

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

BUILDING OWNER'S NAME Brian & Caren Broadley	FOR INSURANCE COMPANY USE
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 900 Wesley Road	POLICY NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) Lot 7, Block 70.58	COMPANY NAIC NUMBER
CITY Ocean City	STATE NJ
	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 01	3. SUFFIX C	4. DATE OF FIRM INDEX 9/5/84	5. FIRM ZONE A7	6. BASE FLOOD ELEVATION (in AO Zones, use depth) 10 FT MSL
--------------------------------------	------------------------------	-----------------------	--	---------------------------	--

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

- 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**.
- (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 **10.35'** 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: 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.)
- Elevation reference mark used appears on FIRM: Yes No (See Instructions on Page 4)
- 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.)
- The elevation of the lowest grade immediately adjacent to the building is: **8.31'** feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

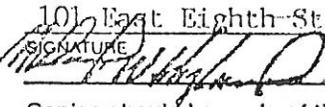
- If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: _____ feet NGVD (or other FIRM datum—see Section B, Item 7).
- Date of the start of construction or substantial improvement **1999**

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.

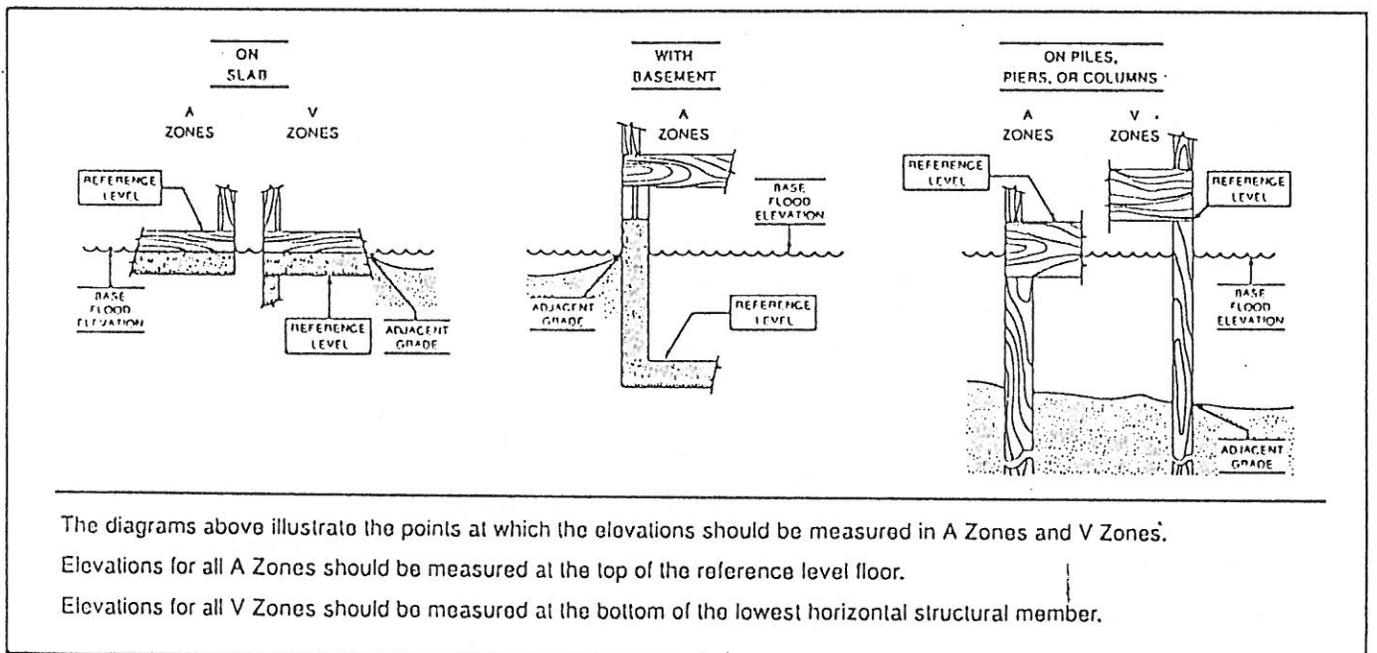
Reference level diagrams 6, 7 and 8 - Distinguishing Features--If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under 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.

