

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No 3067-0077
Expires May 31, 1993

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME		POLICY NUMBER
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 18610 GULF BLVD.		COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) HOLIDAY VILLAS III, A CONDO		
CITY INDIAN SHORES,	STATE FLORIDA	ZIP CODE

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
125118	0003	D	3/2/83	A 11	11

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): NGVD '29 Other (describe on back)
8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level 4.
- *2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of 11 / 18 / 3 feet NGVD (or other FIRM datum—see Section B, Item 7). **SEE UNDER COMMENTS ON BACK**
- (b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of 11 / 17 / 3 feet NGVD (or other FIRM datum—see Section B, Item 7).
- (c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is 10.4 feet above or below (check one) the highest grade adjacent to the building.
- (d). FIRM Zone AO. The floor used as the reference level from the selected diagram is feet above or below (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? Yes No Unknown
3. Indicate the elevation datum system used in determining the above reference level elevations: NGVD '29 Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
4. Elevation reference mark used appears on FIRM: Yes No (See Instructions on Page 4)
5. The reference level elevation is based on: actual construction construction drawings
(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
6. The elevation of the lowest grade immediately adjacent to the building is: 11 / 17 / 3.33 feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement _____

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

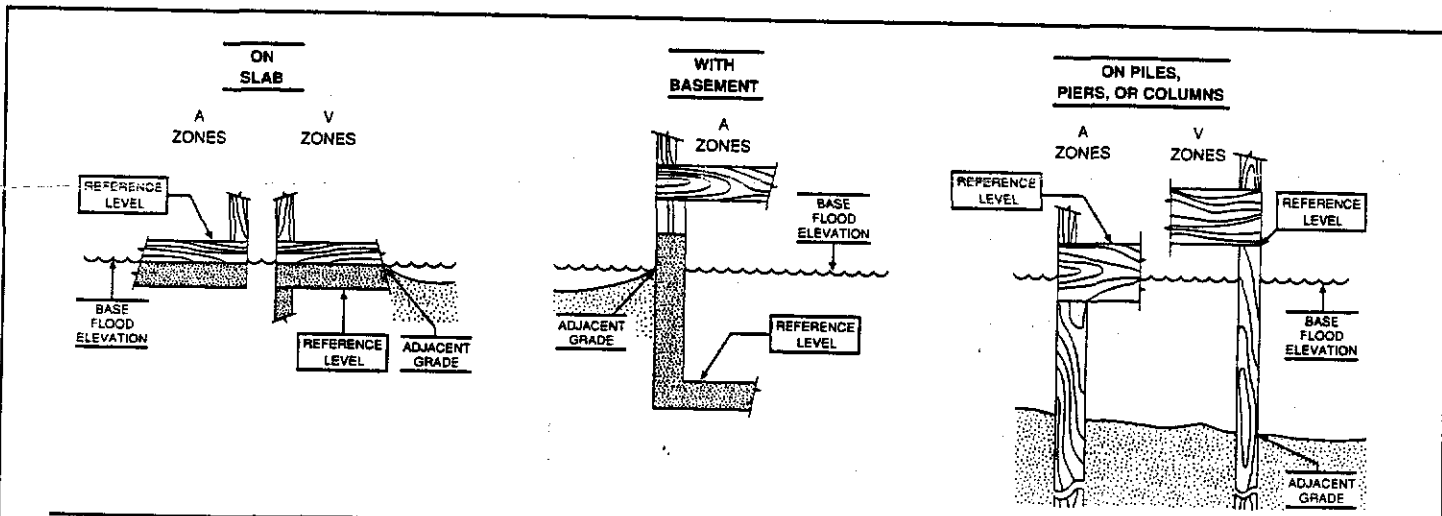
Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

I certify that the information in Sections B and C 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.

CERTIFIER'S NAME GORDON F. KILLION		LICENSE NUMBER (or Affix Seal) PLS # 3138	
TITLE OWNER	COMPANY NAME KILLION AND ASSOCIATES		
ADDRESS 1254-A SOUTH HIGHLAND AVE.		CITY CLEARWATER	STATE FLORIDA
			ZIP 34616
SIGNATURE <i>Gordon F. Killion</i>		DATE 11/09/92	PHONE 813 443 7067

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS: THERE ARE 2 UNITS ON THE BOTTOM LEVEL THAT ARE AT EL. 7.88 FOR LOWEST FLOOR AND THEN THE NEXT LEVEL IS AT 18.33 FEET FOR LOWEST FINISH FLOOR .



