

EXHIBIT ①

ELEVATION CERTIFICATE  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
NATIONAL FLOOD INSURANCE PROGRAM

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

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.

SECTION A PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME Alex Oves		POLICY NUMBER
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 16 Ocean Avenue		COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) Block 8 Lot 16		
CITY Ocean City, New Jersey	STATE 08226	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 INQEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
345310	0001	C	9-5-1984	A-7	9.0

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: SEE OTHER SIDE
- 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.

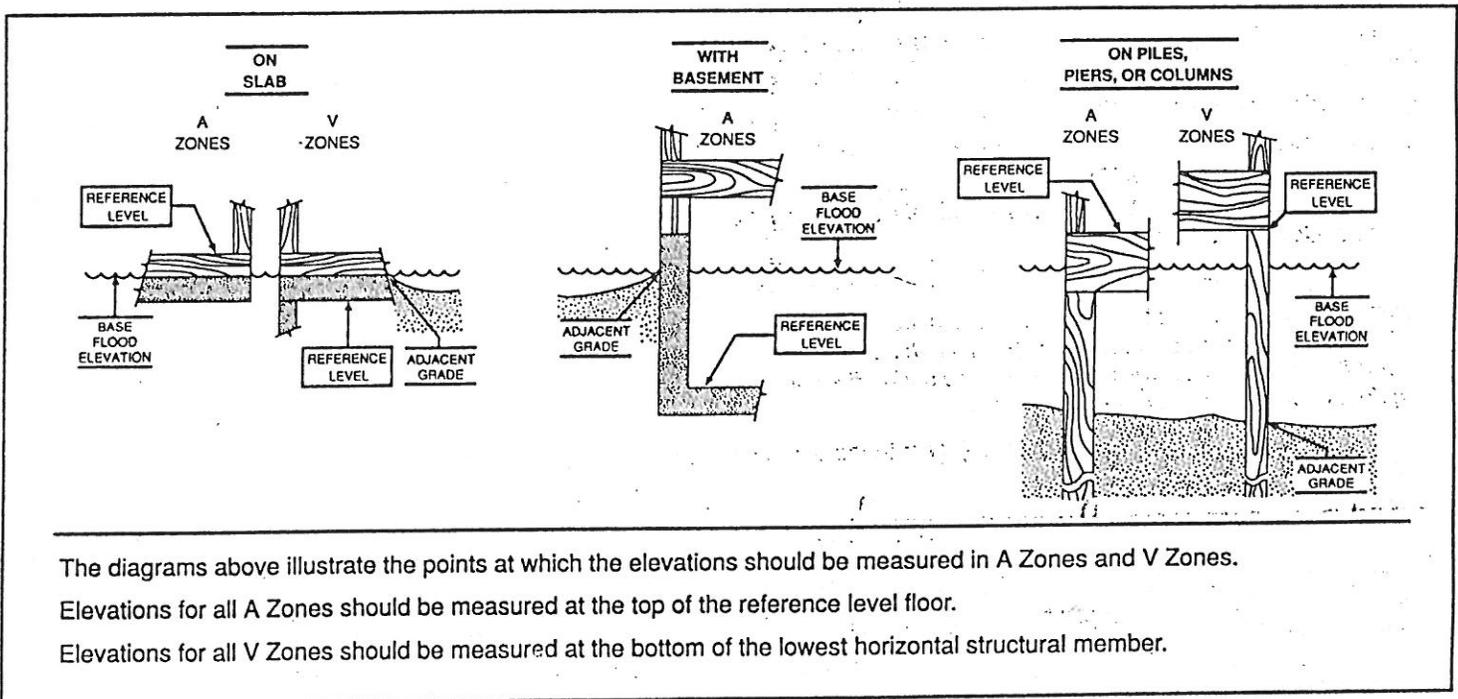
Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under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

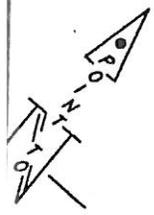
*I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

CERTIFIER'S NAME <b>Gordon M. Ludwig P.L.S.</b>	LICENSE NUMBER (or Affix Seal)
TITLE <b>Land Surveyor</b>	COMPANY NAME <b>POINT To POINT Surveying Co. Inc.</b>
ADDRESS <b>P.O. Box 299 Somers Point, New Jersey</b>	CITY STATE ZIP <b>08244</b>
SIGNATURE <i>Gordon M. Ludwig</i>	DATE PHONE <b>12-16-1996 609-927-9295</b>

