U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY National Flood Insurance Program

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1-9.

CWSI JOB NUMBER: 1223-0127

OMB No. 1660-0008 Expiration Date: July 31, 2015

SECTION A – PROPERTY INFORMATION						FOR INSURANCE COMPANY USE		
A1. Building Owner's Name ROBERT RUSSELL						Rollcy Number.		
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 3316 TERRA COTTA DRIVE						Company NAIC Number:		
City PANAMA CITY B	EACH		State FL	ZIP Code 3	32408			
A3. Property Description (I LOT 1, BLOCK B, FINISTE				cription, etc.)				
A4. Building Use (e.g., Res A5. Latitude/Longitude: La A6. Attach at least 2 photo A7. Building Diagram Num A8. For a building with a ca a) Square footage of b) Number of perman or enclosure(s) with c) Total net area of flo d) Engineered flood o	t. 30.148222 Lo graphs of the builber 1B rawlspace or encircawlspace or encircawlspace or entiflood opening in 1.0 foot above bod openings in Apenings?	ng. <u>-85.738934</u> Holding if the Certifical osure(s): closure(s) s in the crawlspace adjacent grade 8.b	orizontal Datum: te is being used to g sq ft g g sq in	NAD 1927 Sobtain flood insu A9. For a to a sobole a sobo	building with an attact quare footage of attac umber of permanent fl thin 1.0 foot above ad otal net area of flood o ngineered flood openi	hed garage <u>1200</u> sq ft lood openings in the attached garage ljacent grade <u>0</u> spenings in A9.b <u>0</u> sq in ngs? □ Yes ☑ No		
	SECI	ION B - FLOOD	INSURANCE RA	ATE MAP (FIR	M) INFORMATION			
B1. NFIP Community Name BAY COUNTY	umber	B2. County Name BAY			B3. State FLORIDA			
B4. Map/Panel Number 12005C-0338	B5. Suffix H	B6. FIRM Index I	Effective	IRM Panel Revised Date 02-2009	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 8.00		
10. Indicate the source of FIS Profile 11. Indicate elevation datu 12. Is the building located Designation Date:	☑ FIRM m used for BFE i	☐ Community Det n Item B9: ☐ NG\	termined VD 1929	Other/Source: _ NAVD 1988	Other/Source: _	☐ Yes ☑ No		
	SECTIO	C - BUILDING	ELEVATION INF	ORMATION (SURVEY REQUIR	ED)		
below according to the benchmark Utilized: Q1 Indicate elevation datum Datum used for building a) Top of bottom floor (ii b) Top of the next higher c) Bottom of the lowest d) Attached garage (top	cate will be required. A30, AE, AH, A (building diagram is a second in a seco	with BFE), VE, V1- specified in Item A7 vations in items a) to be the same as tha nt, crawlspace, or e ral member (V Zone	on of the building is V30, V (with BFE), In Puerto Rico on Vertical Datum: through h) below. I t used for the BFE. enclosure floor)	AR, AR/A, AR/A ly, enter meters. NAVD 1988 NGVD 1929 [9.24 N/A N/A 8.25	LE, AR/A1—A30, AR/A □ NAVD 1988 ☑ Ott Check 1	Finished Construction H, AR/AO. Complete Items C2.a-h her/Source: the measurement used. feet		
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) f) Lowest adjacent (finished) grade next to building (LAG) g) Highest adjacent (finished) grade next to building (HAG) h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support *9.21 *6.9 *6.0 *6								
	SECTIO	N D – SURVEYO	OR, ENGINEER,	OR ARCHITEC	CT CERTIFICATIO	N		
This certification is to be signiformation. I certify that the I understand that any false Check here if commen Check here if attachments.	e information on to statement may be ts are provided of ents.	his Certificate repre e punishable by find	esents my best efform e or imprisonment of Were latitude and licensed land sur	rts to interpret the inder 18 U.S. Co I longitude in Sec	e data available. ode, Section 1001. ction A provided by a	73257		
Certifier's Name HULON E.	WALSINGHAM	Company Name	COUNTY WIDE S					
Title PRESIDENT Address 958 JENKS AVE	NUE	City PANAMA CI			Code 32401			
Signature 1		Date 12-18-13		elephone 850-7	769-0345	- 12 12 V		