The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones. Elevations for all A Zones should be measured at the top of the reference level floor. Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.

FAX TRANSMITTAL

Date: 12-2-92

From: Connie Weatherby
SeaCoast Title, Inc.
18395 Gulf Blvd., #101
Indian Shores, FL 34635

(813) 595-8754
Fax #596-4476

Ken LeDuc

Per your
request.

Connie Weatherby
PRESIDENT

Fax # 526-0050

Re: Holiday Villas III

Transmitting 10 pages including c

SeaCoast Title, Inc.

18395 Gulf Boulevard, Suite 101, Indian Shores, Florida 34635
Phone (813) 595-8754 FAX 813-596-4476





PO BOX 60309, 4950 34th STREET NORTH, ST. PETERSBURG FL 33784-0309 (813) 521-2100 Tampa (813) 273-9179 Fax 528-0626

November 17, 1992

Seacoast Title Inc
18395 Gulf Boulevard
Suite 101
Indian Shores, Florida 34635

Attention: Connie Weatherby

RE: Unit 603 - Holiday Villas III
Steven & Janice Stahley

Dear Connie:

Based on the elevation certificate that you faxed over to me if this building was built after December 1974 they are below base flood elevation and the application for flood for the above captioned needs to be submitted for rating. Based on tentative information given the premium would be substantially over \$1200.

As I told you during previous conversations the flood zone for the building has been changed to an A-11 in lieu of a V15 which is what the current water policy is showing.

Since the building is below the base flood elevation the premium for flood insurance will be substantially over \$1200.

Page 2

November 17, 1992

I am returning your check awaiting further directions on how you want me to proceed on this.

If you have any questions on this please give me a call. I am sorry that this did not work out based on the original quote that I gave you, however from the street it did not appear that any unit was built on the ground floor.

Cordially,



Carol S. Hager
Agent

CSH:me
enclosures

Adequately anchored means the building is attached to the foundation support system, which in turn is established (stabilized) into the ground, sufficiently to resist flotation, collapse and lateral movement caused by flood forces, including wind forces in coastal areas having a 100-year mean recurrence.

ADEQUATELY ANCHORED

1. ON SLAB—Elevating a building's lowest floor (reference level floor) by use of fill to meet or exceed the Base Flood Elevation is an acceptable practice in A Zones. This elevation technique is not permitted in V Zones. In those cases when elevation certification is required for a V Zone property slab on grade construction, the bottom of the slab is the reference level floor. When the depth of the slab is not known and it is impractical to determine its depth, the certifier can use an assumed measurement but it should never be less than 18 inches for the adjustment in the reference level floor from the top of the slab to the bottom of the slab.
2. Base Flood Elevation Floodplain management requirements, including the Base Flood Elevation, are shown on FIRMs for Zones AH, A1-A30, AE, V1-V30, and VE. For FIRM Zones A and V, and FHBMs, the community permit official or the builder may have estimated this elevation by the reasonable interpretation of available data. Enter the estimated elevation in the space provided in Section I of the Elevation Certificate for Base Flood Elevation. If the community permit official or the builder has not selected an estimated Base Flood Elevation, enter N/A.

For an enclosure's wall to qualify as breakaway, it must meet all of the following criteria:

BREAKAWAY WALLS

- Above ground level
- Above the lowest floor of an elevated structure

(not load bearing walls)

(not exterior walls)

SHEAR WALLS

Shear walls are walls used for structural support but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel (or nearly parallel) to the flow of the water and can be used in any zone.

SOLID FOUNDATION PERIMETER WALLS

Solid foundation perimeter walls are walls used as a means of elevating the building and must contain sufficient openings to allow for the unimpeded flow of floodwaters more than one foot deep.

LOWEST FLOOR GUIDE

A building's lowest floor (reference level floor) used for rating is the lowest floor including a basement, if any.

In the case of an elevated building, the lowest floor (reference level floor) used for rating is the lowest elevated floor with the following exceptions:

1. In Zones A, AO, AH, AI-A30 and AE, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor (reference level floor) if one or more of the following conditions are met:
 - a. the enclosed space is finished;
 - b. the enclosed space is used for *other than* building access (stairwells, elevators, etc.), parking, or storage;
 - c. the enclosed area contains machinery or equipment attached to the building (e.g., furnace, hot water heater, elevator lift equipment, generators, etc.); or
 - d. the enclosed space has walls that prevent floodwaters from entering more than one foot deep.

