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 CERTIFICATEIMPORTANT: 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: DENNIS AND DONNA BROWN	Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 3306 TERRA COTTA DRIVE	Company NAIC Number:
City: PANAMA CITY BEACH State: FL	ZIP Code: 32408
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Nun LOT 16B, FINISTERRE PHASE III TAX ID (31424-603-000)	nber:
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): RESIDENTIAL	
A5. Latitude/Longitude: Lat. 30°08'57.84" N. Long. 85°44'22.13" W. Horizontal Datum: N	AD 1927 ☐ NAD 1983 ⊠ WGS 84
A6. Attach at least two and when possible four clear photographs (one for each side) of the building	(see Form pages 7 and 8).
A7. Building Diagram Number:1B	
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 crawlspace 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: sq. in.	
e) Total rated area of engineered flood 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): N/A sq. ft.	
A9. For a building with an attached garage:	
a) Square footage of attached garage: sq. ft.	
b) Is there at least one permanent flood opening on two different sides of the attached garage?	Yes No N/A
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent Non-engineered flood openings:0 Engineered flood openings:0	acent grade:
d) Total net open area of non-engineered flood openings in A9.c: sq. in.	
e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instruction	ons): sq. ft.
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions):	
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFOR	RMATION
B1.a. NFIP Community Name: BAY COUNTY B1.b. NFIP Community Idea	ntification Number: 120004
B2. County Name: BAY B3. State: FL B4. Map/Panel No.: 1	12005C0338 B5. Suffix: J
B6. FIRM Index Date: 10/24/2024 B7. FIRM Panel Effective/Revised Date: 10/24/20	24
B8. Flood Zone(s): AE B9. Base Flood Elevation(s) (BFE) (Zone AO, use E	Base Flood Depth): 9.0'
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: ☐ FIS ☐ FIRM ☐ Community Determined ☐ Other:	
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 Prote Designation Date:	ected Area (OPA)?
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? Yes Yes	No

Building Street Address (including Apt., Onit, Suite, and/or Blug. No.) or P.O. Route and Box No					FOR	OR INSURANCE COMPANY USE				
					Policy	licy Number:				
City: PANAMA CITY BEACH	NAMA CITY BEACH State: FL ZIP Code: 32408		Company NAIC Number:							
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, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: NGS-9155-J-2017 Vertical Datum: 1988										
Indicate elevation datum used for the elevations ☐ NGVD 1929 ☐ NAVD 1988 ☐ Othe		through	h) below.							_
Datum used for building elevations must be the s If Yes, describe the source of the conversion fact				sion factor us	sed?			⊠ N	lo surement use	od:
a) Top of bottom floor (including basement,	crawlspac	e, or end	closure floor):		10.40		feet		neters	eu.
b) Top of the next higher floor (see Instruction					21.70	\boxtimes	feet	r	neters	
c) Bottom of the lowest horizontal structural	member (see Insti	ructions):		N/A		feet	n	neters	
d) Attached garage (top of slab):					9.20		feet	r	neters	
 e) Lowest elevation of Machinery and Equip (describe type of M&E and location in Sec 					10.30	\boxtimes	feet	r	neters	
f) Lowest Adjacent Grade (LAG) next to bu	ilding:	Natura	Finished		7.50	\boxtimes	feet	n	neters	
g) Highest Adjacent Grade (HAG) next to bu	uilding: 🔲	Natura	Finished		8.30	\boxtimes	feet	n	neters	
h) Finished LAG at lowest elevation of attac support:	hed deck o	or stairs,	including structural		N/A		feet	n	neters	
SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION										
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state 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.										
Were latitude and longitude in Section A provided	d by a licer	nsed lan	d surveyor? 🔀 Ye	es 🗌 No						
Check here if attachments and describe in the Comments area.										
Certifier's Name: ZANNIE THOMAS WHITE JR License Number: 6041										
Certifier's Name: ZANNIE THOMAS WHITE JR License Number: 6041 Title: PRESIDENT Company Name: Z'S LAND SURVEYING & MAPPING, INC Address: PO BOX 401/ 1142 PERA ROAD										
Company Name: Z'S LAND SURVEYING & MAPPING, INC										
Address: PO BOX 401/ 1142 PERA ROAD * 또						PER				
City: SAMSON State: AL ZIP Code: 36477										
Signature: Zannie Thomas White Jr Digitally signed by Zannie Thomas White Jr Date: 2024.10.29 05:36:06 -05'00' Date: 10/29/2024										
Telephone: (850) 573-0941 Ext.: Email: zanniewhite@yahoo.com Place Seal Here										
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.										
Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments): A5. LATITUDE AND LONGITUDE WERE DERIVED F.D.O.T. FRN NETWORK GPS OBSERVATION BUILDING PERMITTED 09/13/2023; PERMITT No.PPRB23-01139; B1: BAY COUNTY, B1b:120004; B4:12131C0738; B5: H; B6:06/02/2009; B7:06/02/2009; B9: AE-8.0'; B10:FIRM; B11: NGVD 88 C2(e) AIR CONDITIONER SERVICING THE RESIDENCE										

