#### 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 INSTRUCTION PAGES 1-11
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: Toll Brothers	Policy Number:						
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 304 Breakwater Boulevard	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 Num Lot 18, Breakwater at Ward Creek Phase 1, Parcel ID 32717-250-036	A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number:						
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential							
A5. Latitude/Longitude: Lat. N030°15′54.92" Long. W085°52′37.25" Horiz. Datum: ☐ NAD 1927 ☒ NAD 1983 ☐ WGS 84							
A6. Attach at least two and when possible four clear color photographs (one for each side) of the bu	uilding (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): N/A 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 above adjacent grade:  Non-engineered flood openings:  N/A  Engineered flood openings:  N/A							
d) Total net open area of non-engineered flood openings in A8.c: N/A sq. in.							
e) Total rated area of engineered flood openings in A8.c (attach documentation see Instruction	ons): N/A sq. ft.						
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): N/A sq. ft.	<del></del>						
A9. For a building with an attached garage:							
a) Square footage of attached garage: 671.00 sq. ft.							
b) Is there at least one permanent flood opening on two different sides of the attached garage?	P						
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adja Non-engineered flood openings: N/A Engineered flood openings: N/A							
d) Total net open area of non-engineered flood openings in A9.c: N/A sq. in.							
e) Total rated area of engineered flood openings in A9.c (attach documentation - see Instructio	ons): N/A sq. ft.						
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): N/A sq. ft.							
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFOR	RMATION						
B1.a. NFIP Community Name: Bay County B1.b. NFIP Comm	munity Identification Number: 120004						
B2. County Name: Bay County B3. State: FL B4. Map/Panel No.: 1							
B6. FIRM Index Date: 10/24/2024 B7. FIRM Panel Effective/Revised Date: 10/24/202	24						
B8. Flood Zone(s): X, A B9. Base Flood Elevation(s) (BFE) (Zone AO, use B	Base Flood Depth): 14.1						
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9:  ☐ FIS ☐ FIRM ☐ Community Determined ☒ Other: Flood Survey provided by Bay County 03/02/23							
B11. Indicate elevation datum used for BFE in Item B9: ☐ NGVD 1929 ☒ NAVD 1988 ☐ Other/s	Source:						
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?							
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)?	No						

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304 Breakwater Boulevard	Policy Number:						
City: Panama City Beach State: FL ZIP Code: 32413	Company NAIC Number:						
SECTION C - BUILDING ELEVATION INFORMATION (	SURVEY REQUIRED)						
C1. Building elevations are based on:  Construction Drawings*  Building Under  A new Elevation Certificate will be required when construction of the building is com							
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 BM Y784  Vertical Datum: NAVD88							
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 If Yes, describe the source of the conversion factor in the Section D Comments area.	on factor used? Yes No  Check the measurement used:						
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	21.16 🛛 feet 🗌 meters						
b) Top of the next higher floor (see Instructions):	N/A ⊠ feet ☐ meters						
c) Bottom of the lowest horizontal structural member (see Instructions):	N/A ⊠ feet ☐ meters						
d) Attached garage (top of slab):	20.67 \times feet \to 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>	20.44 🛛 feet 🗌 meters						
f) Lowest Adjacent Grade (LAG) next to building:   Natural  Finished	20.32 🛛 feet 🗌 meters						
g) Highest Adjacent Grade (HAG) next to building:   Natural  Finished	20.40						
<ul> <li>h) Finished LAG at lowest elevation of attached deck or stairs, including structural support:</li> </ul>	N/A 🛛 feet 🗌 meters						
SECTION D - SURVEYOR, ENGINEER, OR ARCHITE	CT 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 by a licensed land surveyor? ⊠ Yes ☐ No							
☐ Check here if attachments and describe in the Comments area.							
Certifier's Name: Bryce Brasher, P.S.M. License Number: LS7601							
Title: Project Manager							
Company Name: GeoPoint Surveying, Inc.  Digitally signed by Bryce							
Address: 67 Joe Campbell Rd Brasher Date:							
City: Freeport State: FL ZIP Code: 32439 2025.07.01 07:44:32-05'00'							
Telephone: (813) 248-8888 Ext.: 1513 Email: BryceB@geopointsurvey.c	om						
Signature: Digitally signed by Bryce Brasher Date: 2025.07.01 07:44:45-05'00' Date:	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. AutoCAD conversion from Boundary Survey in State Plane Florida North, NAD83-2011 Adjustment B.10 LOMR 19-04-4735P EFFECTIVE 02-16-2021 C2. Reference Benchmark is a National Geodetic Survey Designation Y784 / PID DQ5762 C2d: Elevation at top of Garage C2e: Elevation at top of Air Conditioner Pad							

Building Street Address (including Apt., Unit, Suite	and/or Bld	ig. No.) o	r P.O. Route	and B	iox No.:	FOR INSURA	NCE COMPANY USE
304 Breakwater Boulevard						Policy Number:	•
City: Panama City Beach	State:_	FL	ZIP Code:	3241	13	Company NAIC	Number:
SECTION E BUILDING							(D) *** ***
For Zones AO, AR/AO, and A (without BFE), complete Items E1–E5. For Items E1–E4, use natural grade, if available. If the Certificate is intended to support a Letter of Map Change request, complete Sections A, B, and C. Check the measurement used. In Puerto Rico only, enter 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 measurement is above or below the natura				ing an	d check the	appropriate boxes	to show whether the
a) Top of bottom floor (including basement crawlspace, or enclosure) is:	•		□	feet	☐ meter	s 🗌 above or	below the HAG.
b) Top of bottom floor (including basement crawlspace, or enclosure) is:			🗆	feet	meter	s 🔲 above or	below the LAG.
E2. For Building Diagrams 6–9 with permanent next higher floor (C2.b in applicable Building Diagram) of the building is:	flood openi	ngs prov	rided in Secti		_	_	_
E3. Attached garage (top of slab) is:	-			feet feet	☐ meter		<ul><li>□ below the HAG.</li><li>□ below the HAG.</li></ul>
E4. Top of platform of machinery and/or equipm	- nent		⊔	IGGE	☐ merer	a □ anose o	☐ below the 1 the.
servicing the building is:			🗆	feet	☐ meter	s 🔲 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 OWNE	R (OR OV	VNER'S	AUTHORI	ZED	REPRESE	NTATIVE) CERT	IFICATION
The property owner or owner's authorized repre sign here. The statements in Sections A, B, and						Zone A (without Bi	E) or Zone AO must
Check here if attachments and describe in the			2001 01 1119 11		-3-		
Property Owner or Owner's Authorized Represe	ntative Nam	ne:					
Address:							
City:					State:	ZIP Code:	
Telephone: Ext.:	Email:						
Signature:			Dat	e:	. <u> </u>		
Comments:							