- c. the enclosed area contains machinery or equipment attached to the building (e.g., furnace, hot water heater, elevator lift equipment, generators, etc.),
 - d. the enclosed space has walls that prevent the entry and exit of flood waters (i.e., the walls are not insect screening, lattice work, or other type of breakaway walls).
 - e. the enclosed area is more than 300 square feet.
3. The above explanation of the lowest floor (reference level floor) definition is a guide to help interpret the regulatory definition in a manner to carry out the regulatory intent. For example, the use of 300 square feet under paragraph 2.e. above for a V Zone enclosure, which is not a regulatory requirement, provides the NFIP underwriters with an opportunity to review the physical characteristics of the building when the enclosure is relatively large and the floor of the enclosure is more than one foot below the BFE. This review is an important factor in the determination of the insurance rate and compliance with acceptable breakaway wall designs.

- a. Diagrams— The diagrams at the end of this section are shown as they appear as part of the Elevation Certificate and are used by the applicant or applicant's representative in the completion of the *Application form— Part 2*. These diagrams are provided for your reference and convenience.

The diagrams of elevated buildings shown in this section are limited to non-enclosed buildings which were initially designed to have the bottom of a main floor beam (or equivalent floor support) above the ground surface of foundation perimeter walls (except in V Zone). In V Zone, there would be air space below the main floor.

ELEVATED
BUILDINGS
MASSING
DIAGRAM
ELEVATED
BUILDINGS
MASSING
DIAGRAM

In both of the above situations, the producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible and certainly within the initial policy term after an AA or AS Zone designation has been made. (See pages RATE 61-62 for further details and examples on alternative rating.)

Map "Grandfather" Rules

Effect of Map Revisions on Flood Insurance Rates

The purpose of map revisions is to provide communities with the best available data for use in the community's guiding future development and construction. Owners of buildings built before the identification of the community's flood hazard or in accordance with the best information available at the time of construction, are not penalized as a result of a map revision.

POST-FIRM CONSTRUCTION

A. If the risk was correctly rated, initially or subsequently, based on the Flood Insurance Rate Map (FIRM) zone and Base Flood Elevation (BFE) in effect at the time of that correct initial or subsequent rating, the risk may continue to be rated using that map, provided coverage has been continuous, even after the map has been revised. This is permitted even if the building was not built in compliance with the FIRM in effect on the date of construction. If the building is altered after the correct initial or subsequent rating in a way that makes the reference level for rating purposes lower than it was at the time of such rating, it must be rerated based on the FIRM in effect at the time of the rerating. It may then continue to be rated using that map so long as there is continuous coverage.

B. Whether or not coverage has been continuous, the FIRM zone and BFE in effect on the date of construction may be used if the Producer submits to the Write Your Own company or the direct Federal business servicing contractor, as appropriate, documentation which:

- (1) Demonstrates the location of the building on that FIRM; and
- (2) Proves that the building was built in compliance with that FIRM; and
- (3) Proves that the building has not been altered in a way that makes the reference level for rating purposes lower than the BFE on that FIRM (e.g., enclosing the area under the building).

When a producer or agent uses the current map, the policy must be issued in accordance with the current map.

When a producer or agent uses the current map, the policy must be issued in accordance with the current map.

- B. If a Pre-FIRM building doesn't meet the standards of A above (i.e., a lapse in coverage occurred, or the rating based on the prior FIRM is incorrect), the current map must be used (whether elevation rated or Pre-FIRM rated), **except:**

The FIRM in effect at the time of construction may be used if the building was built on or after the effective date of the FIRM, but on or before December 31, 1974, and the conditions of A above are met. (Under Post-FIRM construction).

PREFERRED RISK: See PRP Section.

**PREFERRED
RISK**

NOTE 1: For purposes of these grandfather rules, with or without a change in NFIP insurer (direct or Write Your Own), continuous coverage means (1) there has been no lapse in coverage for the same insured in excess of 90 days, or (2) where title has been transferred, the seller's policy has either been assigned to the new owner or replaced by a policy written in the name of the new owner, effective with the transfer of title.

NOTE 2: Risks eligible for rating based on a prior FIRM under these grandfather rules must still be rerated to reflect any change in the rating characteristics of the building (enclosing the area below an elevated building, adding an additional story, etc.).

