

WILLIAMSON CONDOMINIUM MANAGEMENT, LLC

1971 Bardstown Road Suite 4 Louisville, Kentucky 40205 502-238-3000 fax 502-238-3003

DATE: August 5, 2003
TO: Rose Island Riverside Condominiums
FROM: Williamson Condominium Management
RE: Flood Zone Information

Enclosed you will find letters from the Federal Emergency Management Agency regarding the location of the Rose Island Condominium Community and the Special Flood Hazard Area (SFHA). As you can see, all of the units have been removed from the SFHA.

Please file these with your master deed, as you will need them in the event that you sell or refinance.

Thank you for your attention to this matter.



MARY ELLEN KINSER

OLDHAM COUNTY JUDGE-EXECUTIVE

502-222-9357 FAX 502-222-3210
MEKINSER@OLDHAMCOUNTY.NET

100 WEST JEFFERSON STREET
LAGRANGE, KENTUCKY 40031

**M. Louise Allen, AICP
Administrator
Planning and Zoning**

(502) 222-1476 Fax: (502) 222-3213

FAX DOCUMENT

DATE: 7/23/03

TO: ELLIE

FROM: MIKE HILL

FAX NUMBER: 238-3003

PHONE: _____

PAGES: 3 PLUS 1 COVERSHEET

COMMENTS:

THIS IS THE MOST CURRENT INFO

WE HAVE REGARDING THIS SITUATION.

IF YOU THINK THERE HAS BEEN A RECENT

CHANGE YOU SHOULD CONTACT FEMA DIRECTLY.

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). 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. Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME Yacht Club Estates, Phase I, a Condominium Property Regime	POLICY NUMBER
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 1602 Victory Court	COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) Unit 41 - Yacht Club Estates Condominiums (Condo Book 1, Page 15 thru 20, Oldham County, Ky.)	
CITY Prospect,	STATE Kentucky
	ZIP CODE 40059

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER 210185	2. PANEL NUMBER 0065	3. SUFFIX B	4. DATE OF FIRM INDEX Aug. 19, 1987	5. FIRM ZONE AE	6. BASE FLOOD ELEVATION (In AO Zones, use depth) 453.5
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7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): NGVD '29 Other (describe on back)
8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level 1.
- 2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- (b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- (c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is feet above or below (check one) the highest grade adjacent to the building.
- (d). FIRM Zone AO. The floor used as the reference level from the selected diagram is feet above or below (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? Yes No Unknown
3. Indicate the elevation datum system used in determining the above reference level elevations: NGVD '29 Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
4. Elevation reference mark used appears on FIRM: Yes No (See Instructions on Page 4)
5. The reference level elevation is based on: actual construction construction drawings
(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
6. The elevation of the lowest grade immediately adjacent to the building is: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement Jan. 1, 1995

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

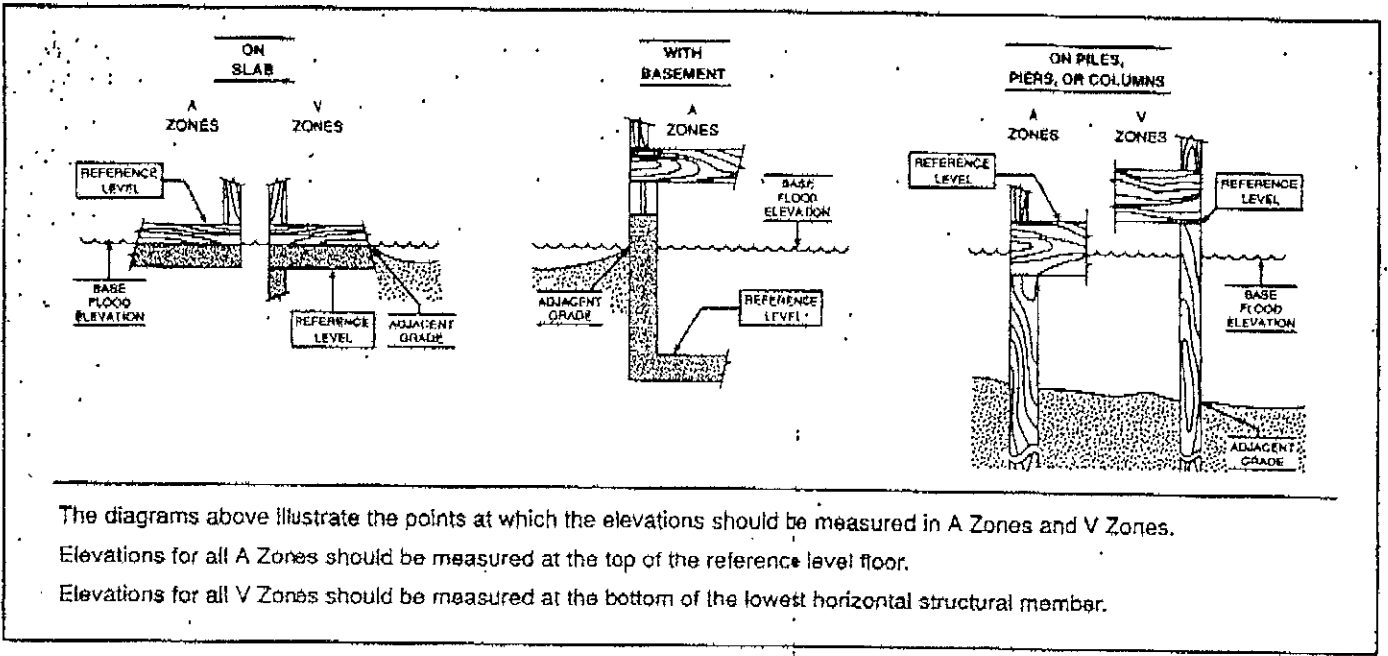
Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

I certify that the information in Sections B and C 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.