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE					
3306 TERRA COTTA DRIVE	Policy Number:					
City: PANAMA CITY BEACH State: FL ZIP Code: 32408	Company NAIC Number:					
SECTION E – BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO, ZONE AR/AO, AND ZONE A (WITHOUT BFE)						
For Zones AO, AR/AO, and A (without BFE), complete Items E1–E5. For Items E1–E4, use natural intended to support a Letter of Map Change request, complete Sections A, B, and C. Check the metenter meters.						
Building measurements are based on: Construction Drawings* Building Under Construction* Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.						
E1. Provide measurements (C.2.a in applicable Building Diagram) for the following and check the appropriate boxes to show whether the measurement is above or below the natural HAG and the LAG.						
a) Top of bottom floor (including basement, crawlspace, or enclosure) is:	above or below the HAG.					
b) Top of bottom floor (including basement, crawlspace, or enclosure) is:	above or below the LAG.					
E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/o next higher floor (C2.b in applicable Building Diagram) of the building is:	r 9 (see pages 1–2 of Instructions), the ☐ above or ☐ below the HAG.					
E3. Attached garage (top of slab) is:	above or below the HAG.					
E4. Top of platform of machinery and/or equipment servicing the building is:	☐ 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 AUTHORIZED REPRESEN	ITATIVE) CERTIFICATION					
The property owner or owner's authorized representative who completes Sections A, B, and E for Z sign here. <i>The statements in Sections A, B, and E are correct to the best of my knowledge</i> Check here if attachments and describe in the Comments area.	one A (without BFE) or Zone AO must					
Property Owner or Owner's Authorized Representative Name:						
Address:						
	ZIP Code:					
Signature: Date:						
Telephone: Ext.: Email:						
Comments:						

Building Street Address (including Apt., Unit, Suite, a	nd/or Bld	 g. No.) ۱	or P.O. Route and B	Sox No.:	FOR INS	URANCE COMPANY USE	
3306 TERRA COTTA DRIVE					Policy Nur	mber:	
City: PANAMA CITY BEACH	State: _	FL_	_ ZIP Code: <u>3240</u>)8	Company NAIC Number:		
SECTION G – COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION)							
The local official who is authorized by law or ordina Section A, B, C, E, G, or H of this Elevation Certific						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 for E5 is completed for a building located in			ed in Zone A (withou	ut a BFE), Z	one AO, or Zo	one AR/AO, or when item	
G2.b. A local official completed Section H for	insuranc	e purpc	oses.				
G3.	e local off	ficial de	scribes specific cor	rrections to t	the information	n in Sections A, B, E and H.	
G4.	11) is pro	vided fo	or community flood	plain manag	jement purpos	ses.	
G5. Permit Number:	G6.	Date F	ermit Issued:				
G7. Date Certificate of Compliance/Occupancy	Issued:						
G8. This permit has been issued for: New 0	Construc	tion [Substantial Impro	ovement			
G9.a. Elevation of as-built lowest floor (including building:	oasemen	t) of the		_	meters	Datum:	
G9.b. Elevation of bottom of as-built lowest horizon member:	ontal struc	ctural		_	meters	Datum:	
G10.a. BFE (or depth in Zone AO) of flooding at the	e buildinç	g site:		feet	meters	Datum:	
G10.b. Community's minimum elevation (or depth i requirement for the lowest floor or lowest homember:			ral	☐ feet	☐ meters	Datum:	
G11. Variance issued? Yes No If ye	s, attach	docum	entation and descr	 ibe in the Co	omments area	 1.	
The local official who provides information in Section correct to the best of my knowledge. If applicable, I	on G mus I have als	st sign h so <i>provi</i>	nere. I have comple ided specific correc	ted the infortions in the	rmation in Sec Comments are	ction G and certify that it is ea of this section.	
Local Official's Name:			Title:				
NFIP Community Name:							
Address:							
City:							
Signature: Comments (including type of equipment and location						to specific information in	
Sections A, B, D, E, or H):	лі, рег С	2.e, ue:	scription of any atta	icilileilis, ai	iu corrections	to specific information in	

