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.: 8604 Sand Dollar Drive	Company NAIC Number:
City: Panama City Beach State: FL	ZIP Code: <u>32413</u>
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Num Lot 6532, Latitude at Watersound Area 1 Phase 6, Parcel ID 32503-650-664	nber:
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential	
A5. Latitude/Longitude: Lat. N030°19'16.01" Long. W085°52'38.10" 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 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.	
A9. For a building with an attached garage:	
a) Square footage of attached garage: 444.00 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 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 Instruction	ons): <u>N/A</u> sq. ft.
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): N/A sq. ft.	
SECTION BEFLOOD 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	2005C0160J B5. Suffix: J
B6. FIRM Index Date: 10/24/2024 B7. FIRM Panel Effective/Revised Date: 10/24/202	24
B8. Flood Zone(s): X, AE B9. Base Flood Elevation(s) (BFE) (Zone AO, use B	lase 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 Study Provided by Heidt	t 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 Prote Designation Date:	ected Area (OPA)? Yes No
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)?	No

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box I	No.: FOR INSURANCE COMPANY USE						
8604 Sand Dollar Drive City: Panama City Beach State: FL ZIP Code: 32413	Policy Number:						
	Company NAIC Number:						
SECTION C - BUILDING ELEVATION INFORMATION (S	BURVEY 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 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.	n factor used? Yes No Check the measurement used:						
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	19.89 🛛 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):	19.34 🛛 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): 	19.34 ⊠ feet ☐ meters						
f) Lowest Adjacent Grade (LAG) next to building: Natural Finished	19.20 ⊠ feet ☐ meters						
g) Highest Adjacent Grade (HAG) next to building: Natural X Finished	19.30 ⊠ feet □ meters						
 Finished LAG at lowest elevation of attached deck or stairs, including structural support: 	N/A ⊠ feet □ meters						
SECTION D - SURVEYOR, ENGINEER, OR ARCHITEC	T 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: 324	139 May Surveyor 2025.06.19						
Telephone: (850) 740-0650 Ext.: Email: BryceB@geopointsurvey.co							
Digitally signed by Bryce Brasher Date: 2025.06.19 12:00:38-05'00' Date:	Place Seal Here						
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) in	surance 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., Un	nit, Suite, and/or Bld	g. No.)	or P.O. Route	and B	ox No.	:	FOR INSURA	NÇE COMPANY USE
8604 Sand Dollar Drive							Policy Number	***
City: Panama City Beach	State:	F <u>L</u>	_ ZIP Code:	<u>3241</u>	3	[*]	Company NAIC	Number: *
SECTION E - BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED). FOR ZONE AO, ZONE ARVAO, AND ZONE A (WITHOUT BFE).								
For Zones AO, AR/AO, and A (without B intended to support a Letter of Map Cha enter meters.	FE), complete Item nge request, compl	is E1–E lete Sed	5. For Items tions A, B, a	E1E4 nd C. (l, use : Check	natural g the mea	rade, if availabl surement used.	e. If the Certificate is In Puerto Rico only,
Building measurements are based on: *A new Elevation Certificate will be requ	Construction Dired when construc	rawings tion of t	s* Buildir he building is	ng Und comp	er Cor lete.	nstruction	n*	I Construction
E1. Provide measurements (C.2.a in ap measurement is above or below the	plicable Building Di natural HAG and t	iagram) he LAG	for the follov	ving ar	d che	ck the ap	propriate boxes	s to show whether the
 a) Top of bottom floor (including ba crawlspace, or enclosure) is: 	sement,			feet		meters	above or	☐ below the HAG.
 b) Top of bottom floor (including ba crawlspace, or enclosure) is: 	sement,		□	feet		meters	above or	below the LAG.
E2. For Building Diagrams 6-9 with per	manent flood openi	ings pro	vided in Sec	tion A	ltems :	8 and/or	9 (see pages 1	-2 of Instructions), the
next higher floor (C2.b in applicable Building Diagram) of the building is:				feet	П	meters	☐ above or	below the HAG.
E3. Attached garage (top of slab) is:	•			feet	_	meters	☐ above or	below the HAG.
	. aavinmant			1001	ш	,,,,,,,,,	<u> </u>	
E4. Top of platform of machinery and/o servicing the building is:	r equipment	<u>_</u>	[feet		meters	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 OV	NNER'	S AUTHOR	IZED	REPI	RESEN	(ATIVE) CER	TIFICATION _
The property owner or owner's authorize sign here. The statements in Sections A	ed representative w , B, and E are com	no com	pletes Section be best of my	ns A, l knowle	B, and edge	E for Zo	ne A (without B	FE) or Zone AO must
Check here if attachments and desc	ribe in the Comme	nts area	ı .					
Property Owner or Owner's Authorized I	Representative Nar	пе:						
Address:								<u> </u>
City:					Stat	e:	ZIP Code:	
	Ext.: Email:	:						
Signature:			Da	ate:				
Comments:	- 1 1							