er and and the state of the end one proportion of the contract in which and begin entired by weight the difference of the earliest of the experience. and the second 1000000 Liberth septim straig sychologic The contract with the section of the contract aton a postorio cara o di golgenoli anno consiligio son Scatto, m Salahar Librar Salah Berbarah Marak Salah Beragarah dan beberapak Salah dari Azerbar sebagai sebagai sebagai s and a water as a reflect to the magnifier corner with particles. See Great a malagraph production on the principal region of the principal integration of figurity regene destribit à region que la cog fi**taling off spicevin**e engine in a well-rail can be adopted as the first to be known and man and a similar from the second and have the £ 5. to be grade or a lower dieser for the force of the started po And committee of the co Tongered States ala kunda kangaré di dalah mengali kecim di tions 30, 21, magainstaigh ing og store na companification og god startes inn and Garage and Andreas the man conducte between the street will manufacture Park gallisa vivi et et and the state of

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,			CWSLIOR NUMBER: 1223-0127		
IMPORTANT: In these spaces, copy the corresponding	A.	FOR INSURANCE COMPANY USE			
Building Street Address (including Apt., Unit, Suite, and/or Bldg. N 3316 TERRA COTTA DRIVE	o.) or P.O. Route and Box No.		Policy Number:		
City PANAMA CITY BEACH	State FL ZIP Code	32407	Company NAIC Number:		
SECTION D - SURVEYOR, ENGI	NEER, OR ARCHITECT CE	RTIFICATION (C	ONTINUED)		
Copy both sides of this Elevation Certificate for (1) community office	cial, (2) insurance agent/compar	ny, and (3) building	owner.		
Comments					
C3. e) Lowest elevation of machinery and/or equipment servicing	the building is the Air Condition	er Pad at 9.21 feet.			
Signature	Date 12-18-13				
SECTION E - BUILDING ELEVATION INFORMATION	(SURVEY NOT REQUIRED	D) FOR ZONE AC	O AND ZONE A (WITHOUT BFE)		
For Zones AO and A (without BFE), complete items E1–E5. If the and C. For Items E1–E4, use natural grade, if available. Check the E1. Provide elevation information for the following and check the grade (HAG) and the lowest adjacent grade (LAG). a) Top of bottom floor (including basement, crawlspace, or eb) Top of bottom floor (including basement, crawlspace, or eb)	e measurement used. In Puerto e appropriate boxes to show whe enclosure) is	Rico only, enter me ether the elevation i	eters.		
E2. For Building Diagrams 6-9 with permanent flood openings p	rovided in Section A Items 8 and	d/or 9 (see pages 8	9 of Instructions), the next higher floor		
(elevation C2.b in the diagrams) of the building is E3. Attached garage (top of slab) is	☐ feet ☐ meters ☐ a ☐ meters ☐ above or ☐ be		the HAG.		
E4. Top of platform of machinery and/or equipment servicing the	building is fe	eet 🗌 meters 🔲 a			
E5. Zone AO only: If no flood depth number is available, is the too ordinance? ☐ Yes ☐ No ☐ Unknown. The local official ordinance?			the community's floodplain management		
SECTION F – PROPERTY OWNE	7		TIFICATION		
		•			
The property owner or owner's authorized representative who com or Zone AO must sign here. The statements in Sections A, B, and			-EMA-ISSUED OF COMMUNITY-ISSUED BFE)		
Property Owner's or Owner's Authorized Representative's Name					
Address	City	State	zIP Code		
Signature	Date	Telep	phone		
Comments					
			☐ Check here if attachments		
SECTION G. CO	MMUNITY INFORMATION	(OPTIONAL)			
The local official who is authorized by law or ordinance to administer the			an complete Sections A, B, C (or E), and G		
of this Elevation Certificate. Complete the applicable item(s) and sign. The information in Section C was taken from other docum	below. Check the measurement	used in Items G8-G	G10. In Puerto Rico only, enter meters.		
is authorized by law to certify elevation information. (Indic	cate the source and date of the	elevation data in the	e Comments area below.)		
G2. A community official completed Section E for a building lo			ınity-issued BFE) or Zone AO.		
The following information (Items G4–G10) is provided for					
G4. Permit Number G5. Date Permit Issued	-/2	ate Certificate Of Co	ompliance/Occupancy Issued		
67. This permit has been issued for: New Construction	☐ Substantial Improvement	t	•		
G8. Elevation of as-built lowest floor (including basement) of the bu	<u></u>	71 <u></u>	Datum		
69. BFE or (in Zone AO) depth of flooding at the building site:		Value of the second sec	Datum Datum		
G10. Community's design flood elevation:		et 🔲 meters	Datum		
Local Official's Name	Title				
Community Name	Telephone				
Signature & Stanley 12/	19/13 Date				
Comments Note: Received 10MA-F This is located in a FE	Case# 14-0 M4 OPA.	04-1823-A	Check here if attachments		
LWMA to attached.					