CERTIFIER'S NAME		LICENSE NUMBER (or Affix Seal)	
Jere R. Kiesel		Ky. P.L.S. No. 1771	
TITLE	COMPANY NAME		
President	J. R. Kiesel and Associates, Inc.		
ADDRESS	CITY	STATE	ZIP
9702 Brownsboro Road	Louisville,	Kentucky	40241
SIGNATURE	DATE	PHONE	
<i>Jere R. Kiesel</i>	November 3, 1997	(502) 394-9702	

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS:



INGRESS AND EGRESS AS DESCRIBED IN DEED BOOK 88, PAGE 465.

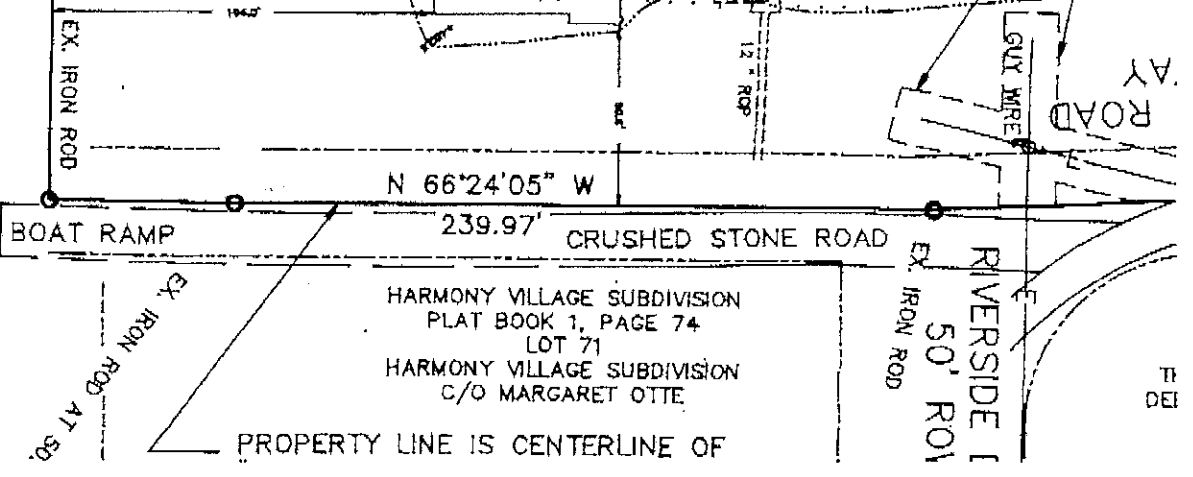
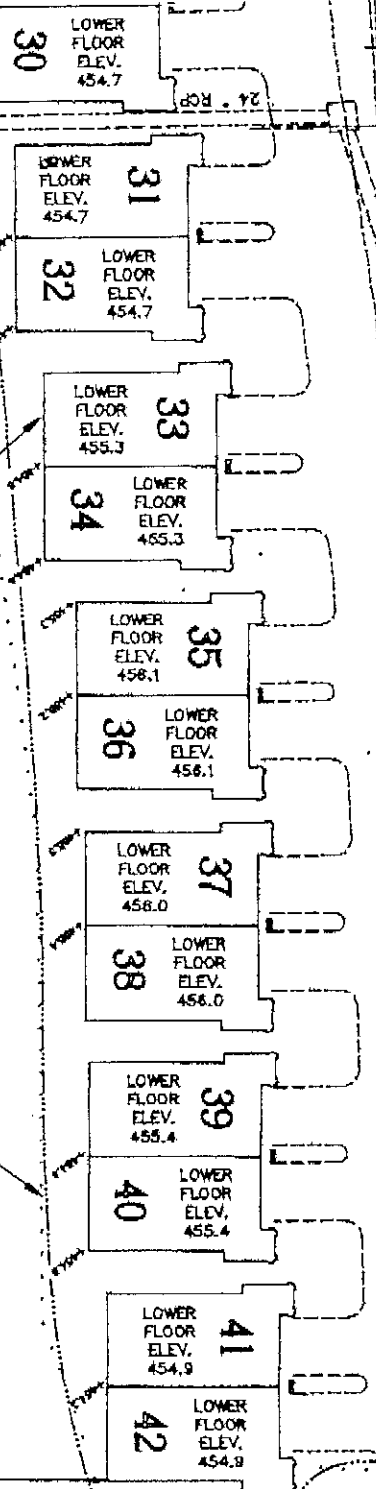
TRACT 1

15' LOUISVILLE GAS & ELECTRIC COMPANY EASEMENT D.B. 88, PG. 603.