••••						
Building Street Address (including Ap	t., Unit, Suite, and	d/or Bldg. No.) c	or P.O. Route and B	ox No.:	FOR INSURANCE	COMPANY USE
3306 TERRA COTTA DRIVE		S	717 0 1 0040		Policy Number:	
City: PANAMA CITY BEACH		State: FL	ZIP Code: <u>3240</u>	18	Company NAIC Nu	mber:
			R HEIGHT INFO R INSURANCE		OR ALL ZONES ONLY)	
The property owner, owner's author to determine the building's first floor nearest tenth of a foot (nearest tenth <i>Instructions</i>) and the appropriate	height for insura h of a meter in P	ance purposes. uerto Rico). Re	Sections A, B, and ference the Found	l I must also b dation Type l	e completed. Enter h Diagrams (at the end	eights to the d of Section H
H1. Provide the height of the top of	the floor (as ind	icated in Found	ation Type Diagrar	ns) above the	Lowest Adjacent Gra	ade (LAG):
 a) For Building Diagrams 1A floor (include above-grade floor subgrade crawlspaces or enclo 	s only for buildin			feet	meters above	e the LAG
 b) For Building Diagrams 2A higher floor (i.e., the floor above enclosure floor) is: 				feet [meters above	e the LAG
H2. Is all Machinery and Equipmen H2 arrow (shown in the Founda Yes No						
SECTION I - PROPER	RTY OWNER (OR OWNER'S	AUTHORIZED	REPRESEN	TATIVE) CERTIFIC	CATION
The property owner or owner's auth A, B, and H are correct to the best of indicate in Item G2.b and sign Section	of my knowledge					
Check here if attachments are p	rovided (includin	g required phot	os) and describe e	ach attachme	nt in the Comments a	area.
☐ Check here if attachments are p Property Owner or Owner's Authorize	·		os) and describe e	ach attachme	nt in the Comments a	area.
_	·		os) and describe e	ach attachme	nt in the Comments a	area.
Property Owner or Owner's Authoriz	·		os) and describe e	ach attachme	nt in the Comments a	area.
Property Owner or Owner's Authorize Address: City:	·					area.
Property Owner or Owner's Authorize Address: City: Signature:	zed Representat	ive Name:	os) and describe e			area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	·					area.
Property Owner or Owner's Authorize Address: City: Signature:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.
Property Owner or Owner's Authorize Address: City: Signature: Telephone:	zed Representat	ive Name:				area.

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.:				FOR INSURANCE COMPANY USE
3306 TERRA COTTA DRIVE				Policy Number:
City: PANAMA CITY BEACH	State:_	FL	ZIP Code: <u>32408</u>	Company NAIC 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 10/24/2024

Clear Photo One



Photo Two

Photo Two Caption: RIGHT SIDEVIEW 10/24/2024

Clear Photo Two

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

Continuation Page

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

3306 TERRA COTTA DRIVE

City: PANAMA CITY BEACH

State: FL ZIP Code: 32408

FOR INSURANCE COMPANY USE

Policy Number: _______

Company NAIC 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 AND LEFT REAR VIEW 10/24/2024

