

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 Andrew & Leslie Skibo		POLICY NUMBER
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 308 East Atlantic Boulevard		COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) Lot 23, Block 70.27		
CITY Ocean City	STATE New Jersey	ZIP CODE 08226

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)
345310	0001	C	9/5/84	A7	10

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 _____.

Note: In all A Zones, the reference level is the top of the lowest floor; in V Zones the reference level is the bottom of the lowest floor definition.

DIAGRAM NUMBER 5

ALL BUILDINGS, INCLUDING MANUFACTURED (MOBILE) HOMES ELEVATED ON PIERS, POSTS, COLUMNS, SHEAR WALLS, WITH OR WITHOUT PARKING AREA BELOW ELEVATED FLOOR.

Distinguishing Feature - For all zones, the area below the elevated floor is open, with no obstruction to the flow of flood waters (open wood lattice work or readily removable insect screening is permissible).

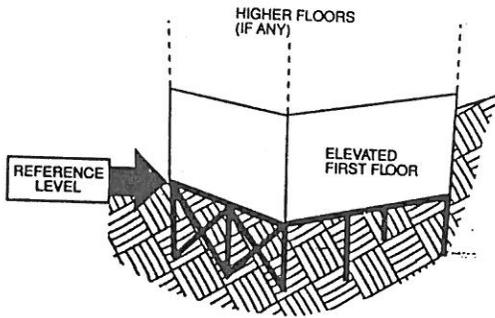


DIAGRAM NUMBER 6

ALL BUILDINGS, INCLUDING MANUFACTURED (MOBILE) HOMES ELEVATED ON PIERS, POSTS, COLUMNS, SHEAR WALLS, WITH OR WITHOUT PARKING AREA BELOW ELEVATED FLOOR.

Distinguishing Feature - For V Zones only, the area below the elevated floor is enclosed, either partially or fully, by solid breakaway walls.** When enclosed area is greater than 300 square feet or contains equipment servicing the building, use Diagram Number 7; this will result in a higher insurance rate. The enclosed area can be used for parking, building access or limited storage.

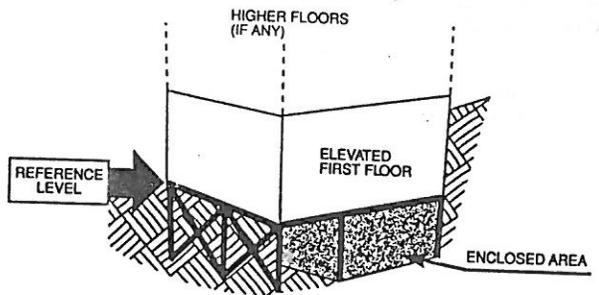


DIAGRAM NUMBER 7

ALL BUILDINGS, INCLUDING MANUFACTURED (MOBILE) HOMES ELEVATED ON PIERS, POSTS, COLUMNS, SHEAR WALLS, SOLID NON-BREAKAWAY WALLS, WITH OR WITHOUT PARKING AREA BELOW ELEVATED FLOOR.

Distinguishing Feature - For all zones, the area below the elevated floor is enclosed, either partially or fully, by solid non-breakaway walls, or contains equipment servicing the building. For V Zones only, the area is enclosed, either partially or fully, by solid breakaway walls** having an enclosed area greater than 300 square feet. For A Zones only, with an area enclosed by solid walls having proper openings,*** and used only for parking, building access, or limited storage, use Diagram Number 8 to determine the reference level.

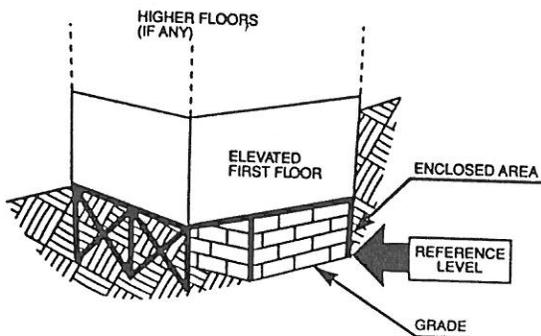
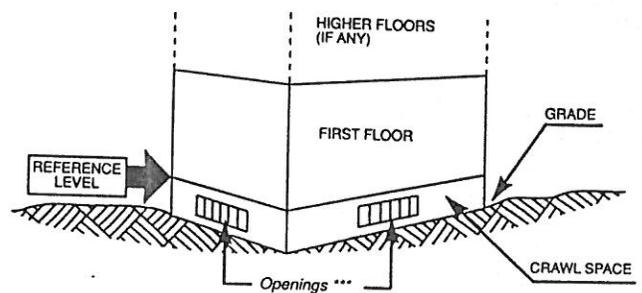


DIAGRAM NUMBER 8

ALL BUILDINGS CONSTRUCTED ABOVE AN UNFINISHED SPACE, INCLUDING CRAWL SPACE.

