### U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program

OMB Control No. 1660-0008 Expiration Date: 06/30/2026

# ELEVATION CERTIFICATE IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

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

SECTION A - PROPERTY INFORMATION	FOR INSURANCE COMPANY USE	
A1. Building Owner's Name: D R Horton, Inc	Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 105 Butler Cove	Company NAIC Number:	
City: Panama City Beach State: FL	ZIP Code: 32413	
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Nur Lot 16, Ward Creek Phase 1A Parcel ID 32717-150-080	nber:	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential		
A5. Latitude/Longitude: Lat. 30°15'25.18" N Long. 85°52'28.60" W Horizontal Datum:	IAD 1927 ⊠NAD 1983 ∏ WGS 84	
A6. Attach at least two and when possible four clear photographs (one for each side) of the building	g (see Form pages 7 and 8).	
A7. Building Diagram Number:1A		
A8. For a building with a crawlspace or enclosure(s):		
a) Square footage of crawlspace or enclosure(s): 0.00 sq. ft.		
b) Is there at least one permanent flood opening on two different sides of each enclosed area?	Yes No N/A	
c) Enter number of permanent flood openings in the crawispace or enclosure(s) within 1.0 foot Non-engineered flood openings:0 Engineered flood openings:0		
d) Total net open area of non-engineered flood openings in A8.c: 0.00 sq. in.		
e) Total rated area of engineered ficod openings in A8.c (attach documentation - see instruction	ons): 0.00 sq. ft.	
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): 0.00 sq. ft.		
A9. For a building with an attached garage:		
a) Square footage of attached garage: 416.00 sq. ft.		
b) Is there at least one permanent flood opening on two different sides of the attached garage?	P ☐ Yes ☐ No     N/A	
<ul> <li>c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings.</li> </ul>		
d) Total net open area of non-engineered flood openings in A9.c: 0.00 sq. in.		
e) Total rated area of engineered flood openings in A9.c (attach documentation - see Instruction	ons): one	
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): 0.00 sq. ft.		
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFO	RMATION	
B1.a. NFIP Community Name: Bay County Unincorporated Areas B1.b. NFIP Community Ide	ntification Number: 120004	
B2. County Name: Bay B3. State: FL B4. Map/Panel No.:	12005C0190 B5. Suffix: H	
B6. FIRM Index Date: 06/02/2009 B7. FIRM Panel Effective/Revised Date: 06/02/20	09	
B8. Flood Zone(s): A B9. Base Flood Elevation(s) (BFE) (Zone AO, use I	Base Flood Depth): 14.9	
B10. Indicate the source of the BFE data or Base Ficod Depth entered in Item B9:  ☐ FIS ☐ FIRM ☐ Community Determined ☐ Other: See Comments Below		
B11. Indicate elevation datum used for BFE in Item B9: ☐ NGVD 1929 ☒ NAVD 1988 ☐ Other	/Source:	
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Prot Designation Date:	Scot C. Rutherford, Butherford, P.E., State of	
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)?	P.E., State of Florida, Florida, Ucense No. 70041  No License No. 70041  Date: 2024-04.01 16:18:57	

