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1  
Danny Conner  
Carolina Water Service

**FILED**

**OCT 14 2019**

**Clerk's Office  
N.C. Utilities Commission**

10 October, 2019

Mr. David Drooz, Chief Counsel

Gina Casselberry, Utilities Engineer

Public Staff-North Carolina Utilities Commission

4326 Mail Service Center

Raleigh, NC 27699-4326

The Honorable Josh Stein, Attorney General

c/o Utilities Section

9001 Mail Service Center

Raleigh, NC 27699-9001

~~DOCKET NO. 354 SUB 364~~ Carolina Water Service, Inc. of North Carolina  
(CWS), Authority to Adjust and Increase Rates for Water...Treasure Cove,  
Wilmington, NC 28411.

**OFFICIAL COPY**

**Oct 15 2019**

I have reviewed the information from the North Carolina Utilities Commission (NCUC) dated 2 August, 2019 and received from Carolina Water Service (CWS) on 16 August, 2019. **I oppose all of the proposed increases and changes outlined in the document.**

A. Monthly Metered Water Service, Base Facility Charges and Usage Charge.

CWS has been asking for increases at every opportunity. CWS increased their rates in March, 2019. I have not seen anything that would justify another increase. In answering my questions, CWS said since 2018 "The community had several line replacements to address water line breaks and the water tanks were serviced." I would think this would be routine for a system that is 40 +/- years old. If this increase is approved, it appears that the rates will increase by 30% +/- in one year. This is many times the rate of inflation, increases in the cost of electricity, wage increases, etc.

B. Storm Reserve Fund. A creative idea that should not be considered. This should be taken from CWS profits. I have a storm reserve fund called a savings account. This is my money and it was not taken from someone else.

C. Reconnection Fee. Once again, the amount of the increase is questionable. NCUC Rule R-7-20 (f) says the fee shall be no more than \$15.00 except when the utility proves that its actual and reasonable cost for restoring the service is greater. The CWS rate is already \$27.00. Increasing it to \$42.00 cannot be justified when they say their employee is 15 minutes away.

- D. CWS intends to implement the proposed rates on 28 January, 2020 if the Commission has not entered a final order. I request that the Commission expedite their decision and deny all increases before that due date.

I would like to summarize the current situation and my recent correspondence with CWS. I will use the well on Treasure Isle Way as #1 and Mark Twain Drive as #2.

1. On 5/30/19 I had normal water pressure around 5:30 AM. By 6 AM, it was dropping. At approximately 6:30 AM, there was no water. After that problem, I submitted a list of questions to CWS on 6/13/19. I received several responses saying that they would get the answers. The last was 6/18/19. Despite my follow up emails, I did not get another reply. On 8/2/19 I sent a complaint to the NCUC. It was forwarded to CWS by Sara Cummins. I finally received the CWS reply dated 8/21/19. Some of the questions were answered, some ignored, and one answer did not relate to the question. Some questions were not answered with the excuse being that they are a private company and did not have to release the information. I sent another email to CWS with the unanswered questions and others that arose during the delay. Again, they were not answered until I copied NCUC. The emails are "Exhibit A."
2. I asked how the outage was reported and at what time. The CWS answer is 6:35 AM by a customer. This prompted a second question asking if there is

an automated system to notify CWS of an outage. The first reply had an answer that did not relate to the question. The second reply states that "Treasure Cove has Mission alarm units on their facilities." If that is the case, why was the first report by a customer?

3. I asked what caused the outage. The CWS answer is that a vehicle hit a transformer. The transformer is very close to the road and unprotected. I asked if there are plans to move the transformer or protect it. The CWS answer is "This is not a CWSNC asset so contact the electric provider for a response." I disagree and think that this is a CWS problem that they should address. Pictures are "Exhibit B."
4. I asked if potentially damaging trees are being removed near the generator(s). There are many trees close to well #2. The CWS answer is "There was no issue during Dorian with any trees in the community. We address these and other potential hazards before hurricane season and address them." Dorian was a mid-level tropical storm in Wilmington. Hurricane Florence dropped a tree on the generator on well #1 which knocked out the water supply until a portable generator arrived much later.
5. I asked if there are permanent operational generators on both wells. This question was asked two times and requires a simple yes/no answer. It was not answered. I am unable to see a generator on well #2 so my answer is that there is not one. It appears that Well #2 was not working even though

it should have had power. This would explain why the system was drained in 30 +/- minutes. CWS answered that they have portable generators that can be deployed to maintain the electrical needs of their systems. Hurricane Florence in Wilmington and Hurricane Dorian in the Bahamas lasted for days. If these types of storms continue, the system could be out for days before a portable generator could be on site.

6. I asked how many residences are currently connected and how many the system is designed to service. CWS says it is designed for 300 with approximately 296 connected. There is no way to prove these numbers since their data is private. I think the capacity has been exceeded and the number is intentionally stated below the 300 households that would bring more requirements for the system. NCUC should verify the number of households connected independently of CWS.
7. CWS continues to state that an average family of 4 uses 4,000 gallons per month. This must be an average of the 4 different systems that they list. I specifically asked for the Treasure Cove system only. I pulled the last 2 years of my monthly usage. It averages 5,730 gallons per month. This is for a family of 2 adults. We have water saving appliances, reduced flow shower heads and toilets, etc. We have a rain barrel for plants and drip irrigation on our rose bed (rarely used). My neighbors with a family of 4 show over 7,000 gallons per month. I think CWS keeps using the 4,000 gallon figure to

minimize the shock when the customers see the proposed increases. Again, there is no way to prove or disprove their numbers.

