 29)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>2</td>
<td>Winnetka Manor</td>
<td>1239 Cherry Street</td>
<td>Structure</td>
<td>A</td>
<td>625.5 feet</td>
<td>622.7 feet</td>
<td>---</td>
</tr>
</tbody>
</table>

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.)

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 map, we have determined that the structure(s) on the property(ies) is/are 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). Therefore, flood insurance is required for the property described above. The lowest adjacent grade elevation to a structure must be at or above the Base Flood Elevation for a structure to be outside of the SFHA.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination and information regarding your options for obtaining a Letter of Map Amendment. 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. Additional information about the NFIP is available on our web site at http://www.fema.gov/nfip/

Doug Bellomo, P.E., CFM, Acting Chief
Hazard Identification Section
Emergency Preparedness and Response Directorate

Version 1.3.3

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ZONE A (This Additional Consideration applies to the preceding 1 Property.)

The NFIP map affecting this property depicts an SFHA 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.