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: D.R. Horton, Inc	Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 922 Crystal Bayou Blvd	Company NAIC Number:
City: Panama City Beach State: FL	ZIP Code: 32407
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Nur Lot 71, Breakfast Point East Phase 2 Parcel ID 34030-550-710	mber:
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential	
A5. Latitude/Longitude: Lat. 30°11'48.24" N Long. 85°47'35.86" W 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	
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?	Y 🗌 Yes 🗌 No 🔯 N/A
 c) Enter number of permanent flood openings in the crawispace or enclosure(s) within 1.0 foot Non-engineered flood openings:	
d) Total net open area of non-engineered flood openings in A8.c:0 sq. in.	
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instruction	ons):0 sq. ft.
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions):0 sq. ft.	
A9. For a building with an attached garage:	
a) Square footage of attached garage: 459 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 number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings in the attached garage within 1.0 foot above adjacent number of permanent flood openings. 	
d) Total net open area of non-engineered flood openings in A9.c:0 sq. in.	
e) Total rated area of engineered flood openings in A9.c (attach documentation - see Instruction	ons):0 sq. ft.
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): g. sq. ft.	
SECTION B — FLOOD INSURANCE RATE MAP (FIRM) INFO	RMATION
B1.a. NFIP Community Name: Bay County Unincorporated Areas B1.b. NFIP Com	munity Identification Number: 120004
B2. County Name: Bay B3. State: FL B4. Map/Panel No.:	12005C0308 B5. Suffix: J
B6. FIRM Index Date: 10/24/2024 B7. FIRM Panel Effective/Revised Date: 10/24/20	24
B8. Flood Zone(s): A B9. Base Flood Elevation(s) (BFE) (Zone AO, use I	Base Flood Depth): 12.1'
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: ☐ FIS ☐ FIRM ☐ Community Determined ☒ Other: See Comment Below	
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 Prot Designation Date:	Scot C. Rutherford, Digitally signed by Scot C
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)?	P.C., State of Florida, Theorems 70041

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:		FOR INSURANCE COMPANY USE					
922 Crystal Bayou Blvd City: Panama City Beach State: FL ZIP Code: 32407	Policy Number: Company NAIC Number:						
SECTION C - BUILDING ELEVATION INFORMATION (SURVE	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.	uction* [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 M-773 Elev. = 16.37' Vertical Datum: NAVD 1988							
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 facto If Yes, describe the source of the conversion factor in the Section D Comments area.	r used?	☐ Yes ☒ No Check the measurement used:					
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	17.31	☐ 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):	16.85						
e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area):	17.02	☑ feet ☐ meters					
f) Lowest Adjacent Grade (LAG) next to building: Natural Finished	16.37						
g) Highest Adjacent Grade (HAG) next to building: Natural Finished	16.53						
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	RTIFICAT	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: Scot C. Rutherford License Number: PE 70041 Digitally signed by Scot C. Rutherford, P.E. State of Florida							
Title: Civil Engineer / Vice President License No. 70041 Div. cn=Scot C. Rutherford, P.E. State of Rorida, License No. State of Rorida, License No.							
Company Name: SCR & Associates NWFL, Inc	Company Name: SCR & Associates NWFL, Inc State of Florida, License No. 70041, o=This item has been electronically signed and sealed by Scot C. Rutherford, P.E. on by Scot C. Rutherford,						
Address: PO Box 958 be date adjacent to the seal a sufficient to the se							
City: Lynn Haven State: FL ZIP Code: 32444							
Telephone: (850) 265-6979 Ext.: Email: SCr@scr.us.com everted on any electronic copies cruss: calls:							
Scot C. Rutherford, P.E., State of Florida, License No. 70041 Signature: Of Florida, License No. 70041 Date: 2025.01.15 10:16:45 - 06'00'							
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance	e agent/co	mpany, 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): *** Engineer or Surveyor will not be responsible for any elevation data that has been changed by others. *** Signature on page 2 is not valid unless dated and seal on bottom right of page 2. B9, & B10.) BFE Shown Hereon as Per Memorandum Prepared by Gemini Engineering Dated. April 4th, 2022. B5 & B6) Used Flood Map 12005C0308H 06/02/2009 for the PCEC. C2.e) Lowest machinery taken from bottom of HVAC unit.							

Building Street Address (including Apt., Uni	t, Suite, and/or Blo	ig. No.) c	г P.O. Route	and B	ox No.:	: [FOR INSURÂN	CE COMPANY USE
922 Crystal Bayou Blvd							Policy Number:	
City: Panama City Beach	State: _	FL	_ ZIP Code:	3240	7		Company NAIC	Number:
SECTION E.— BUIL FOR Z	DING MEASUR ONE AO, ZONE							2)
For Zones AO, AR/AO, and A (without BF intended to support a Letter of Map Changenter meters.								
Building measurements are based on: [*A new Elevation Certificate will be require						struction	n*	Construction
E1. Provide measurements (C.2.a in appl measurement is above or below the r				ng an	d chec	k the ap	ppropriate boxes t	o show whether the
a) Top of bottom floor (including base crawlspace, or enclosure) is:	ement,		🗆	feet	n	neters	above or	below the HAG.
b) Top of bottom floor (including base crawlspace, or enclosure) is:	ment, .		□	feet	Пп	neters	above or	below the LAG.
E2. For Building Diagrams 6–9 with perm next higher floor (C2.b in applicable	anent flood openi	ings prov	rided in Section	on A I	tems 8	and/or	9 (see pages 1-2	of Instructions), the
Building Diagram) of the building is:			🗆	feet	□ m	neters	above or	below the HAG.
E3. Attached garage (top of slab) is:				feet	П п	neters	above or	below the HAG.
E4. Top of platform of machinery and/or e servicing the building is:	quipment -			feet	m	neters	above or	below the HAG.
E5. Zone AO only: If no flood depth numb floodplain management ordinance?	er is available, is □ Yes □ No	the top o						community's mation in Section G.
SECTION F - PROPERTY O	WNER (OR OV	VNER'S	AUTHORIZ	'ED I	REPR	ESENT	ATIVE) CERTI	FICATION
The property owner or owner's authorized sign here. The statements in Sections A, E	representative wi	ho comp ct to the	letes Section best of my ki	s A, B nowie	, and E dge	∃ for Zo	ne A (without BFI	E) or Zone AO must
☐ Check here if attachments and describ	e in the Commen	ıts area.						
Property Owner or Owner's Authorized Re	presentative Nam	ne:						
Address:								
City:					State:	:	ZIP Code: _	
Telephone: Ext	t.: Email:							
Signature:			Date	ə:			_	
Comments:				-				

