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.: 8626 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 Number 6521, Latitude at Watersound Area 1 Phase 6, Parcel ID 32503-650-642	nber:
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential	
A5. Latitude/Longitude: Lat. N030°19'12.74" Long. W085°52'38.38" 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 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: 442.00 sq. ft.	
b) Is there at least one permanent flood opening on two different sides of the attached garage?	Y ☐ Yes ☐ No N/A
 c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent 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 B - FLOOD INSURANCE RATE MAP (FIRM) INFOR	RMATION TO THE TOTAL TO THE TRANSPORT OF
B1.a. NFIP Community Name: Bay County B1.b. NFIP Community	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: 10/24/20	24
B8. Flood Zone(s): X, AE B9. Base Flood Elevation(s) (BFE) (Zone AO, use E	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:	
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: CBRS OPA	ected Area (OPA)?
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 No.: 8626 Sand Dollar Drive	FOR	INSURANCE COMPANY USE			
City: Panama City Beach State: FL ZIP Code: 32413	1.50	y Number:oany NAIC Number:			
SECTION C - BUILDING ELEVATION INFORMATION (SURV	EY REQU	IRED)			
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 factor if Yes, describe the source of the conversion factor in the Section D Comments area.	or used?	☐ Yes ☒ No Check the measurement used:			
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	19.25	⊠ feet ☐ meters			
b) Top of the next higher floor (see Instructions):	N/A				
c) Bottom of the lowest horizontal structural member (see Instructions):	N/A				
d) Attached garage (top of slab):	18.79				
e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area):	18.70	☑ feet ☐ meters			
f) Lowest Adjacent Grade (LAG) next to building: Natural Finished	18.40				
g) Highest Adjacent Grade (HAG) next to building: Natural Finished	18.80				
h) Finished LAG at lowest elevation of attached deck or stairs, including structural support:	N/A	☑ feet ☐ meters			
SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CE	RTIFICA	TION			
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized information. I certify that the information on this Certificate represents my best efforts to interpretable 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		Bryce Brasher			
Company Name: GeoPoint Surveying, Inc.		2025.03.3			
Address: 67 Joe Campbell Rd	TOZO.US.S				
City: Freeport State: FL ZIP Code: 32439		13:35:31			
Telephone: (850) 740-0650 Ext.: Email: BryceB@geopointsurvey.com		-05'00'			
Bryce Brasher 2025.03.31 13:35:46 -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, an	nd/or Bldg. No.) o	r P.O. Route and	Box No.:	FOR INSURANCE COMPANY USE	
8626 Sand Dollar Drive				Policy Number:	
City: Panama City Beach	State: FL	_ ZIP Code: 324	13	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 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 Bui measurement is above or below the natural HA			nd check the a	appropriate boxes to show whether the	
a) Top of bottom floor (including basement, crawlspace, or enclosure) is:		feet	t [] meters	above or below the HAG.	
b) Top of bottom floor (including basement, crawlspace, or enclosure) is:		feet	meters	above or below the LAG.	
E2. For Building Diagrams 6–9 with permanent floo next higher floor (C2.b in applicable	d openings prov	rided in Section A	Items 8 and/o	r 9 (see pages 1–2 of Instructions), the	
Building Diagram) of the building is:		[feet	meters	above or below the HAG.	
E3. Attached garage (top of slab) is:		[feet	meters	above or below the HAG.	
E4. Top of platform of machinery and/or equipment servicing the building is:	: 	[feet	: meters	above or below the HAG.	
E5. Zone AO only: If no flood depth number is avail floodplain management ordinance? Yes				ccordance with the community's ust certify this information in Section G.	
SECTION F - PROPERTY OWNER (OR OWNER'S	AUTHORIZED	REPRESEN	ITATIVE) CERTIFICATION	
The property owner or owner's authorized represent sign here. The statements in Sections A, B, and E a				one A (without BFE) or Zone AO must	
Check here if attachments and describe in the C					
Property Owner or Owner's Authorized Representat	ive Name:				
Address:					
City:			_ State:	ZIP Code:	
Telephone: Ext.:	Email:				
Signature:		Date:			
Comments:		-,			