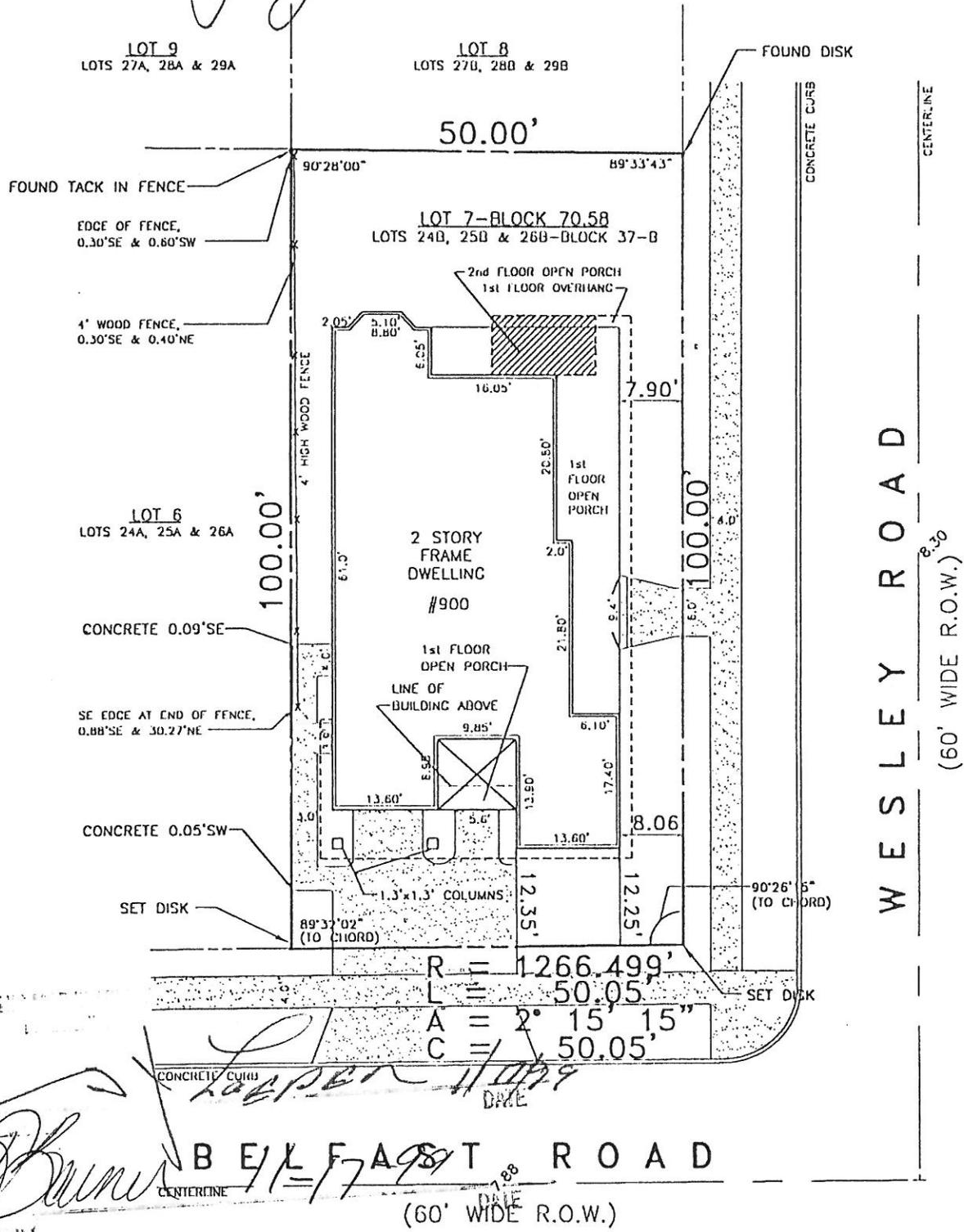
CERTIFIER'S NAME Michael W. Hyland	LICENSE NUMBER (or Affix Seal) 20509
TITLE P.E. & L.S.	COMPANY NAME Michael W. Hyland Associates, P.A.
ADDRESS 101 East Eighth Street	CITY STATE ZIP Ocean City, New Jersey 08226
SIGNATURE 	DATE PHONE 3/24/99 (609) 398-4477