OHIO RIVER →

EXISTING THREE STORY FRAME CONDOMINIUMS UNDER CONSTRUCTION.

APPROXIMATE TOP OF BANK ELEV. = 453 +/- 100 YEAR FLOOD ELEV. = 453.7



"AC DIMITRI" SURVEY FOR

PROPERTY LINE IS CENTERLINE OF

HARMONY VILLAGE SUBDIVISION PLAT BOOK 1, PAGE 74 LOT 71 HARMONY VILLAGE SUBDIVISION C/O MARGARET OTTE

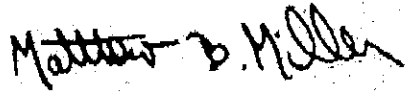
RIVERSIDE I 50' ROW

2

This determination is based on the flood data presently available. The NFIP regulations provide a period of 90 days from the date of this letter for resubmission of revised data without repayment of review fees. Data submitted after 90 days will be subject to all submittal/payment procedures.

An additional enclosed document provides information about LOMRs. If you have any questions about this letter, please contact Ms. Helen Cohn of our staff in Washington, D.C., either by telephone at (202) 646-3457 or by facsimile at (202) 646-4596.

Sincerely,



Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate

Enclosures

- cc: State Coordinator (w/o enclosures)
- Region (w/o enclosures)
- Community Map Repository
- Mr. Jere R. Kiesel, P.E.



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	OLDHAM COUNTY, KENTUCKY (Unincorporated Areas)	Units 41 and 42, Yacht Club Estates, Phase I, described as a parcel of land in the Deed of Conveyance recorded in Book 0475, Pages 218, 219, and 220, in the Office of the Recorder, Oldham County, Kentucky
	COMMUNITY NO.: 210185	
AFFECTED MAP PANEL	NUMBER: 21185C0090C DATE: 9/20/2006	
FLOODING SOURCE: OHIO RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.412, -85.616 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)
--	--	Yacht Club Estates, Phase I	Victory Lane	Structure (Units 41-42)	X (shaded)	453.4 feet	453.8 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 SFHA
REISSUANCE

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill 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 revises 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 22304-8439.

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

Page 2 of 2

Date: November 30, 2006

Case No.: 07-04-0519A

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

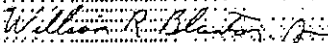
PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

REISSUANCE (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

The 8/19/1987, National Flood Insurance Program (NFIP) map has since been superseded by a new NFIP map dated 9/20/2006, for this community. Therefore, this document issues a new determination for the subject property based on the new 9/20/2006, 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.


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

Page 1 of 2	Date: April 10, 2007	Case No.: 07-04-2775A	LOMR-F
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Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	OLDHAM COUNTY, KENTUCKY (Unincorporated Areas)	Units 1 through 22, 24 through 40, 43 and 44, Yacht Club Estates, Phase I, described as a parcel of land in the Deed of Conveyance recorded in Book 475, Pages 218, 219, and 220, in the Office of the Recorder, Oldham County, Kentucky
	COMMUNITY NO.: 210185	
AFFECTED MAP PANEL	NUMBER: 21185C0090C DATE: 9/20/2006	
FLOODING SOURCE: OHIO RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.413, -85.616 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)
-	-	Yacht Club Estates, Phase I	Victory Court	Structure (Units 1-22)	X (shaded)	-	453.3 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)

PORTIONS REMAIN IN THE SFHA

REISSUANCE

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill 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 revises 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.

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



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Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL 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 CHANGE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	Yacht Club Estates, Phase I	Victory Court	Structure (Units 24-40)	X (shaded)	--	453.5 feet	--
--	--	Yacht Club Estates, Phase I	Victory Court	Structure (Units 43-44)	X (shaded)	--	453.1 feet	--

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 3 Properties.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

REISSUANCE (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

The 8/19/1987, National Flood Insurance Program (NFIP) map has since been superseded by a new NFIP map dated 9/20/2006, for this community. Therefore, this document issues a new determination for the subject property based on the new 9/20/2006, NFIP map.

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



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Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	OLDHAM COUNTY, KENTUCKY (Unincorporated Areas)	Unit 23, Rose Island Riverside Condominiums, as described in the Deed recorded as Document No. 260350, in Book D720, Pages 460, 461, and 462, in the Office of the Recorder, Oldham County, Kentucky
	COMMUNITY NO.: 210185	
AFFECTED MAP PANEL	NUMBER: 21185C0090C DATE: 8/20/2006	

FLOODING SOURCE: OHIO RIVER APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.413, -85.616
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)
-	-	Rose Island Riverside	1638 Victory Court	Structure (Unit 23)	X (shaded)	453.4 feet	454.5 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.)

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William R. Blanton Jr.
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Washington, D.C. 20472

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

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A handwritten signature in blue ink, reading 'William R. Blanton Jr.', is positioned above the typed name.

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