

Certification Form for Semi Wind Resistive Rating
(For use by Professional Engineer or Architect Only)

Mississippi Windstorm Underwriting Association
Post Office Box 5389
Jackson, MS 39296-5389

Location of building: Street address: 1254 KENSINGTON DR
City: BILOXI, MS
Name of property owner: FRED & KATHY SCHWAN
Name of insured(s): FRED & KATHY SCHWAN
Year of construction: 09 Maximum structure height above grade 37'
ASCE -7 Wind speed: 140 mph Exposure Category B
ABFE 18 FEMA Advisory Flood Map MS- J24 Other source N/A
Elevation of lowest floor 18.25 Ft Roof Underwriters Laboratories Uplift Class 60
Type of foundation: Soil Supported Driven Pile or Pier Supported
Give a written description of overall basic construction including walls, floors and roof:
WOOD FRAME HOUSE & ROOF WITH COMPOSITION
SHINGLES ON SCAB. W/ PILING

I hereby certify that I have reviewed the design, construction, and present condition of the subject building in adequate detail so as to have sufficient reason to state that the structure, including the roof, walls, and foundation, can resist the wind pressure requirements as defined by the 2003 IBC/IRC or 30 pounds per square foot, whichever is greater.

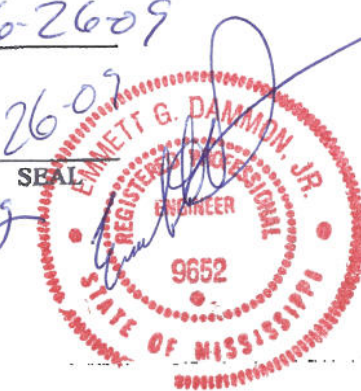
I understand and agree that although submittal of documentation supporting my findings is not required at this time, that I shall maintain such records for a period not less than ten years. And that if requested, I will make these records available and provide copies to the Mississippi Windstorm Underwriting Association, or their designated agent(s), for purposes including, but not limited to, statistical research, random audits, or for verification of compliance.

The Mississippi Windstorm Underwriting Association, based upon all information obtained, will make the final construction and/or rate determination.

The insured agrees to provide written notification to the Mississippi Windstorm Underwriting Association if any modifications, alterations, or renovations are performed to the structure which may affect this certification.

FRED & KATHY SCHWAN Date 6-26-09
Insured Name

EMMETT G. DAMMON Date 6-26-09
Registered Professional Engineer or Architect
Company Name DAMMON ENGINEERING
Address 1095 FLORIDA AVE, SLIDELL, LA
Phone number ()-()-() ext ()
985-649-5832



Map of 1254 Kensington Dr, Biloxi, MS 39530-1620



When using any driving directions or map, it's a good idea to do a reality check and make sure the road still exists, watch out for construction, and follow all traffic safety precautions. This is only to be used as an aid in planning.



FEMA

**HURRICANE KATRINA SURGE INUNDATION
and
ADVISORY BASE FLOOD ELEVATION MAP
Harrison County, MS**

Date of Event: August 29, 2005

Date of Map: January 6, 2006

Map Number: MS-J24

Estimated Katrina Surge Elevations^{1,2}

19-21 ft

Advisory Base Flood Elevations^{2,3}

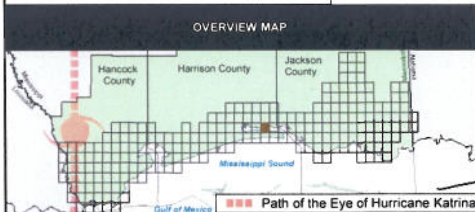
Open Coast: N/A

Back Bay: 16-24 ft

Effective Base Flood Elevations²

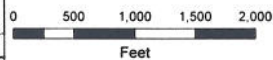
VE Zone: 13 ft

AE Zone: 11-13 ft



Data Sources:
Aerial Imagery: USDA National Agriculture Imagery Program 2004
Flood Zones and Elevations: FEMA Flood Insurance Rate Maps (Hancock Co. MS [1983-1992], Harrison Co. MS [1984-2002], Jackson Co. [1984-1992]). Elevations converted from NGVD29 to NAVD83
High Water Marks: FEMA (identified and surveyed Sept/Oct 2005)
Storm Track: NOAA National Weather Service

For more information on these advisory maps, please see www.fema.gov/hazards/floods/recoverydata/katrina_index.shtm



Notes:

¹ Range estimated from surveyed surge-only H/Ws. Local wave effects (wave heights and wave runup) are not included in these elevations.
² Measured in feet relative to the North American Vertical Datum of 1988

³ Post-Hurricane Katrina Advisory Base Flood Elevations (ABFEs) are based on updated statistical information to develop the estimated 1%-annual-chance (100-year) stillwater elevations (SWEs) plus estimated wave effects. For Harrison County, MS, the advisory SWE is 18 ft for the Gulf Coast and 16 ft for back-bay areas. See equation below to calculate the ABFE with wave effects for a given site.

ABFE = Advisory SWE + Wave Height,
 where Wave Height = $\frac{1}{2}$ Stillwater Flooding Depth (depth measured relative to the ground)

LEGEND

Hurricane Katrina-Related Data		Flood Advisory-Related Data	
State Boundary	County Boundary	ABFE Contours (1-foot intervals) ¹	ABFE Inland Limit ³
Preliminary Indoor High Water Mark ²	Preliminary Outdoor High Water Mark ²	Approx. Limit of 1.5-foot Wave Zone ¹	Approx. Limit of 3-foot Wave Zone ¹
Preliminary Debris High Water Mark ²	Limit of Katrina Surge Inundation	Open Coast/Back Bay Boundary	Limit of ABFEs

MAPS FOR ADVISORY PURPOSES ONLY - NOT FOR INSURANCE RATING PURPOSES

For insurance rating purposes, refer to the currently effective Flood Insurance Rate Map (FIRM), available from your local government or the FEMA Map Service Center (1-800-358-9616/ <http://msc.fema.gov>)