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

**COMMENTS:** Access to the dwelling was not gained. It could not be determined what type of foundation in is constructed on, or  
 Elevation shown was taken on the sill of the front entrance.  
 There is a rear utility room with a sill elevation of 11.2  
 There is a detached rear garage with apartment above with a garage floor elevation of 10.3

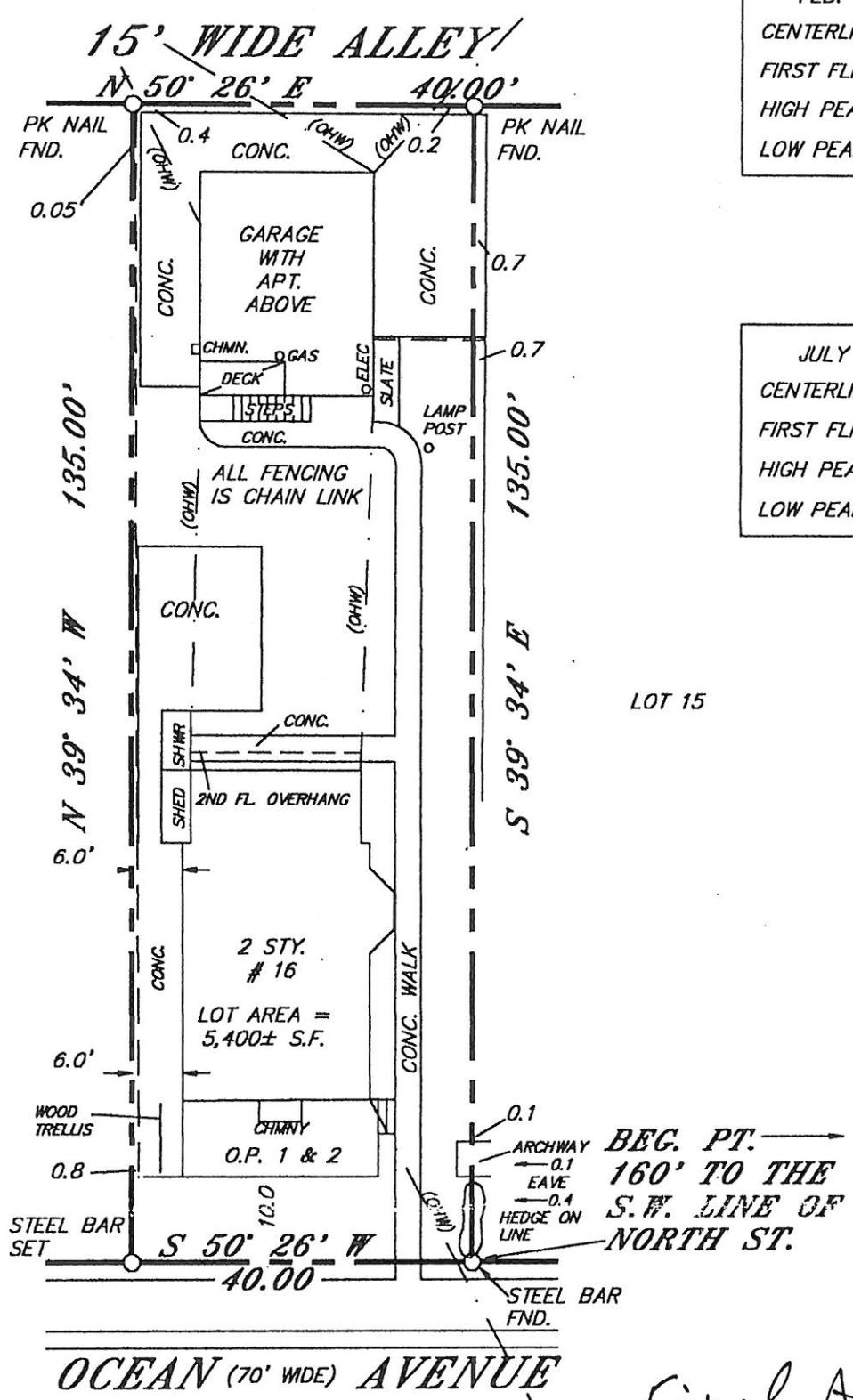




FEB. 13, 1999  
 CENTERLINE RD EL=9.6  
 FIRST FLR. EL=12.2  
 HIGH PEAK EL=37.5  
 LOW PEAK EL=35.5

JULY 9, 1999  
 CENTERLINE RD EL=9.6  
 FIRST FLR. EL=12.2  
 HIGH PEAK EL=37.5  
 LOW PEAK EL=35.5

THE ELEVATION OF THE  
 THE NEW ADDITION IS  
 AS THE LOWER PEAK  
 ON 2-3-99.  
 THE CITY OF O.C THE  
 RATION OF THE NEW  
 IS NOT SHOWN. G.M.L.



