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: FISCHER HOMES	Policy Number:					
	Company NAIC Number:					
City: PANAMA CITY State: FL Z	IP Code: 32407					
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number 107 67, BREAKFAST POINT EAST, PHASE 3, PLAT BOOK 32, PAGES 41-43	ber:					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): RESIDENTIAL						
A5. Latitude/Longitude: Lat. N 30°11'42.26" Long. W 85°47'25.31" Horiz. Datum: N	NAD 1927 🛛 NAD 1983 🗌 WGS 84					
A6. Attach at least two and when possible four clear color photographs (one for each side) of the buil						
A7. Building Diagram Number: 1A						
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 a Non-engineered flood openings: N/A Engineered flood openings: N/A	above adjacent grade:					
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	ns): N/A 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: 400 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 grade: 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 Instruction	ns): 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	MATION					
B1.a. NFIP Community Name: BAY COUNTY UNINCORPORATED B1.b. NFIP Comm	nunity Identification Number: 120004					
B2. County Name: BAY COUNTY B3. State: FL B4. Map/Panel No.: 12	2005C0308 B5. Suffix: J					
B6. FIRM Index Date: 10/24/2024 B7. FIRM Panel Effective/Revised Date: 10/24/202	24					
B8. Flood Zone(s): A B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Elevation(s) (BFE) (ase Flood Depth): 12.6					
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/S	Source:					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protection Designation Date: CBRS	cted Area (OPA)?					
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? Yes N	No					

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and B	ox No.:	FOR	INSURAN	ICE C	OMPANY USE	
310 SHEEPHEAD BAYOU DRIVE		Policy	Number:		b .	
City: PANAMA CITY State: FL ZIP Code: 3240	<u> </u>	Comp	any NAIC	Numb	рег	
SECTION C - BUILDING ELEVATION INFORMATION	N (SURVEY	REQU	IRED)			
C1. Building elevations are based on: Construction Drawings* Building Un *A new Elevation Certificate will be required when construction of the building is c		ion* 🔀	Finishe	d Con	struction	
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: PID BE0634 EL 7.91 Vertical Datum: N	n Item A7. In F	AR/AE, Puerto I	AR/A1-A Rico only,	30, AF enter:	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. Conve If Yes, describe the source of the conversion factor in the Section D Comments area.	ersion factor us	sed?	☐ Yes		No asurement used:	
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):		18.58	⊠ 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):		18.09			meters	
e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area):		18.4	⊠ feet		meters	
f) Lowest Adjacent Grade (LAG) next to building: Natural X Finished		17.05	⊠ feet		meters	
g) Highest Adjacent Grade (HAG) next to building: 🔲 Natural 🔀 Finished		<u> 17.44</u>	⊠ feet		meters	
 h) Finished LAG at lowest elevation of attached deck or stairs, including structura support: 	<u></u>	N/A	☐ feet		meters	
SECTION D – SURVEYOR, ENGINEER, OR ARCHI	TECT CERT	IFICA?	ПОИ			
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: ALAN M. REYNOLDS License Number: PSM 6346						
Title: PROFESSIONAL SURVEYOR AND MAPPER						
Company Name: Boundary Zone, Inc.						
Address: 800 Satellite Boulevard						
City: Suwanee State: FL ZIP Code: 30024						
Telephone: (770) 271-5772 Ext.: Email: areynolds@boundaryzone.com						
signature: Alan M Reynolds Date: 2025.10.07 09:19:07 -04'00' Date: 10	/07/2025		Pla	ce Sea	al 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):						
Latitude and Longitude from Google Maps C2e - A/C PAD						