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Br 8626 Sand Dollar Drive	FOR INSURANCE COMPANY USE			
City: Panama City Beach State: FL ZIP Code: 3241	Policy Number:			
	Company NAIC Number:			
SECTION G - COMMUNITY INFORMATION (RECOMMENDED FOR	COMMUNITY OFFICIAL COMPLETION)			
The local official who is authorized by law or ordinance to administer the community's section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s				
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 (withou E5 is completed for a building located in Zone AO.	at a BFE), Zone AO, or Zone AR/AO, or when item			
G2.b. A local official completed Section H for insurance purposes.				
G3. In the Comments area of Section G, the local official describes specific cor	rections to the information in Sections A, B, E and H.			
G4. The following information (Items G5–G11) is provided for community floods	olain management purposes.			
G5. Permit Number: PRCF10240(348 G6. Date Permit Issued:	1-14-24			
G7. Date Certificate of Compliance/Occupancy Issued:				
G8. This permit has been issued for: New Construction Substantial Impro	vement			
G9.a. Elevation of as-built lowest floor (including basement) of the building:	feet meters Datum:			
G9.b. Elevation of bottom of as-built lowest horizontal structural member:	feet meters Datum:			
G10.a. BFE (or depth in Zone AO) of flooding at the building site:	feet meters Datum:			
G10.b. Community's minimum elevation (or depth in Zone AO) requirement for the lowest floor or lowest horizontal structural member:	☐ feet ☐ meters Datum:			
G11. Variance issued? Yes No If yes, attach documentation and descri	be in the Comments 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 of Stewart Title: Planne				
NFIP Community Name: Say County				
Address:				
City: State: ZIP Code:				
Signature: Date: 4-1-25				
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):				
OK Ar Co.				

8626 Sand Dollar Drive	iite, and/or Blag. No.)	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE			
City: Panama City Beach	State: FL	ZIP Code: 32413	Policy Number:			
			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 repre to determine the building's first floor height for nearest tenth of a foot (nearest tenth of a met Instructions) and the appropriate Building	insurance purposes. er in Puerto Rico). <i>Re</i>	. Sections A, B, and I must also leference the Foundation Type	be completed. Enter heights to the Diagrams (at the end of Section H			
H1. Provide the height of the top of the floor (as indicated in Found	dation Type Diagrams) above the	e Lowest Adjacent Grade (LAG):			
 a) For Building Diagrams 1A, 1B, 3, an floor (include above-grade floors only for crawlspaces or enclosure floors) is: 		n	meters above the LAG			
 b) For Building Diagrams 2A, 2B, 4, an higher floor (i.e., the floor above basement enclosure floor) is: 			_ meters			
H2. Is all Machinery and Equipment servicing H2 arrow (shown in the Foundation Type Yes No						
SECTION I - PROPERTY OWN	IER (OR OWNER'S	S AUTHORIZED REPRESEN	ITATIVE) CERTIFICATION			
The property owner or owner's authorized rep A, B, and H are correct to the best of my know indicate in Item G2.b and sign Section G.	resentative who com yledge, Note: If the lo	pletes Sections A, B, and H mus ocal floodplain management offic	t sign here. The statements in Sections ial completed Section H, they should			
Check here if attachments are provided (in	cluding required pho	tos) and describe each attachme	ent in the Comments area.			
Property Owner or Owner's Authorized Repre-	sentative Name:					
• • •						
Address:		State:	ZIP Code:			
Address:		State:	ZIP Code:			
Address:		State:	ZIP Code:			
Address: City: Telephone: Ext.: _			ZIP Code:			
Address: City: Telephone: Ext.: Signature:			ZIP Code:			
Address: City: Telephone: Ext.: Signature:			ZIP Code:			
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Address: City: Telephone: Ext.: Signature:			ZIP Code:			

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		
8626 Sand Dollar Drive				Policy Number:
City: Panama City Beach	State:_	FL	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 03/31/25

Clear Photo One



Photo Two

Photo Two Caption: Rear View 03/31/25

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	
8626 Sand Dollar Drive 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 03/31/25

Clear Photo Three



Photo Four

Photo Four Caption: Right View 03/31/25

Clear Photo Four