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 8604 Sand Dollar Drive	FOR INSURANCE COMPANY USE						
	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 material Section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s) and sign be	anagement 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 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 th	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: PRSC2025 61058 G6. Date Permit Issued: 3-12 - 2	-5						
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							
G11. Variance issued? Yes No If yes, attach documentation and describe in the Com	meters Datum:						
The local official who provides information in Section G must sign here. I have completed the inform correct to the best of my knowledge. If applicable, I have also provided specific corrections in the Co	ation in Section G and certify that it is imments area of this section.						
Local Official's Name: And Stand Title: Pann	4						
NFIP Community Name:							
Telephone: Ext.: Email:							
Address:							
City: State:	ZIP Code:						
Signature: Date: 7-2-7	25						
Comments (including type of equipment and location, per C2.e; description of any attachments; and Sections A, B, D, E, or H):	corrections to specific information in						
OKACO.							
· Ans							

Building Street Address (including Ap 8604 Sand Dollar Drive	t., Unit, Suite,	and/or Bld	g. No.) c	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE
City: Panama City Beach	Policy Number:				
			Company NAIC Number:		
SECTION H - (SUI	- BUILDING RVEY NOT I	'S FIRST REQUIRE	FLOO D) (FC	R HEIGHT INFORMATION I PR INSURANCE PURPOSES	FOR ALL ZONES S ONLY)
to determine the building's first floor	height for ins h of a meter ir	surance pur n Puerto Ri	poses. ico). Re	Sections A, B, and I must also I ference the Foundation Type	Diagrams (at the end of Section H
H1. Provide the height of the top of	the floor (as i	indicated in	Found	ation Type Diagrams) above the	e Lowest Adjacent Grade (LAG):
 a) For Building Diagrams 1A, floor (include above-grade floor crawlspaces or enclosure floors 	s only for buil	5–8. Top of Idings with	bottom	[feet [☐ meters ☐ above the LAG
 b) For Building Diagrams 2A, higher floor (i.e., the floor above enclosure floor) is: 				feet	☐ meters ☐ above the LAG
H2. Is all Machinery and Equipmen H2 arrow (shown in the Founda Tyes No	t servicing the tion Type Dia	e building (a agrams at e	as listed nd of S	I in Item H2 instructions) elevate ection H instructions) for the ap	ed to or above the floor indicated by the propriate Building Diagram?
SECTION I - PROPER	TY OWNER	(OR OW	NER'S	AUTHORIZED REPRESEN	TATIVE) CERTIFICATION
The property owner or owner's author A, B, and H are correct to the best o indicate in Item G2.b and sign Section	f my knowled	entative wh ge. Note: I	o comp f the loc	letes Sections A, B, and H mus cal floodplain management offici	t sign here. The statements in Sections ial completed Section H, they should
Check here if attachments are pr	ovided (includ	ding require	ed photo	os) and describe each attachme	ent in the Comments area.
Property Owner or Owner's Authoriz				•	
Address:	-				
City:		•		State:	ZIP Code:
Telephone:	Ext.:	Email:_			
Signature:				Date:	
Comments:					
					<u>.</u>

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

See Instructions for Item A6.

Building Street Address (including Apt., U	FOR INSURANCE COMPANY USE			
8604 Sand Dollar Drive	Policy Number:			
City: Panama City Beach	State: _		_ ZIP Code: <u>32413</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 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, 8604 Sand Dollar Drive	FOR INSURANCE COMPANY USE			
City: Panama City Beach	State:	FL	ZIP Code: <u>32413</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: Left View 06/18/25

Clear Photo Three



Photo Four

Photo Four Caption: Right View 06/18/25

Clear Photo Four