8. I asked why the fire hydrants were not in service and when they would be working. CWS says they are not fire hydrants but are for flushing only. When I moved to the neighborhood, they were fire hydrants. They were checked routinely by the fire department. My guess is they are no longer in use because of a lack of water pressure.
9. I asked for the most recent profit & loss statement specific to the Treasure Cove system. That was also refused because it is secret. Doing the math, I calculate that if the average is 4,000 gallons per month per house, their income is approximately \$9,400 per month, \$112,800 per year. If the 6,000 gallon figure is used, it is approximately \$11,600, \$139,200 per year. There is very little maintenance, water treatment, or employee salaries. They are not buying water but simply pumping it out of the ground with minimal treatment. Electricity would be the main expense. It appears that the profit margin is already large on this system. The only obvious improvements since their purchase in 1997 is new structures housing the wells and a generator on Well #1. Their return on the \$87,000 investment has been huge. One other recent improvement noted is the removal of trash bags from the hydrants and the addition of "out of service" signs. "Exhibit C."

10. I asked the location (distance) of the nearest employee that would handle emergencies. It was not answered. The second time they answered 15 minutes. This did not answer the question. If you drive in Wilmington, you know that the location and time of day can increase trip time.
11. Well # 1 is in an AE flood zone. Several houses along that creek have been flooded and purchased by FEMA, including the house across the street. I asked if there are any special procedures to protect and/or compensate for the flood zone. CWS says the well is not in a flood zone. All flood zone maps say it is. "Exhibit D."
12. I asked if there were plans to reduce the high mineral/sediment content of the water. It causes problems with dishes, plumbing fixtures and laundry. CWS says if the community approves it, the cost will be \$500,000 to \$1.2 million and be solely paid by the residents.
13. I asked if there has been any consideration/discussion to sell to Cape Fear Public Utilities. CFPUA provides sewer to the neighborhood and water and sewer to most of the city and county. They have both wells and surface water that is treated multiple times. CWS replied there is no consideration at this time.
14. I asked how often CWS is testing for PFAS/Gen X. Wells approximately 3 +/- miles on both sides of Treasure Cove have been shut down due to PFAS.

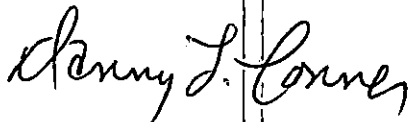
CWS replied that the DEQ does not require it although they did test one time.

15. More hearings should be scheduled closer to the location of the proposed rate increases. No resident should have to drive more than 20 miles to the nearest courthouse. I am having to drive 100 miles on a work night, at my expense, for my complaints to be considered. CWS employees are probably on salary and being paid mileage, meals and hotels.

In closing, I will state that I oppose any and all proposed rate increases, now or in the future,

for CWS. Until they can prove the necessity and expenses specifically for the Treasure Cove system, no increases should be approved. This company appears to be operating on greed, not need.

Thank you for your time and consideration.



Danny L. Conner

231 Long John Silver Drive

Wilmington, NC 28411



Exhibit A (1)

Have A Great Day,

Carl Crutchfield | Support Services  
Customer Service



Carolina Water Service  
of North Carolina

From: [customerservice@uiwater.com](mailto:customerservice@uiwater.com) <[customerservice@uiwater.com](mailto:customerservice@uiwater.com)>  
Sent: Thursday, June 13, 2019 5:42 PM  
To: Carl Crutchfield <[CCrutchfield@uiwater.com](mailto:CCrutchfield@uiwater.com)>  
Subject: Questions about Treasure Cove Water System

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and verify that the content is safe.

13 June, 2019

Carolina Water Service Inc. of NC  
PO Box 160609  
Altamonte Springs, FL 32716-0609

RE: Treasure Cove Water System, Wilmington, NC, New Hanover County.

Please provide answers in writing at your earliest convenience.

After a recent water outage, I have some questions related to that and other issues specific to the Treasure Cove Water System.

For the outage that occurred on 5/30/19.

1. How was the outage reported and at what time? 6:35 AM - Customer
- X 2. Do you have an automated system to notify you when the system goes down or does it come from customer calls? answer addresses notifying customers not CWS
3. How soon was an employee able to respond and correct the problem? 30 mins
4. What was the problem? transformer hit by vehicle

- 5. Why did the emergency generator not operate? generator came on - power surge kicked off pumps
- 6. Is the onsite generator operational on Treasure Isle Way? It was out of service during and after hurricane Florence. above
- X 7. Are potentially damaging trees being removed near the generator(s)? That was the problem during the hurricane. No answer
- X 8. Are permanent generators on both wells and operational? No answer on 2nd well
- X 9. If the pump(s) on one well are off, is the system designed so that the other well continues to supply water? No answer
- X 10. What is the location of the nearest employee that would handle emergencies/outages in Treasure Cove? No answer

General questions about the Treasure Cove Water system.

- 1. What is the pumping and storage tank capacity for each well? 1) 200 gpm, 10,000 tank  
2) 150 gpm, 10,000 tank
- 2. How many residences is the system designed to service? 300
- 3. How many residences are currently connected? approx. 296
- 4. What is the average monthly usage for each residence in Treasure Cove (not your entire system)? 4,000 gal family of 4
- 5. What upgrades and improvements have been made to the Treasure Cove water system since 2018? several HD pipe replacements to address breaks & tanks serviced
- 6. Why are the fire hydrants not in service? Not fire hydrants
- 7. When will the fire hydrants be in service?
- 8. How often are you testing for GenX and other PFAS? Is there testing for any other specific PFAS? GenX has now been found in Cape Fear Public Utilities wells on both sides of the Treasure Cove Water system and we are probably pumping from the same or nearby aquifer.  
Not required by DEQ - did test (1 time?)
- 9. When the system is flushed, why cannot customers be notified in advance by email or phone? Putting a sign at the entrance to the development is not adequate as many persons will not see them, or may not leave the neighborhood that day. Sign up for My Utility Connect
- 10. Please send a copy of the most recent Profit and Loss Statement specific to the Treasure Cove water system. Refused to answer - not a public record

The links on the web site will not connect to the Regulations and Customer Bill of Rights as of 6/13/19.  
link is now active per answer

Thank you for your attention and assistance.

