

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: Joseph McKeown
POLICY NUMBER
STREET ADDRESS: # 849 First Street
COMPANY NAIC NUMBER
OTHER DESCRIPTION: Lot 32, Block 6
CITY: Ocean City STATE: N.J. ZIP CODE: 08226

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION
Provide the following from the proper FIRM (See Instructions):
1. COMMUNITY NUMBER: 345310
2. PANEL NUMBER: 0001
3. SUFFIX: C
4. DATE OF FIRM INDEX: 9/5/84
5. FIRM ZONE: A7
6. BASE FLOOD ELEVATION: 9'

Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): [X] NGVD '29 [] Other (describe on back)
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
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: 8 DWELLING UNDER CONSTRUCTION
(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
Indicate the elevation datum system used in determining the above reference level elevations: [X] NGVD '29 [] Other (describe under Comments on Page 2).
Elevation reference mark used appears on FIRM: [] Yes [] No (See Instructions on Page 4)
The reference level elevation is based on: [X] actual construction [] construction drawings DWELLING UNDER CONSTRUCTION
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
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).
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.

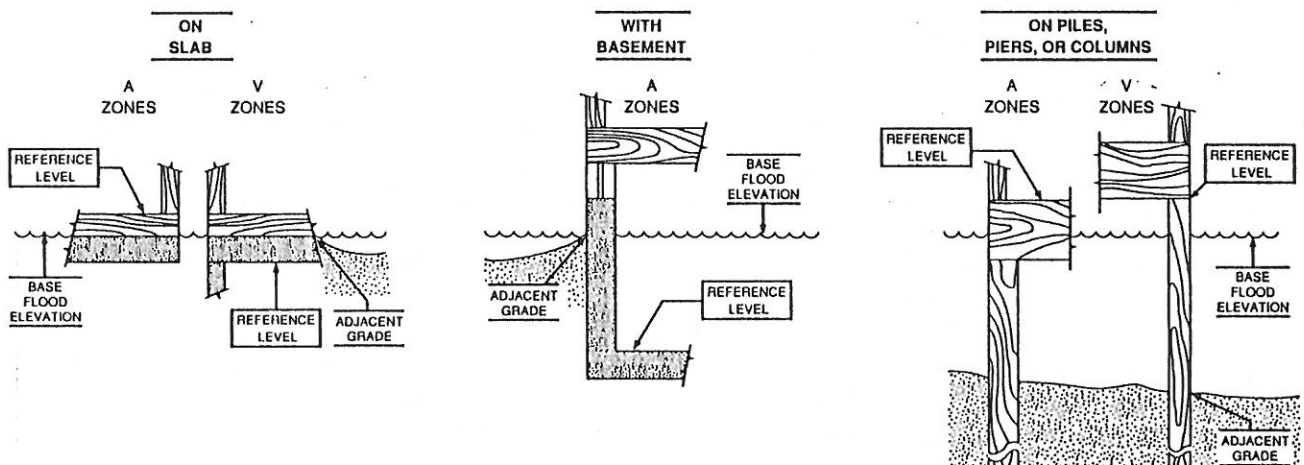
Reference level diagrams 6, 7 and 8 - Distinguishing Features—If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under 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 David C. Kruger	LICENSE NUMBER (or Affix Seal) N.J.P.L.S. # 30406
TITLE Prof. Land Surveyor	COMPANY NAME David C. Kruger Associates
ADDRESS 300 Third Street, Suite 102	CITY Ocean City
SIGNATURE 	DATE 2/24/93
	STATE N.J.
	ZIP 08226
	PHONE (609) 391-9393