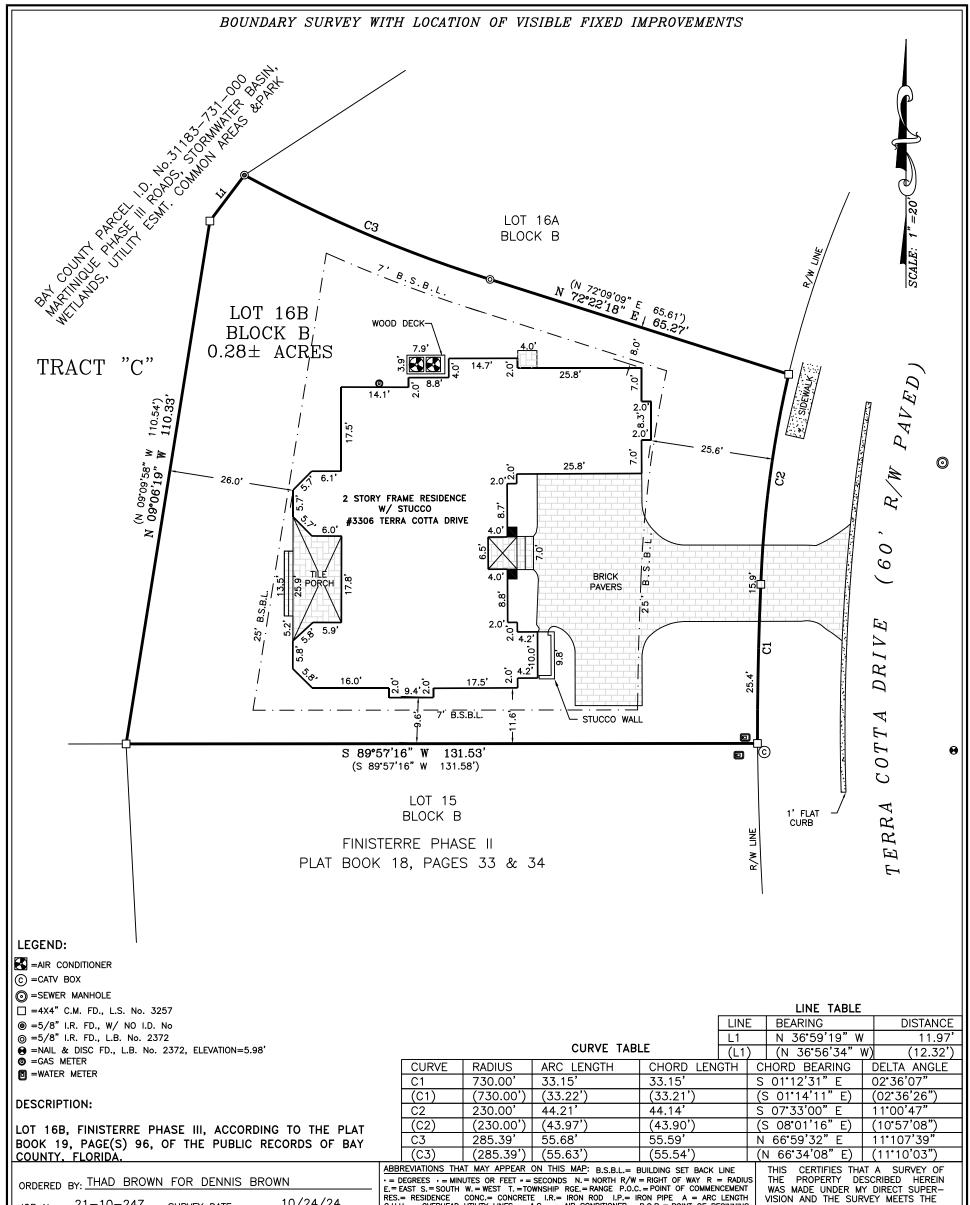
Clear Photo Three



Photo Four

Photo Four Caption: RIGHT REAR AND AC VIEW 10/24/2024

Clear Photo Four



10/24/24 JOB No. 21-10-24Z SURVEY DATE: _ DRAWN BY: Z.T.W. FIELD BOOK No. FILE PAGE No. FILE BEARING REFERENCE: THE SOUTH LINE OF LOT 16B FROM RECORD PLAT (S 89°57'16" W) FLOOD ZONE: AE-9' FIRM PANEL No. <u>12005C0338J</u> ELEVATION REFERENCE 88 DATUM PANEL DATE: 10/24/2024 REVISED:_

THIS SURVEY IS VALID FOR THE USE OF THE PARTIES INDICATED HEREON FOR THE CURRENT TRANSACTION ONLY AND IT IS PROHIBITED TO COPY AND/OR REUSE THIS SURVEY FOR THE BENEFIT OF OTHER PARTIES AND/OR TRANSACTIONS. THIS SURVEY SHALL NOT BE USED IN CONJUNCTION WITH ANY OWNER'S AFFIDAVITS AND SHALL NOT BE USED FOR TRANSACTIONS LATER THAN ONE YEAR FROM THE DATE OF THIS