Building Street Address (including Apt., Unit, Suite, and/or	Bidg. No.) o	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE		
310 SHEEPHEAD BAYOU DRIVE		717 0	Policy Number:		
City: PANAMA CITY State	: <u>FL</u>	ZIP Code: 32407	Company NAIC Number:		
SECTION E - BUILDING MEAS FOR ZONE AO, ZO	UREMEN NE AR/A	T INFORMATION (SURVI O, AND ZONE A (WITHOU	EY NOT REQUIRED) JT BEE)		
For Zones AO, AR/AO, and A (without BFE), complete It intended to support a Letter of Map Change request, corenter meters.	ems E1–E nplete Sec	5. For Items E1–E4, use natu tions A, B, and C. Check the	ral grade, if available. If the Certificate is measurement used. In Puerto Rico only,		
Building measurements are based on: Construction *A new Elevation Certificate will be required when constr	n Drawings ruction of th	 Building Under Construme building is complete. 	ction*		
E1. Provide measurements (C.2.a in applicable Building measurement is above or below the natural HAG ar			ne appropriate boxes to show whether the		
a) Top of bottom floor (including basement, crawlspace, or enclosure) is:			ers 🔲 above or 🔲 below the HAG.		
b) Top of bottom floor (including basement, crawlspace, or enclosure) is:			ers above or below the LAG.		
E2. For Building Diagrams 6–9 with permanent flood op	enings pro	vided in Section A Items 8 ar	d/or 9 (see pages 1–2 of Instructions), the		
next higher floor (C2.b in applicable Building Diagram) of the building is:		[feet [met	ers 🔲 above or 🔲 below the HAG.		
E3. Attached garage (top of slab) is:			ers 🔲 above or 🔲 below the HAG.		
E4. Top of platform of machinery and/or equipment servicing the building is:			ers above or below the HAG.		
E5. Zone AO only: If no flood depth number is available floodplain management ordinance? Yes			n accordance with the community's I must certify this information in Section G.		
SECTION F - PROPERTY OWNER (OR	OWNER'	S AUTHORIZED REPRES	ENTATIVE) CERTIFICATION		
The property owner or owner's authorized representative sign here. The statements in Sections A, B, and E are co	who comporect to the	pletes Sections A, B, and E for best of my knowledge	or Zone A (without BFE) or Zone AO must		
☐ Check here if attachments and describe in the Comr	nents area.	•			
Property Owner or Owner's Authorized Representative Name:					
Address:					
City:		State:	ZIP Code:		
Telephone: Ext.: Em	ıail:				
Signature:		Date:			
Comments:			•		

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE					
310 SHEEPHEAD BAYOU DRIVE	Policy Number:					
City: PANAMA CITY State: FL ZIP Code: 32407	Company NAIC Number:					
SECTION G - COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNIT	Y 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	nagement ordinance can complete elow when:					
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 E5 is completed for a building located in Zone AO.	ne AO, or Zone AR/AO, or when item					
G2.b. A local official completed Section H for insurance purposes.						
G3.	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: PRSCOSSOZUM G6. Date Permit Issued:						
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 Cor	mments 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: Title: Title: Title:						
NFIP Community Name: Lay County						
Telephone: Ext.: Email:						
Address:	TID O . I .					
City: State:	ZIP Code:					
Signature: Date: 10-07-25						
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):						
Okdo C2 tms						

Building Street Address (including Apt 310 SHEEPHEAD BAYOU DRIV		or Bldg. No.) o	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE	
City: PANAMA CITY		ite: FL	ZIP Code: 32407	Policy Number:	
				Company NAIC Number:	
SECTION H -			R HEIGHT INFORMATION F OR 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	he floor (as indica	ted in Found	lation Type Diagrams) above the	e Lowest Adjacent Grade (LAG):	
 a) For Building Diagrams 1A, floor (include above-grade floors) crawlspaces or enclosure floors) 	only for buildings		n	☐ meters ☐ above the LAG	
 b) For Building Diagrams 2A, higher floor (i.e., the floor above enclosure floor) is: 			feet [☐ meters ☐ above the LAG	
			d in Item H2 instructions) elevate Section H instructions) for the app	ed to or above the floor indicated by the propriate Building Diagram?	
SECTION I PROPER	TY OWNER (OR	OWNER'S	AUTHORIZED REPRESEN	TATIVE) CERTIFICATION	
The property owner or owner's authorized representative who completes Sections A, B, and H must sign here. The statements in Sections A, B, and H are correct to the best of my knowledge. Note: If the local floodplain management official completed Section H, they should indicate in Item G2.b and sign Section G.					
Check here if attachments are pro	ovided (including r	equired phot	tos) and describe each attachme	ent in the Comments area.	
Property Owner or Owner's Authorize	ed Representative	Name:			
Address:		,			
City:			State:	ZIP Code:	
Telephone:	Ext.: E	mail:			
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, Suite, and/or Bldg. No.) or P.O. Route and Box No.:			FOR INSURANCE COMPANY USE	
310 SHEEPHEAD BAYOU DRIVE City: PANAMA CITY	State:	FL	ZIP Code: <u>32407</u>	Policy Number: 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 10/07/2025



Photo Two

Photo Two Caption: REAR 10/07/2025

Clear Photo Two

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11 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	
310 SHEEPHEAD BAYOU DRIVE City: PANAMA CITY	State:_	FL	ZIP Code: <u>32407</u>	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: RIGHT SIDE 10/07/2025

Clear Photo Three



Photo Four

Photo Four Caption: LEFT SIDE 10/07/2025

Clear Photo Four