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE						
304 Breakwater Boulevard	Policy Number:						
City: Panama City Beach State: FL ZIP Code: 32413	Company NAIC Number:						
SECTION G - COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY	TY OFFICIAL COMPLETION)						
The local official who is authorized by law or ordinance to administer the community's floodplain ma Section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s) and sign be							
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 a building located in Zone A (without a BFE), Zone AO, or Zone AR/AO, or when item E5 is completed for a building located in Zone AO.							
G2.b. A local official completed Section H for insurance purposes.							
G3. In the Comments area of Section G, the local official describes specific corrections to the	e information in Sections A, B, E and H.						
G4. The following information (Items G5–G11) is provided for community floodplain manage	ment purposes.						
G5. Permit Number: PRSF202406983 G6. Date Permit Issued: 1-14-2	<u>&lt;</u>						
G7. Date Certificate of Compliance/Occupancy Issued:							
G8. This permit has been issued for: New Construction   Substantial Improvement							
G9.a. Elevation of as-built lowest floor (including basement) of the building:	meters Datum:						
G9.b. Elevation of bottom of as-built lowest horizontal structural member:	meters Datum:						
G10.a. BFE (or depth in Zone AO) of flooding at the building site:	meters Datum:						
G10.b. Community's minimum elevation (or depth in Zone AO) requirement for the lowest floor or lowest horizontal structural member:	meters Datum:						
G11. Variance issued? Yes No If yes, attach documentation and describe in the Con							
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: Hone on Stewart Title: Plans							
NFIP Community Name:							
Address:							
City: State:	ZIP Code:						
Signature: Ha m Junal Date: 7=2-25							
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):							
or to C.O.							

Building Street Address (including A 304 Breakwater Boulevard	pt., Unit, Suite, and/or Bldg	j. No.) c	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE			
City: Panama City Beach	Policy Number:						
City. Fallania City Beach	Panama City Beach State: FL ZIP Code: 32413		Company NAIC Number:				
51 1 1 1		, ,	R HEIGHT INFORMATION F IR INSURANCE PURPOSES				
The property owner, owner's authorized representative, or local floodplain management official may complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and I must also be completed. Enter heights to the nearest tenth of a foot (nearest tenth of a meter in Puerto Rico). Reference the Foundation Type Diagrams (at the end of Section H Instructions) and the appropriate Building Diagrams (at the end of Section I Instructions) to complete this section.							
H1. Provide the height of the top	of the floor (as indicated in	Found	ation Type Diagrams) above the	Lowest Adjacent Grade (LAG):			
<ul> <li>a) For Building Diagrams 1.</li> <li>floor (include above-grade floor crawlspaces or enclosure floor)</li> </ul>	ors only for buildings with	bottom	feet	] meters			
<ul> <li>b) For Building Diagrams 2.</li> <li>higher floor (i.e., the floor aborence floor) is:</li> </ul>			feet [	meters above the LAG			
H2. Is all Machinery and Equipme H2 arrow (shown in the Found  ☐ Yes ☐ No	nt servicing the building (a lation Type Diagrams at er	ns listed and of Se	in Item H2 instructions) elevate ection H instructions) for the app	d to or above the floor indicated by the ropriate Building Diagram?			
SECTION I-PROPE	RTY OWNER (OR OW)	NER'S	AUTHORIZED REPRESEN	TATIVE) CERTIFICATION			
The property owner or owner's aut A, B, and H are correct to the best indicate in Item G2.b and sign Sec	of my knowledge. Note: If	the loc	letes Sections A, B, and H must cal floodplain management officia	sign here. The statements in Sections all completed Section H, they should			
Check here if attachments are	provided (including require	d photo	os) and describe each attachmen	nt in the Comments area.			
Property Owner or Owner's Authorized Representative Name:							
Address:		-					
City:			State:	ZIP Code:			
Telephone:	Ext.: Email:						
Signature:			Date:				
Comments:							

## IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11 BUILDING PHOTOGRAPHS

See Instructions for Item A6.

Building Street Address (including Apt., Unit	FOR INSURANCE COMPANY USE			
304 Breakwater Boulevard  City: Panama City Beach	State:	FL	ZIP Code: 32413	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 06/30/25

Clear Photo One



Photo Two

Photo Two Caption: Rear View 06/30/25

Clear Photo Two

# IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11 BUILDING PHOTOGRAPHS

Continuation Page

Building Street Address (including Apt., Ur 304 Breakwater Boulevard	FOR INSURANCE COMPANY USE			
City: Panama City Beach	State:	FL	ZIP Code: 32413	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: Left View 06/30/25

Clear Photo Three



Photo Four

Photo Four Caption: Right View 06/30/25

Clear Photo Four