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

COMMENTS: _____



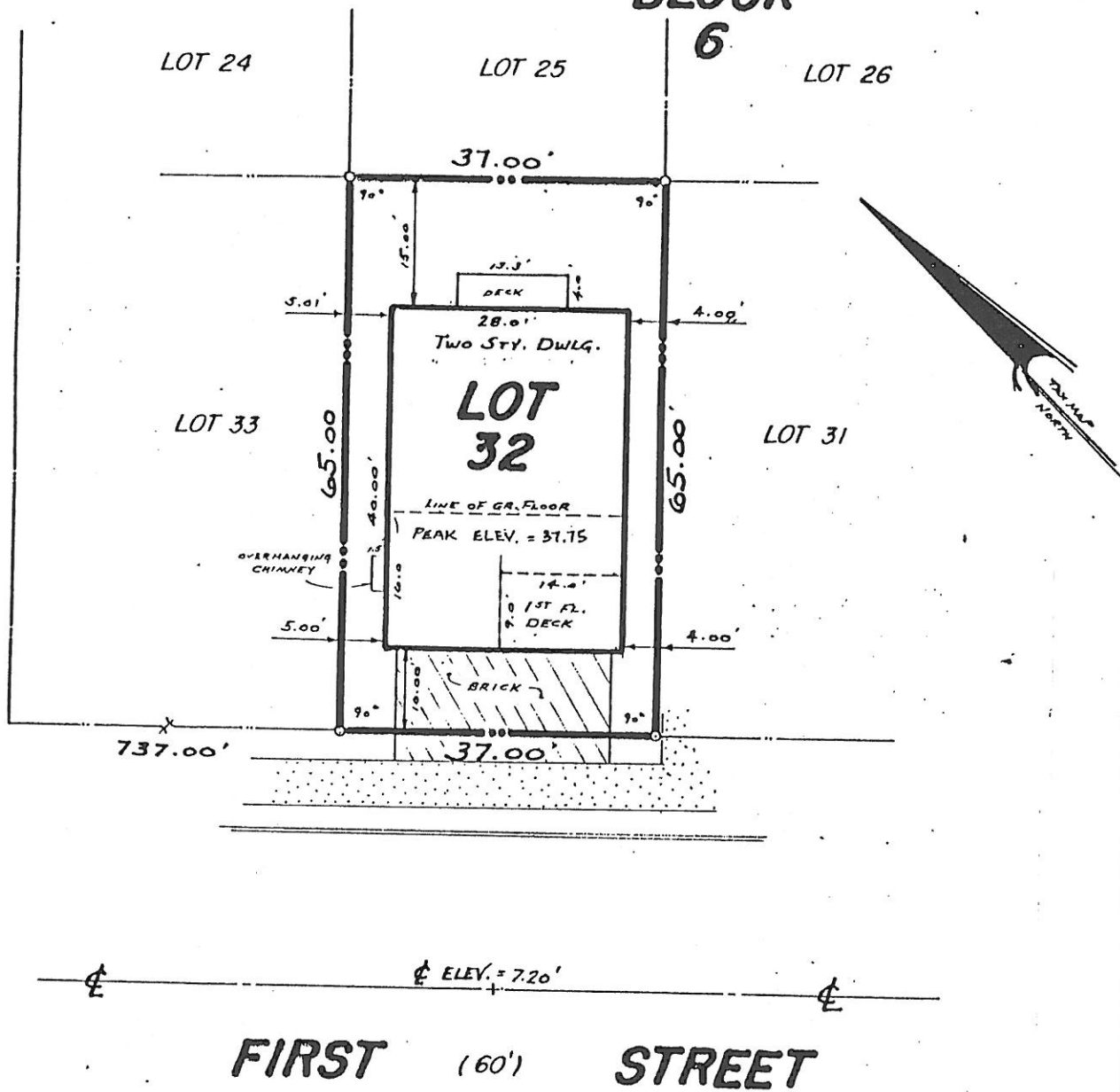
The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones.

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.

ATLANTIC (70') AVENUE

BLOCK
| 6.



Issued to:

JOSEPH McKEOWN

NOTE: This survey is made subject to any rights, restrictions, easements, rights-of-way exceptions or covenants that an accurate and current title report may disclose.

O.K.
D.N.E. 6/14/93.

Chila

DAVID C. KRUGER

N.J.P.L.S. License No. 30406

PLAN OF SURVEY

LOT 32 *~* BLOCK 6

CITY OF OCEAN CITY
CAPE MAY COUNTY, N.J.

DAVID C. KRUGER

Professional Land Surveyor

300 Third Street, Ocean City, N.J.

FINAL SURVEY. NEW CONST.	6.8.93	P.T.	date 1-15-93	drawn P.T.
	2.24.93	P.T.	scale 1" = 20'	checked D.K.
revision	date	by	book pg.	Proj. 63 B.4.3

Not valid unless real embossed