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Bo	FOR INSURANCE COMPANY USE Policy Number:						
City: Panama City Beach State: FL 7IP Code: 32413					ompany NAIC Number:		
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)							
C1. Building elevations are based on:  Construction Drawings*  Building Und A new Elevation Certificate will be required when construction of the building is a		ion* 🛚	Finish	ed Cor	nstruction		
C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE A99. Complete Items C2.a–h below according to the Building Diagram specified in Benchmark Utilized: NGS BM 46-16-A03V EI.= 8.53' Vertical Datum: N.	ı item A7. in F	AR/AE, Puerto R	AR/A1-	A30, A	R/AH, AR/AO, meters.		
Indicate elevation datum used for the elevations in items a) through h) below.  ☐ NGVD 1929 ☒ NAVD 1988 ☐ Other:							
Datum used for building elevations must be the same as that used for the BFE. Conversion factor in the Section D Comments area.	rsion factor us	ed?	☐ Ye		No easurement used:		
<ul> <li>a) Top of bottom floor (including basement, crawlspace, or enclosure floor):</li> </ul>		17.94	⊠ fe		meters		
b) Top of the next higher floor (see Instructions):	_	0.00	☐ fe	et 🗌	meters		
c) Bottom of the lowest horizontal structural member (see Instructions):		0.00	☐ fe	et 🗌	meters		
d) Attached garage (top of slab):	1	17.48	⊠ fe	et 🗌	meters		
<ul> <li>e) Lowest elevation of Machinery and Equipment (M&amp;E) servicing the building (describe type of M&amp;E and location in Section D Comments area):</li> </ul>	1	17.48	⊠ fe	et 🔲	meters		
f) Lowest Adjacent Grade (LAG) next to building:   Natural  Finished		16.71	⊠ fe	et 🗌	meters		
g) Highest Adjacent Grade (HAG) next to building:   Natural   Finished	1	17.50	⊠ fe	et 🗌	meters		
<ul> <li>Finished LAG at lowest elevation of attached deck or stairs, including structural support:</li> </ul>	I	0.00	☐ fe	et 🗌	meters		
SECTION D - SURVEYOR, ENGINEER, OR ARCHIT	TECT CERT	FICAT	ION				
This certification is to be signed and sealed by a land surveyor, engineer, or architect a information. I certify that the information on this Certificate represents my best efforts to false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section	interpret the						
Were latitude and longitude in Section A provided by a licensed land surveyor?	es 🗌 No						
☐ Check here if attachments and describe in the Comments area.							
Certifier's Name: Scot C. Rutherford License Number: PE 70	041			R	Digitally signed by Scot C. Jutherford, P.E., State of Florida,		
Title: Civil Engineer / Vice President					icense No. 70041 ON: cn=Scot C. Rutherford, P.E., Itate of Florida, License No.		
Company Name: SCR & Associates NWFL, Inc							
Address: P O Box 958		_ *	No 7004 ★	* = 0	he date adjacent to the seal a sing a SHA authentication code, ou=Printed copies of this		
City: Lynn Haven State: FL ZIP Code:	32444	— III	STATE C	P. King	locument are not considered igned and sealed and the SHA authentication code must be		
Scot C. Rutherford, P.E., State Signature: of Florida, License No. 70041  Date: 2024.04.01 16:18:40-05'00'  Date: 03/	20/2024	_  ~	S/ONAL		erified on any electronic opies., email=scot@scr.us.com, :=US Date: 2024.04.01 16:18:20 05'00'		
Telephone: (850) 265-6979		_ L	P	ace Sé	4.001.20029		
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (	2) insurance a	gent/co	npany,	and (3)	building owner.		
Comments (including source of conversion factor in C2; type of equipment and location **** Engineer or Surveyor will not be responsible for any elevation data that has page 2 is not valid unless dated and seal on bottom right of page 2.  B9. And B10) Base Flood Elevations Shown Hereon as Per Memorandum Pre Dated January 9, 2023.C2a-h) Where 0.00 appears, it represents N/A. Unable C2.e) Lowest machinery taken from bottom of HVAC unit.	been change epared by Ge	ged by emini E	others	. *** Si	gnature on		