NOTE 3: These grandfather rules do not change the rating rules that require a substantially improved (or substantially damaged) Pre-FIRM or Post-FIRM building to be rated using the FIRM in effect at the time of the substantial improvement (or a later FIRM, as appropriate).

Floodproofed Buildings

NOTE: Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certification Section. (See page CERT 8.)

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round the finished elevation to the nearest foot, if the Base Flood Elevation is rounded to the nearest foot, or round the finished elevation to tenths of feet, if the Base Flood Elevation is rounded to tenths of feet.

2. Round the finished elevation to the nearest higher integer if the difference is .5 or greater, and round up (for example, +1.5 becomes +2; -0.5 becomes 0; -1.5 becomes -1; +1.6 becomes +2.)

3. Round the finished elevation to the nearest lower integer if the difference is .5 or greater. The difference between the finished elevation and the Base Flood Elevation must be at least 1 foot.

4. Round the finished elevation to the nearest higher integer if the difference is .5 or greater, and round up (for example, +1.5 becomes +2; -0.5 becomes 0; -1.5 becomes -1; +1.6 becomes +2.)

5. Round the finished elevation to the nearest lower integer if the difference is .5 or greater. The difference between the finished elevation and the Base Flood Elevation must be at least 1 foot.

For purposes of CBRA, the start of construction or substantial improvement, for insurance purposes, must be determined in accordance with the documentation requirements set forth by the Coastal Barrier Resources Act (CBRA). (See CBRA Section.)

1. DATE OF CONSTRUCTION--MANUFACTURED (MOBILE) HOMES

The date of construction for a manufactured (mobile) home is different from a standard building and depends upon the location of the manufactured (mobile) home.

For manufactured (mobile) homes located in manufactured (mobile) home parks and subdivisions, the date of construction is the date facilities were constructed for servicing the manufactured (mobile) home site, or the date of the permit, provided that construction began within 180 days of the permit date.

For manufactured (mobile) homes not located in manufactured (mobile) home parks or a subdivision, but located on individually owned lots or tracts of land, the date of construction is the date the manufactured (mobile) home was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of permit.

2. PRE-FIRM CONSTRUCTION

For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, whichever is later, are considered Pre-FIRM construction. However, for insurance purposes, manufactured (mobile) homes that are located or placed in existing manufactured (mobile) home parks, or subdivisions, or expansions to existing manufactured (mobile) home parks or subdivisions, are considered Pre-FIRM.

All historic buildings are considered Pre-FIRM as long as the building meets the definition of a historic building. (See GL Section.)

Pre-FIRM buildings which are substantially improved may continue being rated as Pre-FIRM if the following conditions are satisfied. Pre-FIRM rating is applicable *ONLY* when ALL of the following conditions are met:

1. The building is Pre-FIRM.

2. The improvement must be an *ADDITION* to the building. (THIS DOES NOT INCLUDE SUBSTANTIAL IMPROVEMENTS MADE AS PART OF MODELING OR REPAIR PROJECTS.)

3. The improvement must be located and attached to the existing building. (THIS DOES NOT APPLY TO SUBSTANTIAL IMPROVEMENTS MADE TO THE EXTERIOR OF ADDITIONAL BUILDINGS.)

d. An Elevation Certificate must be submitted to the NFIP Underwriting Department with the application or renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable base flood elevation in effect at the time the addition is started.

If all of the above conditions are satisfied, the entire building is eligible for Pre-FIRM rates. (Except for some V-Zone risks and some manufactured (mobile) home risks, Post-FIRM rates provide less costly coverage and, therefore, the coverage may be rated using the lower Post-FIRM rates.) If the above conditions are not satisfied, the entire building MUST be rated as Post-FIRM.

The Pre-FIRM rating option (instead of the normal Post-FIRM rating for substantial improvement) should be applied when the value of the addition is significant. In these cases, the cost of obtaining an elevation certificate may be justified.

If a policyholder wants to exercise the Pre-FIRM rating at renewal time for a policy which is rated Post-FIRM, the producer must submit a renewal application. This does not preclude a rating correction by endorsement.

3. POST-FIRM CONSTRUCTION

For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction. This would include all manufactured (mobile) homes located in either new manufactured (mobile) home parks or subdivisions or outside of existing manufactured (mobile) home parks or subdivisions.

4. BASEMENTS/ELEVATED BUILDING ENCLOSURES

A basement is any area of the building having its floor subgrade (finished ground level) on all sides.

