

**ELEVATION CERTIFICATE**  
**FEDERAL EMERGENCY MANAGEMENT AGENCY**  
**NATIONAL FLOOD INSURANCE PROGRAM**

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

**CAUTION:** 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 <u>Mark and Barbara O'Brien</u>	FOR INSURANCE COMPANY USE
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER <u># 859 St. Charles Place</u>	POLICY NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) <u>Lot 33, Block 102</u>	COMPANY NAIC NUMBER
CITY <u>Ocean City</u>	STATE <u>N.J.</u>
	ZIP CODE <u>08226</u>

**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: 8
- 2(a). FIRM Zones A1-A30, AF, AH, and A (with BFE): The top of the reference level floor from the selected diagram is at an elevation of 14.10 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: 8.5 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.

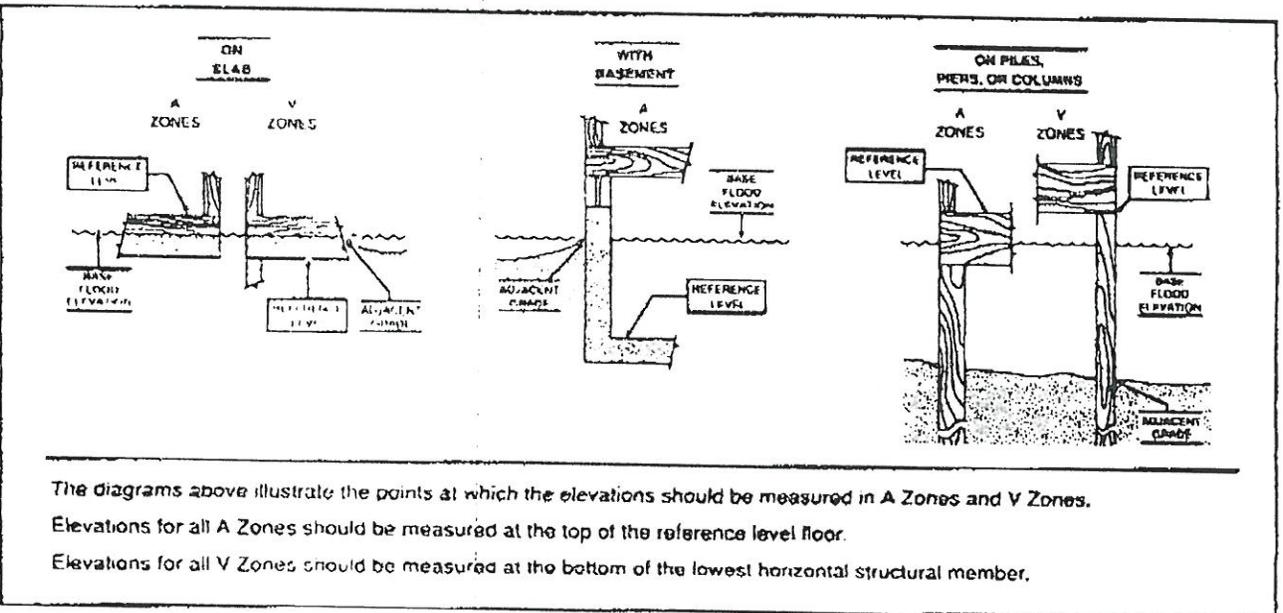
Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under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

