ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY

O.M.B. No. 3067-0077 Expires July 31, 1999

SEE REVERSE SIDE FOR CONTINUATION

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). You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form.

Instructions for completing this form can be found on the following pages.

•		FOR INSURANCE COMPANY USE			
BUILDING OWNER'S NAME David Karmilovi		POLICY NUMBER			
STREET ADDRESS (Including Ap		COMPANY NAIC NUMBER			
# 805 First Str		- Tomocit			
OTHER DESCRIPTION (Lot and I					
CITY				STATE	ZIP CODE
Ocean City				N.J.	08226
	SECTION B FL	OOD INSURA	NCE RATE MAP (FIRM)	INFORMATION	
Provide the following from the	ne proper FIRM (See	Instructions):			
1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION
345310	0001	С	9/5/84	A7	(in AO Zones, use depth)
s. For Zones A or V, where	no BFE is provided or	n the FIRM, an	nd the community has est	ablished a BFE for	Other (describe on back or this building site, indicate
the community's BFE:					
	SECTIO	NC BUILDI	NG ELEVATION INFORM	NOITAN	
(c). FIRM Zone A (without below (check one) (d). FIRM Zone AO. The cone) the highest grade level) elevated in account and comments on Pagunder Comments on Pagunder FIRM [see Section controller]	BFE). The floor used the highest grade ad floor used as the refere adjacent to the building ordance with the commutum system used in dege 2). (NOTE: If the ear, Item 7], then conve	I as the referer jacent to the b ence level fror ing. If no flood nunity's floodpl etermining the elevation daturn	ouilding. The selected diagram is depth number is availablain management ordinant above reference level elements of the formused in measuring the formused in the	d diagram is detaile, is the building ce? Yes vations: [X] NG	L. feet above or above or below (check y's lowest floor (reference No Unknown VD '29 Other (describe
equation under Commer	nts on Page 2.)				
4. Elevation reference mark 5. The reference level eleval (NOTE: Use of construct case this certificate will of will be required once con	ation is based on: [X] tion drawings is only with the built of the built of the built for the built for the built for the built of the	actual construitation actual construite actual c	uction construction d	rawings e reference level	DWELLING UNDER CONSTRUCTION I floor in place, in which ction Elevation Certificate
6. The elevation of the lower Section B, Item 7).	est grade immediately	adjacent to the	e building is: 8	.8 feet NGVD	(or other FIRM datum-see
	SE	ECTION D CO	OMMUNITY INFORMATION	NC	
If the community official is not the "lowest floor" a floor" as defined by the c Date of the start of const	as defined in the commordinance is: $\begin{bmatrix} 1 & 1 & 1 \end{bmatrix}$	nunity's floodpl _L_l_l feet f	lain management ordinan NGVD (or other FIRM dat	ce, the elevation	ndicated in Section C, Item 1 of the building's "lowest B, Item 7).

REPLACES ALL PREVIOUS EDITIONS

FEMA Form 81-31, MAR 97

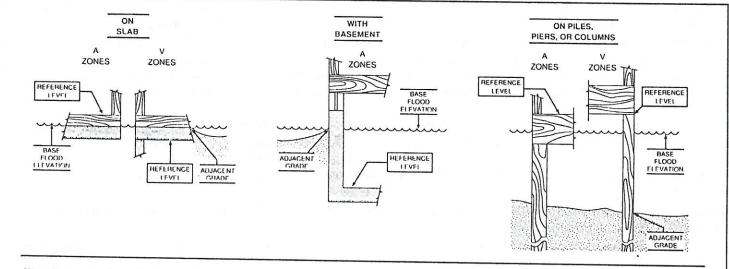
SECTION E CERTIFICATION

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.