"Exhibit A" (3)

**From:** [customerservice@uiwater.com](mailto:customerservice@uiwater.com) [<mailto:customerservice@uiwater.com>]  
**Sent:** Monday, June 17, 2019 8:28 AM  
**To:** [dconner@ec.rr.com](mailto:dconner@ec.rr.com)  
**Subject:** RE: Questions about Treasure Cove Water System

Thank you Mr. Conner for contacting us. Can you please customer service a call so we can assist and answers your questions.

**Ty Gray | Support Services**  
Customer Service Representative



**Carolina Water Service**  
of North Carolina

800-525-7990

[WWW.carolinawaterservicenc.com](http://WWW.carolinawaterservicenc.com)

**From:** [customerservice@uiwater.com](mailto:customerservice@uiwater.com) <[customerservice@uiwater.com](mailto:customerservice@uiwater.com)>  
**Sent:** Saturday, June 15, 2019 8:57 AM  
**To:** Tytiane Gray <[TGray@uiwater.com](mailto:TGray@uiwater.com)>  
**Subject:** RE: Questions about Treasure Cove Water System

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and verify that the content is safe.

Danny Conner

3517210000

**From:** [customerservice@uiwater.com](mailto:customerservice@uiwater.com) [<mailto:customerservice@uiwater.com>]  
**Sent:** Friday, June 14, 2019 9:13 AM  
**To:** [dconner@ec.rr.com](mailto:dconner@ec.rr.com)  
**Subject:** RE: Questions about Treasure Cove Water System

Good Morning,

Thank you for contacting us. We receive your request for information, although to assist with your question we will need some additional information. Please provide name, address or account number. You may also contact customer service directly by calling 800-525-7990.

1 'Exhibit A' (4)

**Danny Conner**

**From:** Danny Conner <dconner@ec.rr.com>  
**Sent:** Monday, July 22, 2019 6:12 PM  
**To:** customerservice@uiwater.com  
**Subject:** RE: Questions about Treasure Cove Water System

Has this been forgotten? Any idea how much longer it will take to get the answers?

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**From:** customerservice@uiwater.com [mailto:customerservice@uiwater.com]  
**Sent:** Tuesday, June 18, 2019 8:20 AM  
**To:** dconner@ec.rr.com  
**Subject:** RE: Questions about Treasure Cove Water System

Good Morning Mr. Conner,

Thank you for contacting us. We received your information request and forwarded to the appropriate department. Please allow 3-5 business days for a response. You may also contact customer service by calling 800-525-7990.

*Have A Great Day,*

**Carl Crutchfield | Support Services**  
*Customer Service*



**Carolina Water Service**  
of North Carolina™

Email: [ccrutchfield@uiwater.com](mailto:ccrutchfield@uiwater.com)  
Phone: 800-525-7990  
200 Weathersfield Avenue | Altamonte Springs, FL | 32714

**From:** customerservice@uiwater.com <customerservice@uiwater.com>  
**Sent:** Monday, June 17, 2019 5:34 PM  
**To:** Carl Crutchfield <CCrutchfield@uiwater.com>  
**Subject:** RE: Questions about Treasure Cove Water System

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and verify that the content is safe.

Is there some reason that you refuse to answer the questions in writing? I do not want verbal answers.

"Exhibit A" (5)

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Oct 15 2019

2 August, 2019

Water System Complaints

North Carolina Utilities Commission

4325 Mail Service Center

Raleigh, NC 27699-4300

RE: Carolina Water Service of North Carolina, Treasure Cove, Wilmington, NC 28411.

Dear Sir:

There are multiple problems with this system. CWS continues to request rate increases even though there are no obvious improvements or upgrades.

On 13 June, 2019, I emailed a list of questions to CWS about my concerns and requests for more information. I received a message from them on 18 June, 2019, saying that I would have a response in 3-5 business days. That is the last time I heard from them.

It appears that they have chosen to ignore my request. Is it possible for you to submit the questions and get answers?

Sincerely,

Danny L. Conner

231 Long John Silver Drive

Wilmington, NC 28411-9676

[dconner@ec.rr.com](mailto:dconner@ec.rr.com)

910.686.7177



"Exhibit A" (6)

**NORTH CAROLINA  
PUBLIC STAFF  
UTILITIES COMMISSION**

August 8, 2019

W354-19-184373

Carolina Water Service, Inc. of North Carolina  
Attn: Deborah Clark  
4944 Parkway Plaza Blvd, Suite 375  
Charlotte, NC 28217

Dear Ms. Clark:

Enclosed is a letter we received from Danny L. Conner, 231 Long John Silver Drive, Wilmington, NC 28411.

Please investigate this situation and provide us with a detailed report of your findings. The report should contain all relevant information you are able to provide concerning this matter.

If you are unable to provide the requested report (an original and one copy) by September 5, 2019, please call 919/733-9277 or email [consumer.services@psncuc.nc.gov](mailto:consumer.services@psncuc.nc.gov) to request an extension.