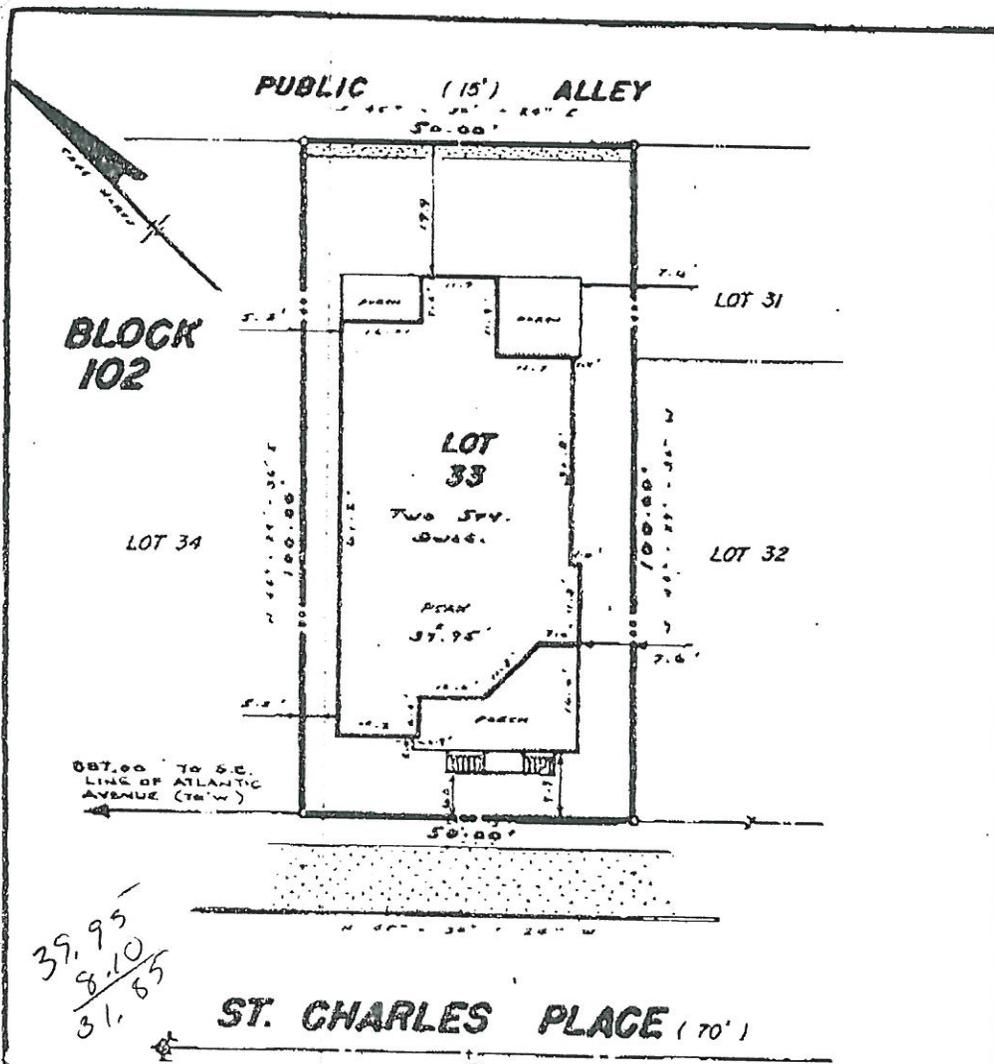
I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME <b>David C. Kruger</b>	LICENSE NUMBER (or Alts Seal) <b>N.J.P.L.S. # 30406</b>
TITLE <b>Prof. Land Surveyor</b>	COMPANY NAME <b>David C. Kruger Associates</b>
ADDRESS <b>3323 Simpson Avenue</b>	CITY <b>Ocean City</b>
SIGNATURE 	STATE <b>N.J.</b>
	ZIP <b>08226</b>
	DATE <b>9/2/99</b>
	PHONE <b>(609) 391-9393</b>

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

COMMENTS: Elevation of bottom of furnace = 11.0 feet.





39.95  
 8.10  
 31.85

Issued to:

F.T.B FINANCIAL SERVICES  
 MARK and BARBARA O'BRIEN

Special Final 9-8-99  
*[Signature]*

TOTAL BUILDING COVERAGE - 40.0 %  
 TOTAL IMPERVIOUS COVERAGE = 53.4 %

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 land or on 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 thereon. 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 affidavits, resale of property, or to any other person not listed in certification, either directly or indirectly.

*[Signature]*  
**DAVID C. KRUGER**  
 N.J.P.L.S. License No. 30400

Not valid unless seal embossed

<b>PLAN OF SURVEY</b>			
<b>LOT 33 ~ BLOCK 102</b>			
CITY OF OCEAN CITY CAPE MAY COUNTY, N.J.			
<b>DAVID C. KRUGER ASSOCIATES</b> Land Surveying + Planning 3323 Simpson Avenue, Suite 6 - Ocean City, NJ			
date	7-8-99	drawn	P.T.
scale	1" = 20'	checked	D.K.
revision:	date	by	book pg. Proj. T725