

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

309-0796

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name Panama City Mall, LLC	For Insurance Company Use:
	Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 908 23rd Street	Company NAIC Number

City Panama City State FL ZIP Code 32401

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
OR 2149 PAGE 1305-1315 Parcel Number 14405-020-000

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) NON-Residential

A5. Latitude/Longitude: Lat. 30-11'-20" Long. 85-38'-46"

Horizontal Datum: NAD 1927 NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number 1

A8. For a building with a crawlspace or enclosure(s):

- a) Square footage of crawlspace or enclosure(s) NA sq ft
- b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade NA
- c) Total net area of flood openings in A8.b NA sq in
- d) Engineered flood openings? Yes No

A9. For a building with an attached garage:

- a) Square footage of attached garage NA sq ft
- b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade NA
- c) Total net area of flood openings in A9.b NA sq in
- d) Engineered flood openings? Yes No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number Panama City-120012		B2. County Name Bay County		B3. State FL	
B4. Map/Panel Number 12005C0335H	B5. Suffix H	B6. FIRM Index Date June 2, 2009	B7. FIRM Panel Effective/Revised Date June 2, 2009	B8. Flood Zone(s) AE&X	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 33

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.

- FIS Profile FIRM Community Determined Other (Describe) _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other (Describe) _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
Designation Date _____ CBRS OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.

Benchmark Utilized 46-93-GPS6 ELEV=32.28 Vertical Datum NAVD88

Conversion/Comments _____

Check the measurement used.

- a) Top of bottom floor (including basement, crawlspace, or enclosure floor) 35.25 feet meters (Puerto Rico only)
- b) Top of the next higher floor NA feet meters (Puerto Rico only)
- c) Bottom of the lowest horizontal structural member (V Zones only) NA feet meters (Puerto Rico only)
- d) Attached garage (top of slab) NA feet meters (Puerto Rico only)
- e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) 35.23 feet meters (Puerto Rico only)
- f) Lowest adjacent (finished) grade next to building (LAG) 34.87 feet meters (Puerto Rico only)
- g) Highest adjacent (finished) grade next to building (HAG) 35.46 feet meters (Puerto Rico only)
- h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support NA feet meters (Puerto Rico only)

*OK Final
D.S.
1/26/10*

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information 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.

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

Certifier's Name Tony G. Syfrett		License Number 5943	
Title Project Surveyor	Company Name Southeastern Surveying & Mapping Corporation		
Address 1130 Highway 90	City Chipley	State FL	ZIP Code 32428
Signature <i>Tony G. Syfrett</i>	Date 01/25/10	Telephone 850\638-0790	



IMPORTANT: In these spaces, copy the corresponding information from Section A.	For Insurance Company Use:
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 908 23rd Street	Policy Number
City Panama City State FL ZIP Code 32401	Company NAIC Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments

Signature	Date	<input type="checkbox"/> Check here if attachments
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SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
 - a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the HAG.
 - b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the LAG.
- E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ feet meters above or below the HAG.
- E3. Attached garage (top of slab) is _____ feet meters above or below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is _____ feet meters above or below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge.*

Property Owner's or Owner's Authorized Representative's Name

Address	City	State	ZIP Code
Signature	Date	Telephone	

Comments

Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8 and G9.

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate Of Compliance/Occupancy Issued
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- G7. This permit has been issued for: New Construction Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building: _____ feet meters (PR) Datum _____
- G9. BFE or (in Zone AO) depth of flooding at the building site: _____ feet meters (PR) Datum _____
- G10. Community's design flood elevation _____ feet meters (PR) Datum _____