Sincerely,

S - C -

Sara Cummins, Complaint Analyst  
Public Staff - Consumer Services Division

SC/mh

Enclosure

cc: Danny L. Conner

Executive Director  
(919) 733-2435

Accounting  
(919) 733-4279

Communications  
(919) 733-2810

Consumer Services  
(919) 733-9277

Economic Research  
(919) 733-2902

Electric  
(919) 733-2267

Legal  
(919) 733-6110

Natural Gas  
(919) 733-4326

Transportation  
(919) 733-7766

Water  
(919) 733-5610

"Exhibit A" (7)



**Carolina Water Service**  
of North Carolina™

Memorandum

To: Sara Cummins, Complaint Analyst  
Public Staff - Consumer Services Division  
North Carolina Utilities Commission

From: Deb Clark, Communications Coordinator  
Carolina Water Service, Inc. of North Carolina

Date: August 21, 2019

Re: Danny L. Conner, 231 Long John Silver Drive, Wilmington, North Carolina, 28411

The purpose of this memorandum is to respond to the August 8, 2019, inquiry filed with the North Carolina Utilities Commission – Public Staff (Public Staff) by Mr. Danny Conner, located 231 Long John Silver Drive, Wilmington, North Carolina, 28411. In short, Mr. Conner sent a list of questions regarding the service and outage in the Treasure Cove community in which he resides as a Carolina Water Service, Inc. of North Carolina customer. The responses to the customer's questions are below in accordance to what we are required to answer per the North Carolina Public Records

The customer asked "after a recent water outage, I have some questions related to that and other issues specific to the Treasure Cove Water System.

The outage occurred on 5/30/19.

1. How was the outage reported and at what time? A customer reported no water at approximately 6:35 a.m.

2. Do you have an automated system to notify you when the system goes down or does it come from customer calls? We have a system, My Utility Connect, that sends customers notifications via text, phone, push notifications and emails, which are designated by the customers who choose how to receive these messages via the online application found at this link - <https://connect.myutility.us/connect/>

3. How soon was an employee able to respond and correct the problem? The lead operator was on site within 30 minutes of the original call for service.

"Exhibit A" (8)

4. What was the problem? An individual ran over the Duke Energy transformer with a vehicle. The generator did come on but with the power surge the well pumps kicked off.

General questions about the Treasure Cove Water system.

1. What is the pumping and storage tank capacity for each well?

Well 1 - 200 gallons per minute 10,000 gallon Pressure Tank

Well 2 - 150 gallons per minute 10,000 gallon Pressure Tank

2. How many residences is the system designed to service? 300 at this current time.

3. How many residences are currently connected? Approximately 296.

4. What is the average monthly usage for each residence in Treasure Cove (not your entire system)? 4,000 gallons for a family of four.

5. What upgrades and improvements have been made to the Treasure Cove water system since 2018? The community had several line replacements to address water line breaks and the water tanks were serviced.

6. Why are the fire hydrants not in service? The hydrants in this system are all flushing hydrants only and not for fire suppression. Customers receive an annual letter notifying them of the hydrants being only for flushing.

7. When will the fire hydrants be in service? See above.

8. How often are you testing for GenX and other PFAS? Is there testing for any other specific PFAS? GenX has now been found in Cape Fear Public Utilities wells on both sides of the Treasure Cove Water system and we are probably pumping from the same or nearby aquifer. Currently PFAS and GenX are not required testing substance by the North Carolina Department of Environmental Quality. We did test for the PFAS/GenX and the test results were no detect of these items in any of our wells in this area.

9. When the system is flushed, why cannot customers be notified in advance by email or phone? Customers are contacted via our My Utility Connect. Customers are encouraged to sign up and ensure their contact information is correct. See the link in an earlier response.



Putting a sign at the entrance to the development is not adequate as many persons will not see them, or may not leave the neighborhood that day. This is also a courtesy for the customers as is the notification so they can prepare for any routine flushing.

10. Please send a copy of the most recent Profit and Loss Statement specific to the Treasure Cove water system. This is not a public record and not required to be shared with any customers due to our being a private company.

11. The links on the web site will not connect to the Regulations and Customer Bill of Rights as of 6/13/19. The link is active - <https://www.myutility.us/CarolinaWaterServiceNC/customer-service/customer-bill-of-rights-links>

The Customer Service Center is available to answer any questions customers may have concerning their service, water and wastewater connection, and bill, including the residential base rate for water and sewer. The Customer Service Center can be contacted via phone at (800) 525-7990 or, via email, at [customerservice@carolinawaterservicenc.com](mailto:customerservice@carolinawaterservicenc.com) from 8:00 a.m. to 5:00 p.m. The Customer Service Center staff are trained to provide a response to these types of questions.

From: Deb Clark [mailto:Deb.Clark@carolinawaterservicenc.com]  
Sent: Monday, September 30, 2019 10:04 AM  
To: dconnor@dec.rr.com  
Subject: answers

2. Do you have an automated system to notify you (Carolina Water Service) when the system goes down or does it come from customer calls? The answer that was given was not related to the question but addressed customer notifications by CWS. Treasure Cove has Mission alarm units on their facilities, which alerts operators to an issue by phone.

4. What was the problem? Answer, transformer hit by vehicle. New question. Are there plans to move the transformer or protect it? It is very close to the street with no protection or ditch and this could happen repeatedly. This is not a CWSNC asset so contact the electric provider for a response.