| ABBREVIATIONS THAT MAY APPEAR ON THIS MAP: B.S.B.L.= BUILDING SET BACK LINE

- DEGREES - = MINUTES OR FEET "= SECONDS N.= NORTH R/W = RIGHT OF WAY R = RADIUS
E. = EAST S. = SOUTH W. = WEST T. = TOWNSHIP ROE.= RANGE P.O.C. = POINT OF COMMENCEMENT
RES.= RESIDENCE CONC.= CONCRETE I.R.= IRON ROD I.P.= IRON PIPE A = ARC LENGTH
O.H.U. = OVERHEAD UTILITY LINES A.C. = AIR CONDITIONER P.O.B. = POINT OF BEGINNING
V. = LINE NOT DRAWN TO SCALE G.L.O. = GENERAL LAND OFFICE C = CHORD LENGTH
D = DELTA ANGLE B = CHORD BEARING L.S.= FL. LAND SURVEYOR L.B.= LISCENSURE BOARD
() = RECORD CALL, OR RECORD CALL WHEN RECORD AND MEASURED ARE DIFFERENT E/P =
EDGE OF PAVEMENT C.M. = CONCRETE MONUMENT Q = CENTERLINE COR. = CORNER
D.N.R. = DEPARTMENT OF NATURAL RESOURCES D.O.T. = DEPARTMENT OF TRANSPORTATION
W/ = WITH NO. = NUMBER # NUMBER FD. = FOUND O.R.B. = OFFICIAL RECORD BOOK
P.B. = PLAT BOOK PG. = PAGE D.B. = DEED BOOK GOV'T = GOVERNMENT NO. = NUMBER
LD. = IDENTIFICATION W/ = WITH W.C. = WITNESS CORNER SEC. = SECTION P.R.M. =
PERMANENT REFERENCE MONUMENT P.C. = POINT OF CURVATURE

NOTES:

(1) NO UNDERGROUND INSTALLATIONS OF IMPROVEMENTS HAVE BEEN LOCATED EYCEPT

NOTES:

(1) NO UNDERGROUND INSTALLATIONS OF IMPROVEMENTS HAVE BEEN LOCATED, EXCEPT AS NOTED ON SKETCH OF SURVEY

(2) NO TITLE SEARCH HAS BEEN PROVIDED TO, NOR PERFORMED BY Z'S LAND SURVEYING AND MAPPING, INC. OR ANY OF ITS' REPRESENTATIVES, THERE MAY BE DEEDS OF RECORDS, UNRECORDED DEEDS, EASEMENTS RIGHTS—OF—WAY, OR OTHER INSTRUMENTS THAT MAY AFFECT THE BOUNDARIES OF THE SUBJECT PROPERTY.

(3) FLOOD ZONE OF SUBJECT PROPERTY HAS BEEN DERIVED BY SCALING IT'S POSITION ON THE FLOOD INSURANCE RATE MAP NOTED.

(4) IN SOME INSTANCES IT IS NECESSARY TO EXAGGERATE THE LOCATION OF SOME FIXTURES SUCH AS FENCES, ADDITIONAL PROPERTY CORNERS FOUND, ETC. IN ORDER TO MORE CLEARLY REPRESENT THE AFOREMENTIONED ITEMS.

(5) THERE MAY ADDITIONAL RESTRICTIONS NOT SHOWN ON THIS PLAT, THAT MAY BE RECORDED IN THE PUBLIC RECORDS OF THE PARTICULAR COUNTY THAT THE SUBJECT PROPERTY IS SITUATED IN.

(6) ERROR OF CLOSURE: SUBURBAN 1 FOOT = PER 7,500 FEET

THIS CERTIFIES THAT A SURVEY OF THE PROPERTY DESCRIBED HEREIN WAS MADE UNDER MY DIRECT SUPERVISION AND THE SURVEY MEETS THE PROFESSIONAL STANDARDS OF PRACTICE LAND SURVEYING IN THE STATE FOR LAND SURVEYING IN THE STATE OF FLORIDA, SET FORTH BY THE BOARD OF PROFESSIONAL LAND SURVEYORS IN CHAPTER 5J-17 OF THE FLORIDA ADMINISTRATIVE CODE, PURSUANT TO STATUTES.

No. 6041 10/29/24 ZANNIE CHOMAS WHITE JR.

FLORIDA LAND, SURVEYOR No. 6041
CERTIFICATE OF AUTHORIZATION No. 7479
THIS PLAT IS NOT VALID WITHOUT THE ORIGINAL
RAISED SEAL AND SIGNATURE OF A LICENSED
SURVEYOR AND MAPPER