Building Street Address (including Apt., Unit, Suite, and/or B	ldg. No.) d	or P.O. Route	and B	ox No.:	FOR INSURANCE COMPANY USE
105 Butler Cove					Policy Number:
City: Panama City Beach State:	FL	_ ZIP Code:	3241	3	Company NAIC Number:
SECTION E - BUILDING MEASU FOR ZONE AO, ZON	REMEN E AR/A	T INFORMA O, AND ZOI	TION NE A	I (SURVEY (WITHOUT	NOT REQUIRED)
For Zones AO, AR/AO, and A (without BFE), complete Itel intended to support a Letter of Map Change request, compenter meters.	ms E1–E plete Sec	5. For Items E tions A, B, an	E1-E4 d C. (	, use natural Check the me	grade, if available. If the Certificate is easurement used. In Puerto Rico only,
Building measurements are based on: Construction 1 *A new Elevation Certificate will be required when constru					on* Finished Construction
E1. Provide measurements (C.2.a in applicable Building I measurement is above or below the natural HAG and			ing an	d check the	appropriate boxes to show whether the
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 open next higher floor (C2.b in applicable	nings pro	vided in Secti	on A l	items 8 and/d	or 9 (see pages 1-2 of Instructions), the
Building Diagram) of the building is:			feet	☐ meters	above or Delow the HAG.
E3. Attached garage (top of slab) is:		□	feet	meters	above or Delow 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, i floodplain management ordinance?   Yes   N			floor The lo	elevated in a cal official m	accordance with the community's ust certify this information in Section G.
SECTION F - PROPERTY OWNER (OR O	WNER'	S AUTHORI	ZED	REPRESE	NTATIVE) CERTIFICATION
The property owner or owner's authorized representative visign here. The statements in Sections A, B, and E are con-					Zone A (without BFE) or Zone AO must
Check here if attachments and describe in the Comme					
Property Owner or Owner's Authorized Representative Na	.me:				
Address:					
City:				State:	ZIP Code:
		_			
Signature:		Da	ie:		<del></del>
Telephone: Ext.: Emai	l:				
Comments:					

Building Street Address (including Apt., Unit, Suit	e, and/or Bldg. No.)	or P.O. Route and Box No.:	FOR INS	URANCE COMPANY USE		
105 Butler Cove			Policy Number:			
City: Panama City Beach	State: FL_	_ ZIP Code: 32413	Company NAIC Number:			
SECTION G - COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION)						
The local official who is authorized by law or or Section A, B, C, E, G, or H of this Elevation Cer	dinance to administ rtificate. Complete t	er the community's floodplain make applicable item(s) and sign b	anagement o	rdinance can complete		
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 state law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)						
G2.a. A local official completed Section E E5 is completed for a building locate		ed in Zone A (without a BFE), Z	one AO, or Zo	one AR/AO, or when item		
G2.b.   A local official completed Section H	for insurance purpo	oses.				
G3.	, the local official de	escribes specific corrections to t	he information	n in Sections A, B, E and H.		
G4.				ses.		
G5. Permit Number: PPRB23-0	66. Date F	Permit Issued: 7 - 20	-23			
G7. Date Certificate of Compliance/Occupar	ncy Issued:					
G8. This permit has been issued for: N	ew Construction	Substantial Improvement				
G9.a. Elevation of as-built lowest floor (includi building:	ing basement) of the	e	meters	Datum:		
G9.b. Elevation of bottom of as-built lowest ho member:	orizontal structural		meters	Datum:		
G10.a. BFE (or depth in Zone AO) of flooding a	at the building site:	feet	meters	Datum:		
G10.b. Community's minimum elevation (or deprequirement for the lowest floor or lowest member:		ral	☐ meters	Datum:		
G11. Variance issued? Yes No	If yes, attach docum	nentation and describe in the Co	omments area			
The local official who provides information in Section G must sign here. I have completed the information in Section G and certify that it is correct to the best of my knowledge. If applicable, I have also provided specific corrections in the Comments area of this section.						
Local Official's Name:	tenant	Title: Plane	160			
NFIP Community Name:	(					
Telephone: 850. 24, 8250 Ext.: Email:						
Address:						
City:			ZIP C	ode:		
Signature Date:						
Comments (including type of equipment and location, per C2.e; description of any attachments; and corrections to specific information in Sections A, B, D, E, or H):  *** Engineer or Surveyor will not be responsible for any elevation data that has been changed by others. *** Signature on page 2 is not valid unless dated and seal on bottom right of page 2.						
Ot of finel	and C.	). oms				