*I think this is a CWS problem & they should contact Duke.*

7. Are potentially damaging trees being removed near the generator(s)? That was the problem during Hurricane Florence. No answer. My answer. 1 tree left close to well on Treasure Isle Way with many

trees in the community. We address these and other potential hazards before hurricane season and address around the well on Mark Twain Drive, as seen from the street. There was no issue during Dorian with any them. *Dona was a mid-level tropical storm. Wind 40 mph less than Florence.*

8. Are permanent generators on both wells and operational? No answer on Mark Twain Drive. I do not see a

generator from the street, so my assumption is there is no generator on that pump. All CWSNC assets that require a generator have one on site. The generators are tested per a scheduled testing protocol to ensure they are functioning and fueled. *Still no answer on Mark Twain Dr. This is a simple yes/no question. If there is a loss of power due to a storm, CWSNC has portable generators that we deploy to maintain the electrical needs of our systems. After storms like Florence in Wilmington & Donna in the Bahamas, it could be 3-7 days before a portable generator could be onsite.*

9. If the pump(s) on one well are off, is the system designed so that the other well continues to supply water? No answer. Yes

10. What is the location (distance) of the nearest employee that would handle emergencies/outages in Treasure Cove? The nearest employee lives in Northern New Hanover County and is only 15 minutes away. *Incorrect answer. Depending on time of day, traffic could double it.*

New questions.

1. The well on Treasure Isle Way is in an AE flood zone. A number of houses along the creek have been

*Exhibit A (10)*

"Exhibit A" (11)

flooded and purchased by FEMA. The house directly across the street from the well is now in the FEMA purchase process after hurricane Florence. Are any special procedures in effect to protect and/or compensate for the flood zone? While the well on Mark Twain Drive is not in a flood zone, it is very close to the same creek. At this time there is no plan to move this well since it is not in the flood zone.

*Unless they have a survey, it is in an AE flood zone.*

2. Are any measures in effect or planned to reduce the high mineral content/sediment in the water? The minerals cause problems with dishes, plumbing fixtures, and laundry.

If a water softening system is approved by the community, we would install the system. However, all the associated costs for the system of approximately \$500,000 to \$1.2 million would be solely paid for through the Treasure Cove rates. Water hardness is only a secondary water quality condition and not a mandate by the state of NC.

3. The well on Mark Twain Drive appears to be only 85' +/- deep. Could this be part of the mineral/sediment problem? I have spoken to well drillers and they say the wells in the area should normally be in the range of 180' to 200'. The wells we have in the area are well below your stated depth.

4. Has there been any consideration/discussion to sell the CWS Treasure Cove system to Cape Fear Public Utilities (which operates the sewer system in the neighborhood)?

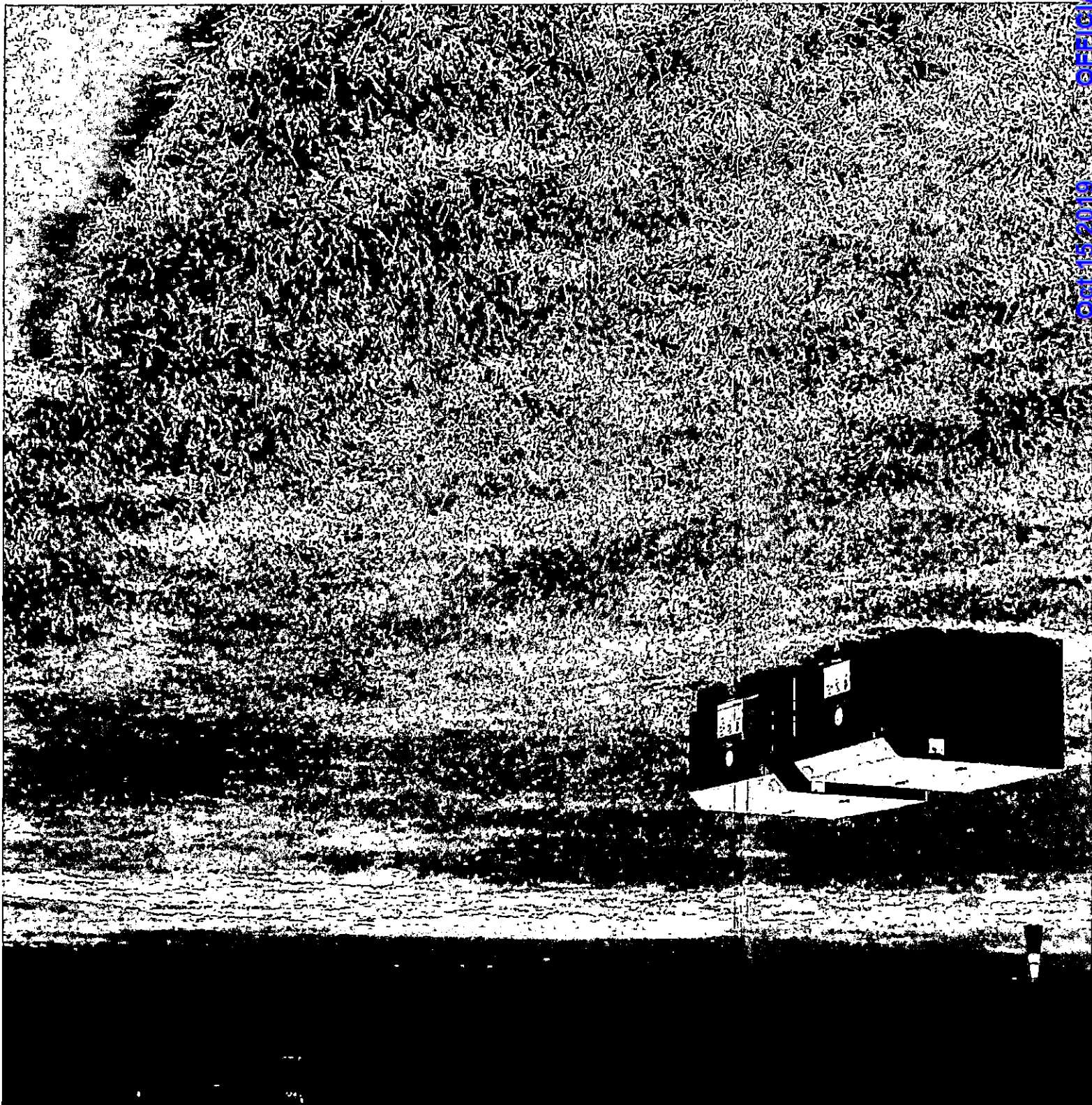
We are not considering any discussions of the disposition of this or any other CWSNC assets to CFPU or any other entity at this time.