ELEVATION CERTIFICATE, page 3

Building Photographs

See Instructions for Item A6.

IMPORTANT: In these spaces, copy the corresponding information from Section A.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.

3316 TERRA COTTA DRIVE

City PANAMA CITY BEACH

State FL ZIP Code 32407

Company NAIC Number:

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 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." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



18 DECEMBER 2013 -- FRONT VIEW

18 DECEMBER 2013 -- REAR VIEW

LOMR-F



Federal Emergency Management Agency

Washington, D.C. 20472

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

			DEI	ERIVINA HO	1 DOCUME				
COMMUNITY AND MAP PANEL INFORMATION			LEGAL PROPERTY DESCRIPTION						
COMMUNITY		BAY COUNTY, FLORIDA		Lot 1, Block B, Finisterre Phase II, as described in the Special Warranty Deed (Corporate Seller) recorded in Book 3415, Page 1090, in the Office of the Clerk of Circuit Court, Bay County, Florida					
	Ī	COM	MUNITY NO.: 120	004					
AFFECTED		NUMBER: 12005C0338H							
MAPP	ANEL	DATE: 6/2/2009							
FLOODING SOURCE: GRAND LAGOON; GULF OF MEXICO; ST. ANDREW BAY			APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 30.148, -85.739 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83						
DETERMINATION									
LOT	BLOC SECTI		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)
1	В		Finisterre Phase II	3316 Terra Cotta Drive	Structure (Residence)	X (shaded)		8.0 feet	
Specia	l Flood		ard Area (SFHA	- The SFHA is an	area that would be	inundated by	the flood havir	ng a 1-percent o	chance of being

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be 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 COASTAL BARRIER RESOURCE SYSTEM

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, LOMC Cleaninghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

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Luis Rodriguez, P.E., Chief **Engineering Management Branch** Federal Insurance and Mitigation Administration Date: December 05, 2013

Case No.: 14-04-1823A

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.

COASTAL BARRIER RESOURCE SYSTEM (This Additional Consideration applies to the preceding 1 Property.)

The subject property, as referenced above, is located within the Coastal Barrier Resource System (CBRS). Federal financial assistance, including Federal flood insurance, is not available in CBRS areas for new construction or substantial improvements occurring after the date on which the area was declared by Congress to be part of the CBRS or otherwise protected area as required by the Coastal Barrier Resources Act (Public Law 97-348) and the Coastal Barrier Improvement Act 1990 (Public Law 101-591). This date is indicated on the National Flood Insurance Program map. For further information on this property and the CBRS or otherwise protected area designation, contact the U.S. Department of the Interior.

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

This determination is based on the flood data presently available. However, the Federal Emergency Management Agency is currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. When the new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised 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, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

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