Distinguishing Feature - For A Zones only, the area below the first floor is enclosed by solid or partial perimeter walls, is unfinished, and contains no equipment servicing the structure. The area can be used for parking, building access, or limited storage.



* Under the National Flood Insurance Program's risk classification and insurance coverage, a floor that is below ground level (grade) on all sides is considered a basement even though the floor is used for living purposes, or as an office, garage, workshop, etc.

** Solid breakaway walls are walls that are not an integral part of the structural support of a building and are intended through their design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation. An area so enclosed is not secure against forceable entry.

*** If the area below the lowest floor is fully enclosed, then a minimum of two openings are required with a total net area of at least one square inch for every square foot of area enclosed with the bottom of the openings no more than one foot above grade. Alternatively, certification may be provided by a registered professional engineer or architect that the design will allow equalization of hydrostatic flood forces on exterior walls. If neither of these criteria are met, then the reference level is the lowest grade adjacent to the structure.

LOT 4

LOT 5

R=1624.5

FND PIN & CAP

FND PK NAIL

TAX MAP NORTH

55.88' (ARC)

LOT 23

26.7'

24.2

5.7'

BLOCK 70.27

ELEVATIONS NGVD 1929

1st FLOOR	= 10.7'
ROOF PEAK	= 32.9'
(HEIGHT OF PEAK ABOVE CENTERLINE OF ROAD)	

CONC.

3 STORY FRAME # 308

2nd FL. OVER-HANG

SURF ROAD (60')

LOT 24

130.00'

78.5'

130.00'

LOT 22

19'

CAR PORT

CHIM.

11.3'

31.4

5.8'

1st FL. OPEN PORCH

2nd FL. LINE

PORCH LINE

FND PIN & CAP

130.00'

CONC. 0.3' N.E. CONC. DRIVEWAY

30.6' CHORD

18

FND PIN & CAP

R=1754.5

60.00' (ARC)

ATLANTIC BOULEVARD (80')

REVISED ELEV. 3-10-99

Approved by Final 6-22-99
H. Jay

ISSUED AS FINAL 6/1/99

ISSUED TO: ANDREW & LESLIE SKIBO

AS-BUILT SURVEY

LOT 23 - BLOCK 70.27
CITY OF OCEAN CITY
CAPE MAY COUNTY, NEW JERSEY

SCALE: 1" = 20'

DATE 3-2-99

WALKER, PREVITI, HOLMES & ASSOC.
156 STAGECOACH ROAD
MARMORA, NEW JERSEY

FIELD BOOK 1250

DWN. BY TMC/ecs

I DECLARE THAT THIS PLAN IS A RESULT OF A FIELD SURVEY MADE UNDER MY DIRECT SUPERVISION IN ACCORDANCE WITH N.J.A.C. 13:40-5.1 "PREPARATION OF LAND SURVEYS". THE INFORMATION SHOWN HEREON CORRECTLY REPRESENTS THE CONDITIONS FOUND AS OF THE DATE OF THE SURVEY EXCEPT SUCH EASEMENTS OR IMPROVEMENTS NOT VISIBLE.

THIS CERTIFICATION IS GIVEN SOLELY TO THE PARTIES NAMED HEREON FOR THIS TRANSACTION ONLY AND IS NOT TRANSFERABLE EXCEPT AS FOLLOWS:

- A) TO THE MORTGAGE HOLDER, THE CERTIFICATION SHALL SURVIVE TO ITS SUCCESSORS AND OR ITS ASSIGNS OF THE MORTGAGE LOAN BEING GRANTED TO THE PURCHASERS NAMED HEREON.
- B) TO THE TITLE COMPANY SO THAT IT MAY INSURE TITLE TO THE PREMISES SHOWN HEREON FOR THIS TRANSACTION ONLY.

Offsets illustrated are given for checking compliance with deed restrictions and zoning regulations only. The surveyor will assume no liability if these offsets are used for any other purpose.

Only copies from the original of this survey plan that are marked with an original of the land surveyor's embossed seal shall be considered to be valid copies.

This property is subject to any documents of record.

Signature and embossed seal signify that this survey was prepared in accordance with the existing code of practice adopted by the New Jersey State Board of Professional Engineers and Land Surveyors.

Underground improvements, easements or encroachments, if any, are not shown hereon as the limits for same are unknown to the surveyor.

Unauthorized alterations or additions to a survey map bearing a licensed surveyor's seal are illegal.

John R. Walker

JOHN R. WALKER P.E., L.S.
PROFESSIONAL ENGINEER & LAND SURVEYOR
NEW JERSEY LICENSE No. 10294