Deborah S. Clark  
Communications Manager  
Blue Granite Water Company  
Carolina Water Service, Inc. of North Carolina  
Tennessee Water Service  
4944 Parkway Plaza Boulevard, Suite 375  
Charlotte, North Carolina 28217  
(704) 525-1620 (office)  
(980) 244-1431 (cell)  
[Deb.Clark@carolinawaterservicenc.com](mailto:Deb.Clark@carolinawaterservicenc.com)



(1)

"Exhibit B"  
Electrical hit by vehicle



No ditch, no protection



"Exhibit B"

(2)

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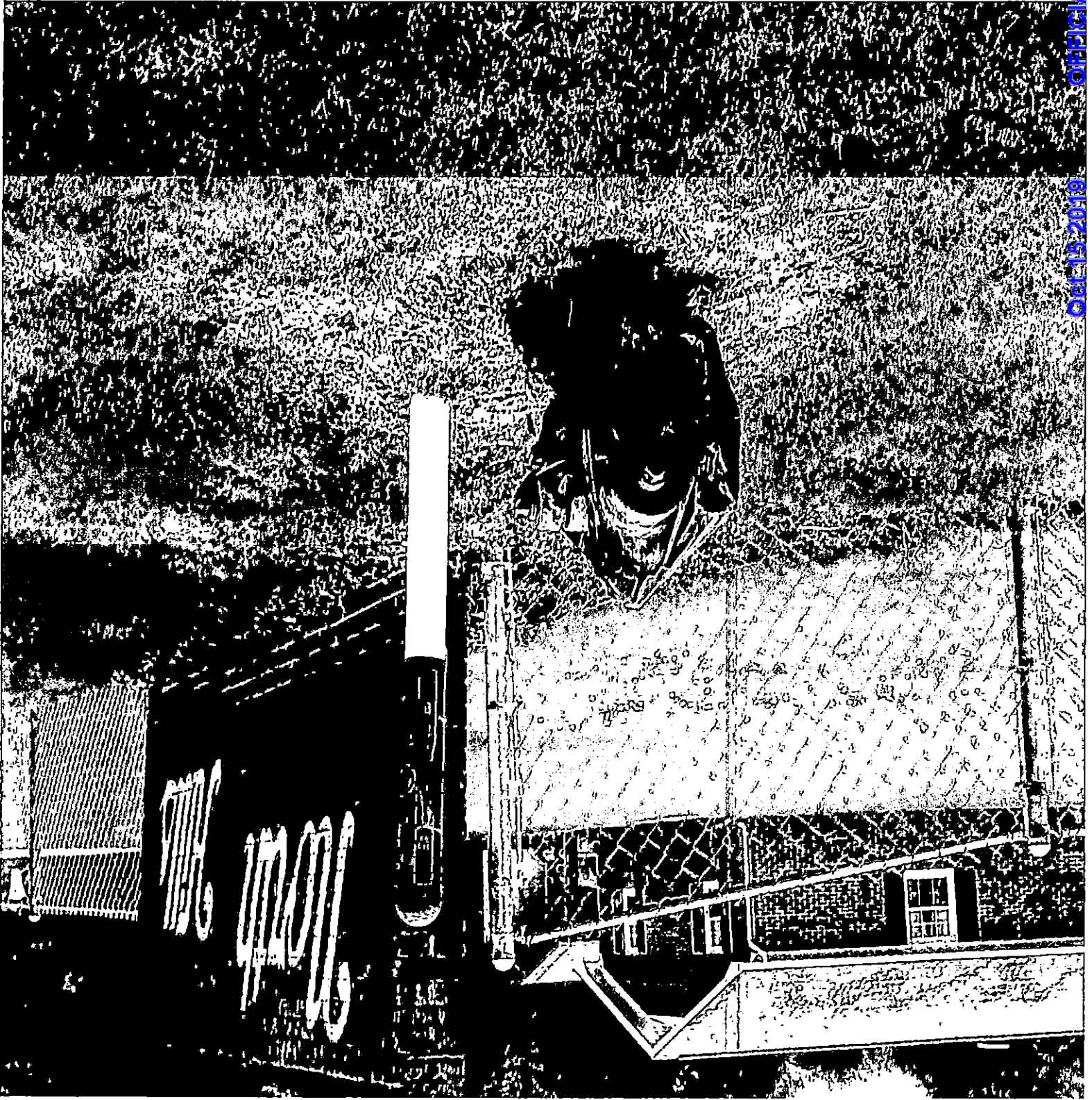
Oct 15 2019



creek that floods is behind the white sign

(1)

"Exhibit C"  
Improvements in recent years



"Exhibit C"

(2)





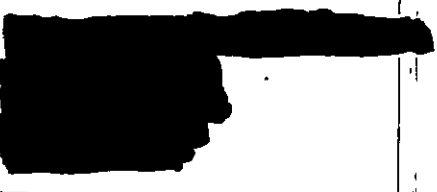




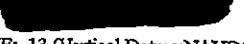

"Exhibit D" (1)

DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040  
Expires: 10/31/18

OFFICIAL COPY

Oct 15 2019

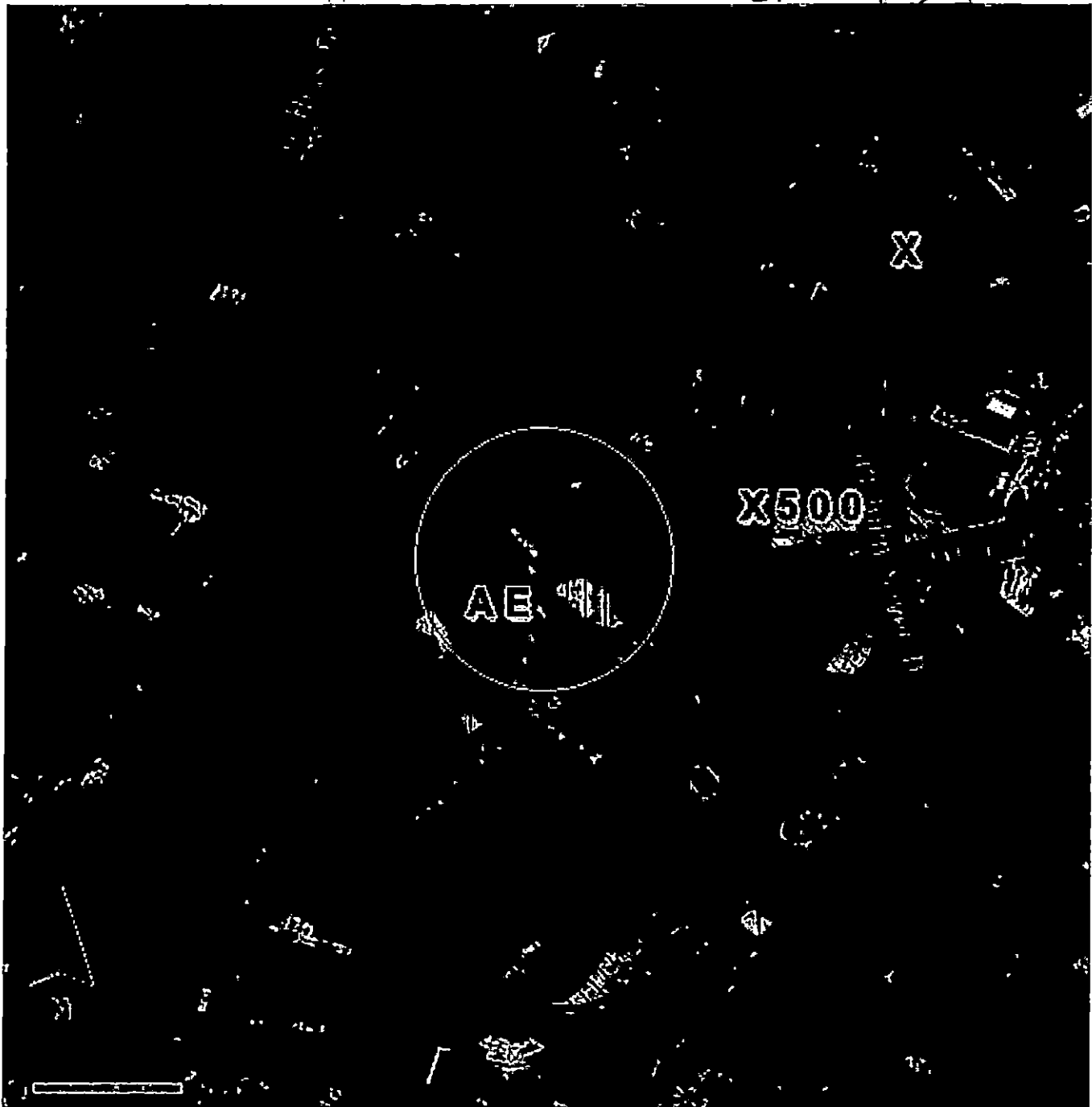
<b>SECTION I - LOAN INFORMATION</b>				
1. LENDER/SERVICER NAME AND ADDRESS 		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information) C W S SYSTEMS INC 125 TREASURE ISLAND WAY WILMINGTON, NC 28411		
3. LENDER/SERVICER ID # 	4. LOAN IDENTIFIER 	5. AMOUNT OF FLOOD INSURANCE REQUIRED		
<b>SECTION II</b>				
<b>A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION</b>				
1. NFIP Community Name NEW HANOVER COUNTY*	2. County(ies) UNINCORPORATED AREA	3. State NC	4. NFIP Community Number 370168	
<b>B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME</b>				
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 3720316900 K	2. NFIP Map Panel Effective/Revised Date 08/28/18	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 No. _____		
4. Flood Zone AE	5. No NFIP Map			
<b>C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)</b>				
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: _____				
<b>D. DETERMINATION:</b>				
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.				
<b>E. COMMENTS (Optional)</b> Date of Original Determination: 08/29/19 Program Entry Date: 07/17/78		Service Type: Life of Loan /Census Tract Determination #:  Requester:  Account ID:  Estimated BFB: 13 (Vertical Datum: NAVD88)		
Census Data: STATE CODE #: 37 COUNTY CODE #: 129 MSA/MD: 48900 CENSUS TRACT #: 0117.05 BLOCK GROUP #: 4011				
THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND FOR NO OTHER PURPOSE				
<b>F. PREPARER'S INFORMATION</b>				
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) 			DATE OF DETERMINATION 08/29/19	



"Exhibit D" (2)

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Oct 15 2019



**Flood Zones  
Legend**



**A Values**



**X500/SHX/B**



**X/C**



**D/NMA**



**V Values**



**Street**

Determination Id : [REDACTED]

