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: LMWS, LLC	Policy Number:					
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 8602 Sand Dollar Drive	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 Number: Lot 6533, Latitude at Watersound Area 1 Phase 6, Parcel ID 32503-650-666						
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential	- 110 -					
A5. Latitude/Longitude: Lat. N030°19'15.85" Long. W085°52'38.63" 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 bo	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 crawispace 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 Instructions): 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: 442.00 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.	r					
e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): 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) INFORMATION						
B1.a. NFIP Community Name: Bay County B1.b. NFIP Com	munity Identification Number: 120004					
B2. County Name: Bay County B3. State: FL B4. Map/Panel No.:	12005C0160J B5. Suffix: J					
B6. FIRM Index Date: 10/24/2024 B7. FIRM Panel Effective/Revised Date: 10/24/20	24					
B8. Flood Zone(s): X, AE B9. Base Flood Elevation(s) (BFE) (Zone AO, use B	Base Flood Depth): 17.70					
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 Heidt Engineering						
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 Protected Area (OPA)? Yes No Designation Date: CBRS OPA						
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)?						

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City: Panama City Beach State: FL ZIP Code: 32413	Policy Number:				
City. Parlama City Beach	Company NAIC Number:				
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY	REQUIRED)				
C1. Building elevations are based on: Construction Drawings* Building Under Construction *A new Elevation Certificate will be required when construction of the building is complete.	tion* X Finished Construction				
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 factor used for the source of the conversion factor in the Section D Comments area.	ised? Yes No				
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	19.81 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):	19.31 🛛 feet 🗌 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):	19.23 ⊠ feet ☐ meters				
f) Lowest Adjacent Grade (LAG) next to building: Natural X Finished	19.20 🛛 feet 🗌 meters				
g) Highest Adjacent Grade (HAG) next to building: Natural Finished	19.20 🛛 feet 🗌 meters				
h) Finished LAG at lowest elevation of attached deck or stairs, including structural support:	N/A ⊠ feet □ meters				
SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERT	TIFICATION				
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					
City: Freeport State: FL ZIP Code: 32439	2025.06.19 11:56:19-05'00'				
Telephone: (850) 740-0650 Ext.: Email: BryceB@geopointsurvey.com					
Signature: Digitally signed by Bryce Brasher Date: 2025.06.19 11:56:31-05'00' 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	Bldg. No.) o	or P.O. Route and Box No	.: FOR II	NSURANCE COMPANY USE		
8602 Sand Dollar Drive			Policy I	Number:		
City: Panama City Beach Stat	e: FL	_ ZIP Code: 32413	Compa	ný NAIC Number:		
SECTION E - BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO, ZONE AR/AO, AND ZONE A (WITHOUT BEE)						
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 Ricco 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 Buildin measurement is above or below the natural HAG a			ck the appropriat	e boxes to show whether the		
a) Top of bottom floor (including basement, crawlspace, or enclosure) is:			meters 🗌 ab	ove or Delow the HAG.		
b) Top of bottom floor (including basement, crawlspace, or enclosure) is:			meters 🔲 ab	ove or		
E2. For Building Diagrams 6–9 with permanent flood o	penings pro	vided in Section A Items	8 and/or 9 (see p	pages 1-2 of Instructions), the		
next higher floor (C2.b in applicable Building Diagram) of the building is:		☐ feet ☐	meters ab	ove or Delow the HAG.		
E3. Attached garage (top of slab) is:		☐ feet ☐		ove or Delow the HAG.		
E4. Top of platform of machinery and/or equipment servicing the building is:		□ □ □	meters 🗀 ab	— ove or □ below the HAG.		
E5. Zone AO only: If no flood depth number is available	is the ton		_	_		
floodplain management ordinance? Yes				this information in Section G.		
SECTION F - PROPERTY OWNER (OR	OWNER'S	S AUTHORIZED REP	RESENTATIVE	CERTIFICATION		
The property owner or owner's authorized representative sign here. The statements in Sections A, B, and E are of			E for Zone A (w	ithout BFE) or Zone AO must		
☐ Check here if attachments and describe in the Com	ments area.					
Property Owner or Owner's Authorized Representative	Name:					
Address:						
City:		Star	e: ZIF	Code:		
Telephone: Ext.: En	nail:					
Signature:		Date:				
Comments:				_		