Building Street Address (in 105 Butler Cove	ncluding Apt., Unit, Suite, a	and/or Bldg. No.) o	r P.O. Route and Bo	ox No.:	-	SURANCE COMPAN	IY USE
City: Panama City Bea	ich	State: FL	ZIP Code: 3241	3	_	ımber:	
			-			/ NAIC Number:	*
SEC	TION H - BUILDING' (SURVEY NOT R					ZONES	
The property owner, own to determine the building nearest tenth of a foot (ne Instructions) and the ap	's first floor height for ins. earest tenth of a meter in	irance purposes. : Puerto Rico). <i>Rei</i>	Sections A, B, and ference the Found	i must also i lation Type	be complete <i>Diagrams</i>	ed. Enter heights to the Cat the end of Section	18
H1. Provide the height o	f the top of the floor (as ir	ndicated in Founda	ation Type Diagran	ns) above th	e Lowest A	ljacent Grade (LAG):	
floor (include above-	grams 1A, 1B, 3, and 5- grade floors only for build es or enclosure floors) is:	lings with	•	feet [	meters	above the LAG	
	grams 2A, 2B, 4, and 6- floor above basement, cr			☐ feet [	meters	above the LAG	
H2. Is all Machinery and H2 arrow (shown in t	l Equipment servicing the the Foundation Type Diaং						d by the
SECTION!	PROPERTY OWNER	(OR OWNER'S	AUTHORIZED I	REPRESEN	ITATIVE)	CERTIFICATION	,
The property owner or ow A, B, and H are correct to indicate in Item G2.b and	o the best of my knowledg						
☐ Check here if attachm	nents are provided (includ	ling required photo	os) and describe ea	ach attachm	ent in the C	omments area.	
☐ Check here if attachm Property Owner or Owne	·		os) and describe ea	ach attachm	ent in the C	omments area.	
_	·		os) and describe ea	ach attachm	ent in the C	omments area.	
Property Owner or Owne Address:	·	ative Name:		ach attachme		code:	
Property Owner or Owne Address:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					
Property Owner or Owne Address: City: Signature: Telephone:	r's Authorized Represent	ative Name:					

## IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19 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.: 105 Butler Cove			FOR INSURANCE COMPANY USE	
City: Panama City Beach	State:	FL	ZIP Code: <u>32413</u>	Policy Number:

Instructions: Insert below at least two and when possible four photographs showing each side of the building (for example, may only be able to take front and back pictures of townhouses/rowhouses). Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." Photographs must show the foundation. When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.



Photo One

Photo One Caption: Front View 3/20/24 Clear Photo One

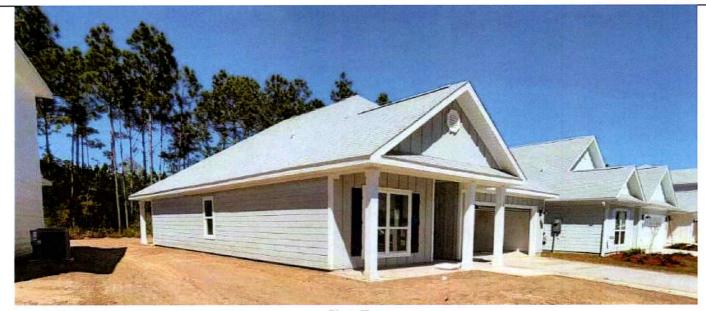


Photo Two

Photo Two Caption: Left Side View 3/20/24

Clear Photo Two

# IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19 BUILDING PHOTOGRAPHS

**Continuation Page** 

Building Street Address (including Apt., Un 105 Butler Cove	FOR INSURANCE COMPANY USE			
City: Panama City Beach	State:_	FL	ZIP Code: <u>32413</u>	Policy Number:

Insert the third and fourth photographs below. Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.



**Photo Three** 

Photo Three Caption: Rear View 3/20/24

Clear Photo Three



Photo Four

Photo Four Caption: Right Side View 3/20/24

Clear Photo Four