Local Official's Name	Title
Community Name	Telephone
Signature	Date

Comments

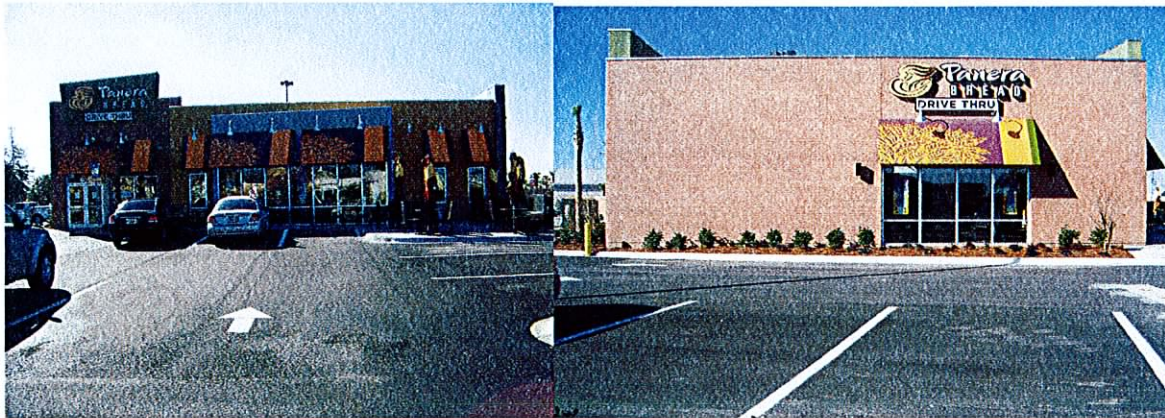
Check here if attachments

Building Photographs

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 908 23rd Stree	For Insurance Company Use: Policy Number
City Panama City State FL ZIP Code 32401	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page on the reverse.



FRONT

EAST SIDE



WEST SIDE

BACK

Building Photographs

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	For Insurance Company Use:
City State ZIP Code	Policy Number
If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View."	Company NAIC Number

File # 2010003916
OR BK 3215 Pages 37 - 37
RECORDED 01/26/10 09:34:50
Bill Kinsaul, Clerk
Bay County, Florida
DEPUTY CLERK GB
#1
Trans # 968606

This Instrument Prepared by: Jennifer Richter - Panera, LLC.

Address: 1600 S. Brentwood Blvd., Suite 300, St. Louis, MO 63144

SPACE ABOVE THIS LINE FOR PROCESSING DATA

NOTICE OF COMMENCEMENT

Permit No. B09-0796

State of: Florida

County of: Bay

The undersigned hereby gives notice that improvements will be made to certain real property, and in accordance with section 713.13 of the Florida Statutes, the following information is provided in this NOTICE OF COMMENCEMENT.

Legal description of property (Include Street Address, if available) _____

Parcel lying within section 33, township 3 south, range 14 west, Bay County, FL.

908 East 23rd Street, Panama City, FL 32405

General description of Improvements: Build Freestanding Panera Bread #1182 including interior fit-out in Shopping Center

Owner: Panera, LLC -- Attention Jennifer Richter (314) 256-5436

Address: 1600 S. Brentwood Blvd., Suite 300, St. Louis, MO 63144

Owner's Interest in site of the Improvement: _____

Fee Simple Title Owner (If other than owner) _____

Name: _____

Address: _____

Contractor: Picon of Missouri, Inc.

Address: 10630 Midwest Industrial Blvd., St Louis Mo., 63132

Surety: N/A

Address: _____ Amount of Bond: N/A

Any person making a loan for the construction of the Improvements:

Name: N/A

Address: _____

Person within the State of Florida designed by owner upon whom notices of other documents may be served as provided by Section 713.12(1)(a)7., Florida Statutes.

Name: _____

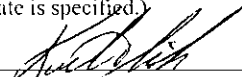
Address: _____

In addition to himself, owner designates: _____

Of _____

to receive a copy of the Lienor's Notice as provided in Section 713.13(1)(b), Florida Statutes.

Expiration date of Notice of Commencement (the expiration date is 1 year from the date of recording unless a different date is specified.)

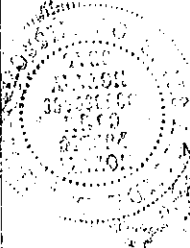


Signature of Owner

Kenneth Sisk, VP Construction

Printed Signature of Owner

NOTARY RUBBER STAMP SEAL

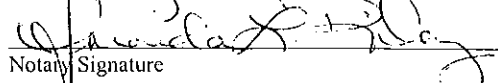


AMANDA L. RILEY
Notary Public - Notary Seal
STATE OF MISSOURI
St. Louis County
My Commission Expires 2/15/2010
Commission # 06839953

I have relied upon the following identification of the Affiant (personally known/Driver's License _____)

Sworn to and subscribed before me this 28th day of:

August 2009



Notary Signature

Amanda L. Riley

Printed Notary Signature