Certified Address : 125 TREASURE ISLAND  
WAY, WILMINGTON, NC  
28411

Flood Zone : AE

Base Flood Elevat : 13 (Vert Datum:NAVD88)

FEMA Map Panel Number : 3720316900 K

FEMA Map Panel Eff. Date : 08/28/18

Coast CBRA Date :

LOMA LOMR Date :

Distance To 100/500 :

Flood Zone

DISCLAIMER: THIS MAP IMAGE IS PROVIDED AS A VISUAL AID WITHOUT ANY WARRANTIES OR GUARANTEES; IT DOES NOT CREATE ANY PRIVATE CAUSE OF ACTION ON BEHALF OF THE BORROWERS OR INSURED PROPERTY OWNERS AGAINST THE FLOOD DETERMINATION PROVIDER. DISTANCE TO 100/500 YEAR FLOOD AREA IS AN APPROXIMATION CALCULATED FROM GEOCODING TECHNOLOGY AND IS NON-GUARANTEED.

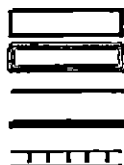
"Exhibit D" (3)

125 Treasure Island Way - dot to the right of Zone AE

Oct 4, 2019



Legend



Panels  
Political Areas  
Stream Centerline  
Cross Sections  
Levee

Flood Hazard Areas

AE

Floodway (AE)

0.2 % Chance Annual Flood Hazard

Future Conditions 1% Annual Chance Flood Hazard

North Carolina Floodplain Mapping Program



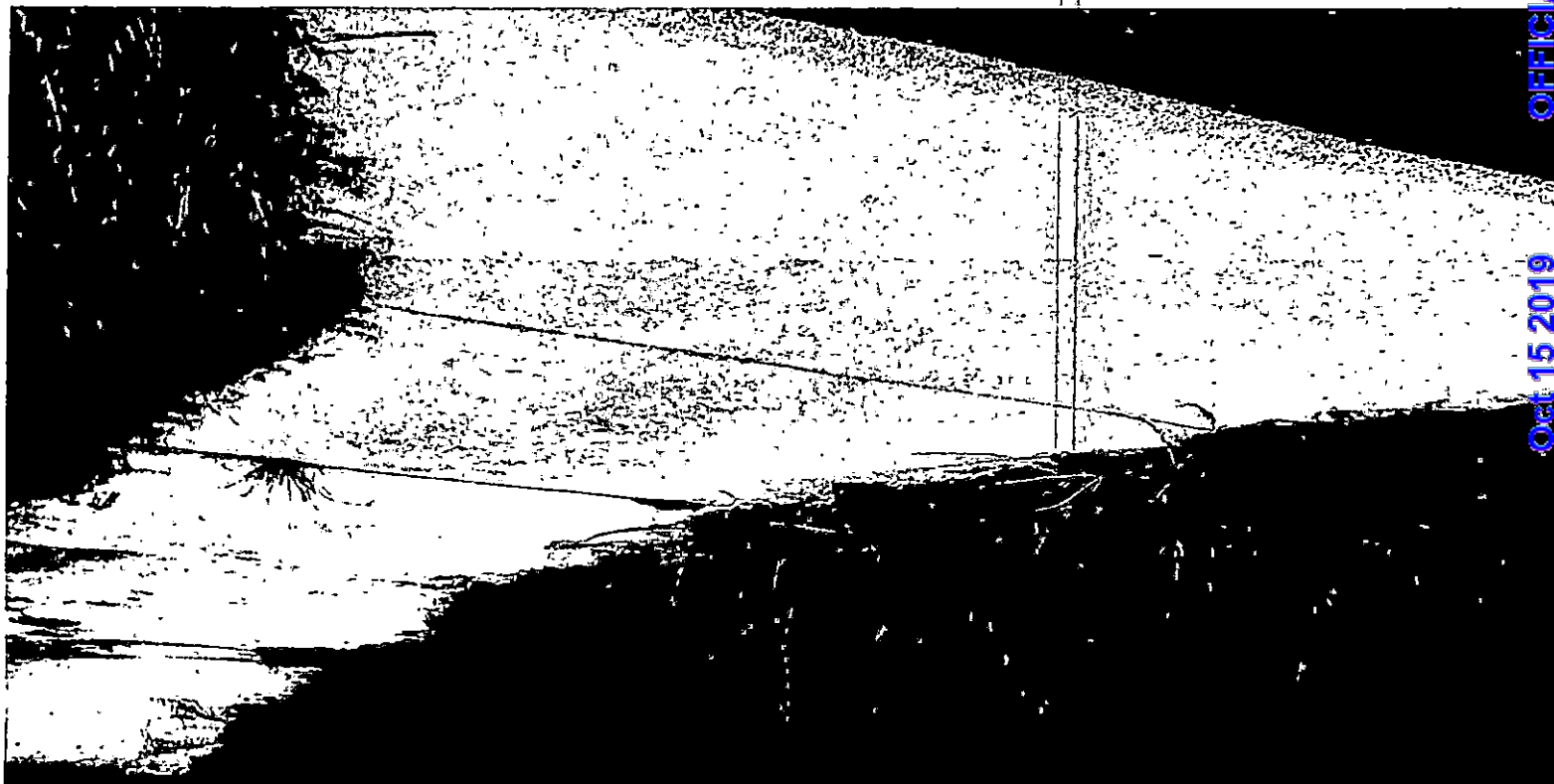
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(4)

"Exhibit D"

house across from well #1 - flood height marked



This house has been flooded at least 3 times  
& is now a FEMA buyout

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(5)

"Exhibit 7"

