



Warning signs should not be ignored, but you could be at financial risk of over-insuring your property.....against a danger that may not exist.

Are you paying for Flood Insurance??

Can you avoid or reduce premiums??

Maybe we can help.

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Abbitt
Survey & Development, PLLC

45 Years in Iowa and Illinois

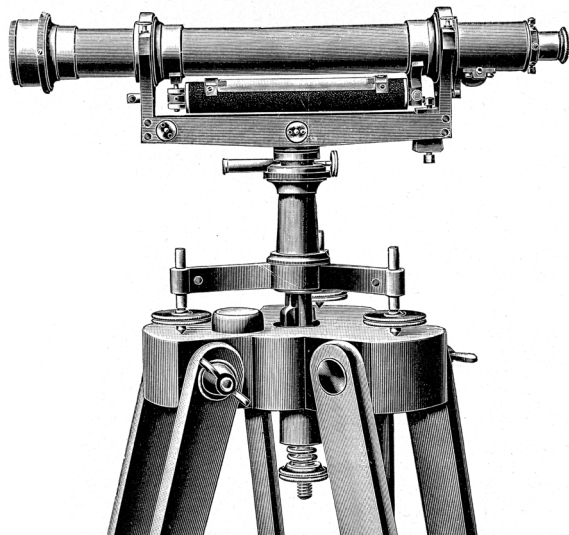
We sent you this brochure because FEMA has identified your property as being in a special Flood Hazard Area, and subject to damages during a 100-year flood.



(Your neighborhood, waterfront property...really?)

Mortgage companies are mandated by Federal Regulations to require Flood Insurance coverage on all properties in a floodplain. This happens with every home purchase or any refinance using the home as security.

Abbitt Survey and Development, PLLC can help you reduce or eliminate your premiums.



Several of your neighbors have obtained relief from overpayments of flood insurance by contracting the services of a professional land surveyor, determining the true location of their home as either outside, or above, FEMA's floodplain as shown on their maps.



(Feeling trapped by high insurance costs?)

FEMA's maps are accurate to a point.

By performing field measurements and calculating the Base Flood Elevation at your front door, we can provide the supporting evidence requiring FEMA to remove your property from their floodplain.

Did you know you are entitled to a full refund of your last premium payment when you are removed from the floodplain?

This is done by a process known as a Letter of Map Amendment, or LOMA (see www.fema.gov for details)

Step 1 Elevation Certificate \$375-\$750

Supplies your insurance provider with the most accurate data to calculate risk, perhaps lowering your premiums.

Step 2 eLOMA Application \$375-\$750

Using the Elevation Certificate, data is submitted electronically to FEMA.

Within 1-10 days, FEMA issues their Letter of Determination for Removal.

Areas outside of FEMA's detailed study areas require additional services and 60 days or more for FEMA review and approval.

Property which has been elevated by the placement of fill can also be removed, but requires an additional fee paid to FEMA.

Additional Survey Services Available

Lot and Parcel Survey

ALTA and As-Built Surveys

Legal Descriptions

Easements

Farm & Estate Surveys

visit us at: www.abbitsurvey.com