Building Street Address (including Apt., Unit, Suite,	and/or Bldg. No	o.) or P.O. Route a	and Box No.:	FOR INS	URANCE COMPANY USE
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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 ordin Section A, B, C, E, G, or H of this Elevation Certin					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		ated in Zone A (w	<i>r</i> ithout a BFE), Zo	one AO, or Zo	one AR/AO, or when item
G2.b. A local official completed Section H for	or insurance pu	rposes.			
G3.	he local official	describes specifi	c corrections to t	he information	n in Sections A, B, E and H.
G4.	G11) is provide	d for community	iloodplain manag	ement purpos	ses.
G5. Permit Number: PRSF202500 (74 G6. Dat	e Permit Issued:	2-20-	25	
G7. Date Certificate of Compliance/Occupance	y Issued:		_		
G8. This permit has been issued for: 🖊 New	v Construction	☐ Substantial I	mprovement		
G9.a. Elevation of as-built lowest floor (including building:	g basement) of	the	[feet	meters	Datum:
G9.b. Elevation of bottom of as-built lowest hori: member:	zontal structura	al	☐ feet	meters	Datum:
G10.a. BFE (or depth in Zone AO) of flooding at t	the building site) :	feet	meters	Datum:
G10.b. Community's minimum elevation (or depth requirement for the lowest floor or lowest member:		ctural	☐ feet	☐ meters	Datum:
G11. Variance issued? Yes No If	yes, attach doc	umentation and d	lescribe in the Co	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: Hope m Stenart Title: Planner					
NFIP Community Name: Bu Garat					
Telephone: Ext.: Email:					
Address:					
City:			State:	ZIP C	ode:
Signature: Date: 7-8-25					
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):					
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8602 Sand Dollar Drive	USE					
City: Panama City Beach State: FL ZIP Code: 32413						
Company NAIC Number:						
SECTION H - BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES (SURVEY NOT REQUIRED) (FOR INSURANCE PURPOSES ONLY)						
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 Foundation Type Diagrams) above the Lowest Adjacent Grade (LAG):						
a) For Building Diagrams 1A, 1B, 3, and 5–8. Top of bottom						
b) For Building Diagrams 2A, 2B, 4, and 6–9. Top of next feet meters above the LAG higher floor (i.e., the floor above basement, crawlspace, or enclosure floor) is:						
H2. Is all Machinery and Equipment servicing the building (as listed in Item H2 instructions) elevated to or above the floor indicated by H2 arrow (shown in the Foundation Type Diagrams at end of Section H instructions) for the appropriate Building Diagram? [Yes No	/ the					
SECTION I - PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION	The state of the s					
The property owner or owner's authorized representative who completes Sections A, B, and H must sign here. The statements in Sec 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 provided (including required photos) and describe each attachment in the Comments area.						
☐ Check here if attachments are provided (including required photos) and describe each attachment in the Comments area. Property Owner or Owner's Authorized Representative Name:						
☐ Check here if attachments are provided (including required photos) and describe each attachment in the Comments area. Property Owner or Owner's Authorized Representative Name: Address:						
Property Owner or Owner's Authorized Representative Name:	<u> </u>					
Property Owner or Owner's Authorized Representative Name: Address:	——————————————————————————————————————					
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code:						
Property Owner or Owner's Authorized Representative Name: Address: City: Telephone: Ext.: Email:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						
Property Owner or Owner's Authorized Representative Name: Address: City: State: ZIP Code: Telephone: Ext.: Email: Signature: Date:						

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

See Instructions for Item A6.

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8602 Sand Dollar Drive City: Panama City Beach	State:	FL	ZIP Code: <u>32413</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 View 06/18/25

Clear Photo One



Photo Two

Photo Two Caption: Rear View 06/18/25

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	
8602 Sand Dollar Drive 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 06/18/25

Clear Photo Three



Photo Four

Photo Four Caption: Right View 06/18/25

Clear Photo Four