The language of the Standard Flood Insurance Policy regarding elevated building enclosures only applies to Post-FIRM construction in the zones AE, AH, V1-V30, and VE.

ENCLOSURES PROVIDED IN THESE AREAS FOR:

REQUIREMENTS FOR CONNECTIONS AND THEIR PROTECTION:

ENCLOSURES, POSTS, PILINGS, WALLS OR OTHER PROTECTION ON ALL SIDES OF ENCLOSURES AS REQUIRED FOR ALL TYPES OF ELEVATED BUILDINGS:

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME <i>Gulf Shores Condo</i>	POLICY NUMBER	
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 18650 Gulf Blvd.	COMPANY NAIC NUMBER	
OTHER DESCRIPTION (Lot and Block Numbers, etc.) GULF SHORES CONDOMINIUM		
CITY Indian Shores	STATE Florida	ZIP CODE

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
125118	0003	C	3/2/83	A-11	11 feet

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): NGVD '29 Other (describe on back)
8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level 1.
- 2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- (b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of feet NGVD (or other FIRM datum—see Section B, Item 7).
- (c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is feet above or below (check one) the highest grade adjacent to the building.
- (d). FIRM Zone AO. The floor used as the reference level from the selected diagram is feet above or below (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? Yes No Unknown
3. Indicate the elevation datum system used in determining the above reference level elevations: NGVD '29 Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
4. Elevation reference mark used appears on FIRM: Yes No (See Instructions on Page 4)
5. The reference level elevation is based on: actual construction construction drawings
(NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
6. The elevation of the lowest grade immediately adjacent to the building is: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement _____

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

Reference level diagrams 6, 7 and 8 - Distinguishing Features--If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

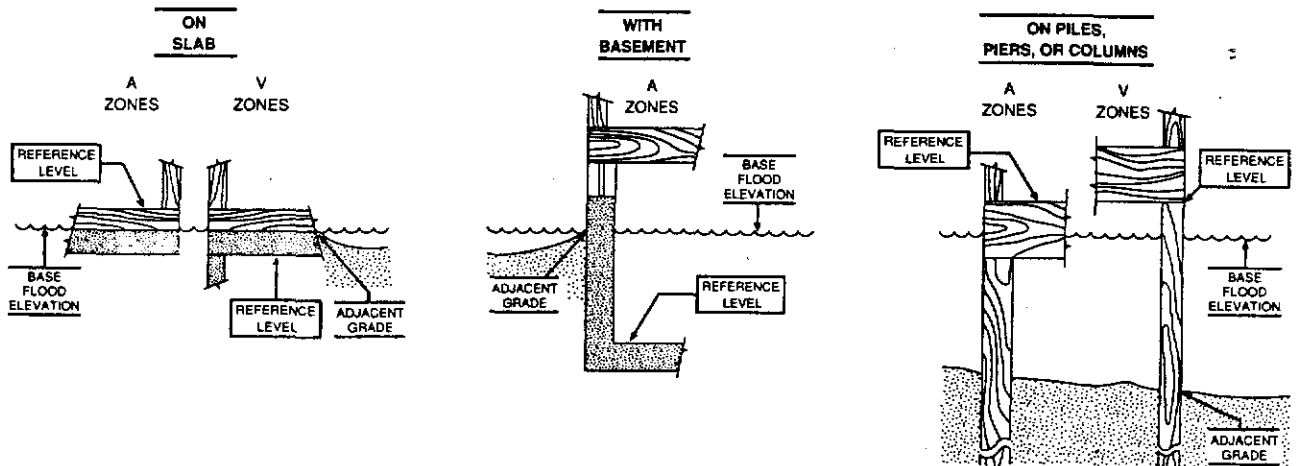
I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME		LICENSE NUMBER (or Affix Seal)	
John C. Brendla		1269	
TITLE	COMPANY NAME		
Registered Land Surveyor	John C. Brendla & Associates, Inc.		
ADDRESS	CITY	STATE	ZIP
4015 82bd Avenue North	Pinellas Park, Florida	33781	
SIGNATURE	DATE	PHONE	
<i>[Signature]</i>	January 27, 1997	(813) 576-7546	

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS:

LOWEST FLOOR ELEV.	10.01
LAUNDRY ROOM ELEVATION	10.15
HOT WATER HEATER ELEV.	10.30



The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones. Elevations for all A Zones should be measured at the top of the reference level floor. Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.