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P 922 Crystal Bayou Blvd	P.O. Route and Box No.:	FOR INSURANCE COMPANY USE				
	ZIP Code: <u>32407</u>	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 Section A, B, C, E, G, or H of this Elevation Certificate. Complete the a	he community's floodplain mai applicable item(s) and sign be	nagement ordinance can complete low 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 E5 is completed for a building located in Zone AO.	n Zone A (without a BFE), Zor	ne AO, or Zone AR/AO, or when item				
G2.b. A local official completed Section H for insurance purposes	S.					
G3.	ribes specific corrections to the	e information in Sections A, B, E and H.				
G4.						
G5. Permit Number: PRSC-2024066. Date Perm	mit Issued: 9-18-20	1				
G7. Date Certificate of Compliance/Occupancy Issued:						
G8. This permit has been issued for: New Construction S	Substantial Improvement					
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:		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:	☐ feet	meters Datum:				
G11. Variance issued? Yes No If yes, attach document	tation and describe in the Con	nments area.				
The local official who provides information in Section G must sign here correct to the best of my knowledge. If applicable, I have also provided	e. I have completed the inform	nation in Section G and certify that it is				
. 1						
NFIP Community Name:	Title: Mama					
Address:	State:	ZIP Code:				
City:	Olate.	Zii Oode				
Signature: Date:						
Sections A, B, D, E, or H):	iption of any attachments, and	corrections to specific information in				
on to Co.						

Building Street Address (including Apt., Ur 922 Crystal Bayou Blvd	nit, Suite, and/or Bldg. No.)	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE		
City: Panama City Beach	State: FL	ZIP Code: <u>32407</u>	Policy Number: Company NAIC Number:		
		OR HEIGHT INFORMATION I	FOR ALL ZONES		
The property owner, owner's authorized to determine the building's first floor heig nearest tenth of a foot (nearest tenth of a Instructions) and the appropriate Buil	ht for insurance purposes. a meter in Puerto Rico). <i>R</i> e	. Sections A, B, and I must also be eference 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 f	loor (as indicated in Found	dation Type Diagrams) above the	e Lowest Adjacent Grade (LAG);		
a) For Building Diagrams 1A, 1B, floor (include above-grade floors onl crawlspaces or enclosure floors) is:		n [] feet [meters above the LAG		
 b) For Building Diagrams 2A, 2B, higher floor (i.e., the floor above bas enclosure floor) is: 			meters above the LAG		
H2. Is all Machinery and Equipment sen H2 arrow (shown in the Foundation					
SECTION I - PROPERTY	OWNER (OR OWNER'S	S AUTHORIZED REPRESEN	ITATIVE) CERTIFICATION		
The property owner or owner's authorized A, B, and H are correct to the best of my indicate in Item G2.b and sign Section G.	knowledge. Note: If the lo				
☐ Check here if attachments are provide	ed (including required phot	tos) and describe each attachme	ent in the Comments area.		
Property Owner or Owner's Authorized R	epresentative Name:				
Address:	_				
City:		State:	ZIP Code:		
Telephone: E	xt.: 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., Un 922 Crystal Bayou Blvd	FOR INSURANCE COMPANY USE			
City: Panama City Beach	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 View 1/15/25 Clear Photo One



Photo Two

Photo Two Caption: Left Side View 1/15/25

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.: 922 Crystal Bayou Blvd				FOR INSURANCE COMPANY USE	
City: Panama City Beach	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.

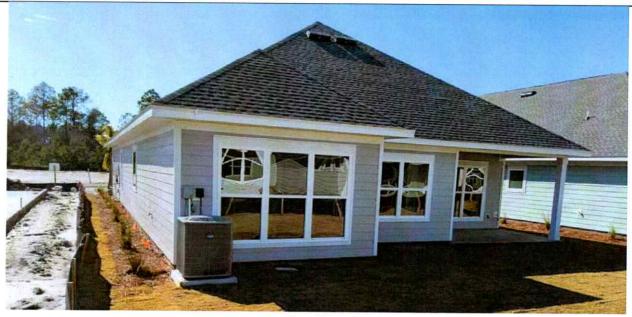


Photo Three

Photo Three Caption:

Rear View 1/15/25

Clear Photo Three



Photo Four

Photo Four Caption:

Right Side View 1/15/25

Clear Photo Four