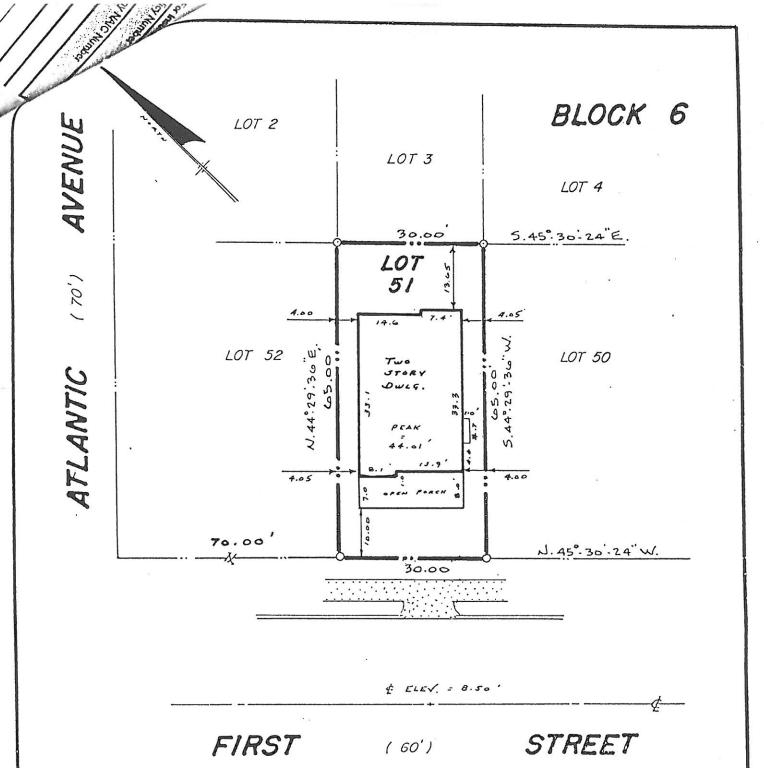
CERTIFIER'S NAME	LICENSE NUMBER (or Affix Seal)					
David C. Kruger	N.J.P.L.S. # 30406					
TITLE	COMPANY NAME					
Prof. Land Surveyor	David C. Kruger Associates					
ADDRESS	CITY				STATE	ZIP
3323 Simpson Avenue	Ocean City				N.J.	08226
SIGNATURE		DATE	8/24/99	PHONE		
			0/24/33		(009)	391-9393
Copies should be made of this Certifi	icate for: 1) community official, 2)	insurance	agent/comp	any, and		ing owner.
	icate for: 1) community official, 2)	insurance	agent/comp	any, and		
	icate for: 1) community official, 2)	insurance	agent/comp	any, and		
	icate for: 1) community official, 2)	insurance	agent/comp	any, and		CEP IN I
Copies should be made of this Certifi COMMENTS:	icate for: 1) community official, 2)	insurance	agent/comp	any, and		C C C C C C C C C C C C C C C C C C C
	icate for: 1) community official, 2)	insurance	agent/comp	any, and		CEP IN 10



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.



Issued to:

DAVID KARMILOVICH

Aprol 60 day TCO Hely

TOTAL BUILDING COVERAGE = 37.1 % TOTAL IMPERVIOUS COVERAGE = 45.7 %

Any insuror of title relying hereon and any other party in interest:

In consideration of the fee paid for making this survey, I hereby certify to its accuracy (except such easements, if any, that may exist below the surface of the land or on the surface of the lands and not visible) as an inducement for any insuror of title to insure the title to the lands and premises as shown therein. This certification is made only to above named parties for purchase and/or.mortgage of herein delineated property by above named purchaser. No responsibility or liability is assumed by Surveyor for use of survey for any other purpose including but not limited to use of survey for survey affidavit, resale of property, or to any other person not listed in certification, either directly or indirectly.

DAVID C. KRUGER

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

PLAN OF SURVEY

LOT 51 -BLOCK 6

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

DAVID C. KRUGER ASSOCIATES

Land Surveying . Planning

3323 Simpson Avenue, Suite 6 · Ocean City, NJ

		date 8.24.99	drawn P.K.
FINAL	1 . 27 . 00	/cale 1" = 20'	checked P.r.
revirion	date	роок рд.	Proj. 7790