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

COMMENTS: _____



Approved for Final
11-18-99 *H. Hyland*



BUILDING COVERAGE: 44.4% (2,228 S.F.)
IMPERMEABLE SURFACE COVERAGE: 54.7% (2,745 S.F.)

DESCRIPTION:
BEING KNOWN AS LOTS 24B, 25B & 26B, BLOCK 37-B, SHORE GARDENS, AS SHOWN ON RE-PLOTTING OF LOTS 1 TO 29 INCLUSIVE, TAX BLOCK 37-B, OCEAN CITY, NEW JERSEY, OWNED BY HILLSIDE FARMS, INC., JANUARY 18, 1954 BY WILLIAM COLLISSON, JR., ENGINEER, APPROVED FEBRUARY 5, 1954 AND FILED MARCH 12, 1954 ;
ALSO, BEING KNOWN AS LOTS 24B, 25B & 26, BLOCK 37-B ON THE FORMER OFFICIAL TAX MAP OF OCEAN CITY ;
ALSO, BEING KNOWN AS LOT 7, BLOCK 70.5B ON THE CURRENT OFFICIAL TAX MAP OF OCEAN CITY.

ISSUED TO:
BRIAN and CAREN BROADLEY ;
OCEAN ABSTRACT and
OCEAN CITY HOME BANK, ITS SUCCESSORS and/or ASSIGNS.

ELEVATION DATA:
REFERENCE DATUM: SEA LEVEL DATUM 1929 (NGVD)
BENCHMARK: PK NAIL IN UTILITY POLE @ PROPERTY
EL. 10.00
MAIN HOUSE FLOOR/REFERENCE LEVEL: EL. 10.46
AVERAGE GRADE: EL. 8.31
ROOF PEAK: EL. 40.15

LOT AND BLOCK DESIGNATIONS
Underlined Tax Lot and Block numbers are shown on the Official Tax Map of the City of Ocean City, prepared by John R. Walker, dated November, 1980. Non-Underlined Tax and Block numbers refer to the former Official Tax Map of the City of Ocean City, prepared by J.F. Hyland, dated June 1, 1960.
Any Insurer 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 lands and not visible) as an inducement for any insurer of title to insure the title to the lands and premises as shown hereon.
This certification is made only to the 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, affidavit, resale of property, or to any other purpose not listed in certification, either directly or indirectly.

REVISED 7/27/99 BLDG. IIT.
REVISED 7/22/99 SITE COVERAGES
REVISED 7/21/99 SITE COVERAGES



Michael W. Hyland Associates, P.A.
ENGINEERS/ARCHITECTS/DESIGN CONSULTANTS/PLANNERS/SURVEYORS
101 EAST EIGHTH STREET OCEAN CITY, NEW JERSEY 08226
PHONE: (609) 398-4477 FAX: (609) 398-7366

DRAWN BY EFA
DATE 7/16/99
CHECKED BY _____
DATE 7/16/99
SCALE 1"=20'
PROJ. No. 4010
W.Q. No. _____

Michael W. Hyland
MICHAEL W. HYLAND
N.J.P.E. & L.S. No. 20509
N.J.R.A. No. AI 09025
BK. 773 DWG. No. S-10898
PG. 65

SURVEY OF PREMISES
TAX LOT 7, TAX BLOCK 70.5B
OCEAN CITY, CAPE MAY COUNTY, N.J.