BEG. PT. →  
 160' TO THE  
 S.W. LINE OF  
 NORTH ST.

ATIONS 7-9-99 G.M.L.  
 2-3-99 G.M.L.  
 ATED IN FLOOD ZONE 'A-7'

NUMBERS REFER TO THE CURRENT TAX MAP OF  
 AN CITY

**VERBAL NOTES:**

PREPARED WITHOUT THE BENEFIT OF A TITLE SEARCH AND IS SUBJECT  
 TO THE CHAIN OF TITLE, ETC., THAT A SUBSEQUENT SEARCH MAY DISCLOSE.  
 (PLEASE NOTE HEREON)  
 RIGHTS OR INTERESTS OF THE UNITED STATES OF AMERICA OR THE STATE  
 OF NEW JERSEY OR FORMERLY FLOWED BY TIDE WATERS BUT NO LONGER VISIBLE ARE  
 SHOWN OR AFFECTED BY ANY ANIMAL, MARINE OR BOTANICAL SPECIES  
 OR UNDER THE JURISDICTION OF ANY FEDERAL, STATE, OR LOCAL AGENCY HAVE  
 BEEN SHOWN AS PART OF THIS PROJECT.

LOCATE THE UNDERGROUND UTILITIES WHICH MAY EXIST ON THIS PROPERTY.  
 CONTRACTOR SHALL BE RESPONSIBLE TO DETERMINE THEIR EXACT LOCATION.

THE DETECTION AND IDENTIFICATION OF POTENTIALLY HAZARDOUS  
 SUBSTANCES IS THE PLAN PURPORT TO REVEAL THE PRESENCE OF SUCH SUBSTANCES.

ALL DIMENSIONS TO THE FACE OF SIDING UNLESS OTHERWISE NOTED, AND ARE SHOWN  
 UNLESS OTHERWISE NOTED. NO RESPONSIBILITY OR LIABILITY

*Final Approval*  
 11-2-00 *Stefany*

**ISSUED TO:**

- 1- ALEX OVES
- 2- COLLECTIVE BANK,  
 ITS SUCCESSORS AND/OR ASSIGNS.
- 3- SHORE TITLE AGENCY

**IN CONSIDERATION OF A FEE PAID**

I DECLARE THAT TO THE BEST OF MY PROFESSIONAL KNOWLEDGE, INFORMATION,  
 AND BELIEF, THIS MAP OR PLAN IS A RESULT OF A FIELD SURVEY MADE BY ME  
 OR UNDER MY DIRECT SUPERVISION, IN ACCORDANCE WITH THE RULES AND  
 REGULATIONS OF THE "STATE BOARD OF PROFESSIONAL ENGINEERS AND LAND  
 SURVEYORS, N.J.A.C. 13:40-5.1 LAND SURVEYORS, PREPARATION OF LAND SURVEYS."  
 THE INFORMATION SHOWN HEREON CORRECTLY REPRESENTS THE CONDITIONS FOUND  
 AS OF THE DATE OF THE FIELD SURVEY, EXCEPT SUCH IMPROVEMENTS OR EASEMENTS  
 "OF RECORD" IF ANY BELOW THE SURFACE AND NOT VISIBLE.  
 THIS DECLARATION IS GIVEN SOLELY TO THE ABOVE NAMED PARTIES FOR THIS  
 TRANSACTION ONLY AND IS NOT TRANSFERABLE EXCEPT AS FOLLOWS:  
 A. TO THE TITLE INSURER SO IT MAY INSURE TITLE TO THE PREMISES SHOWN HEREON  
 B. TO THE MORTGAGE HOLDER THE DECLARATION SHALL SURVIVE TO ITS SUCCESSOR(S)  
 AND/OR ASSIGN(S).

CAUTION: IF THIS DOCUMENT DOES NOT CONTAIN THE RAISED  
 IMPRESSION SEAL OF THE PROFESSIONAL WHOSE NAME  
 APPEARS HEREON, IT IS NOT AN AUTHORIZED ORIGINAL