

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1680-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

| SECTION A - PROPERTY INFORMATION | |
|---|---|
| A1. Building Owner's Name Fred Schwann | For Insurance Company Use: Policy Number |
| A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1254 Kensington Drive City Biloxi State MS ZIP Code 39531 | Company NAIC Number |

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
Lots 12 & 13, Block 2, Oak Park S/D (TPN 13090-01-013 000)

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) Residential
 A5. Latitude/Longitude: Lat. 30°25'02.52" Long. 88°54'34.88"
 A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance
 A7. Building Diagram Number 1
 A8. For a building with a crawl space or enclosure(s), provide
 a) Square footage of crawl space or enclosure(s) 475 sq ft
 b) No of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade 3
 c) Total net area of flood openings in A8.b 252 sq in
 A9. For a building with an attached garage, provide:
 a) Square footage of attached garage 764 sq ft
 b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade N/A
 c) Total net area of flood openings in A9.b N/A sq in

Horizontal Datum: NAD 1927 NAD 1983

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

| | | |
|---|---|---|
| B1. NFIP Community Name & Community Number Biloxi 285252 | B2. County Name Harrison | B3. State Mississippi |
| B4. Map/Panel Number 285252 0005 | B5. Suffix C | B6. FIRM Index Date March 15, 1984 |
| | B7. FIRM Panel Effective/Revised Date March 15, 1984 | B8. Flood Zone(s) B, C and A9 |
| | | B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 11 |

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
 FIS Profile FIRM Community Determined Other (Describe) _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other (Describe) _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
 Designation Date _____ CBRS OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

- C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.
- C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), AR, ARIA, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete items C2.a-g below according to the building diagram specified in Item A7.
 Benchmark Utilized BCBM102 Vertical Datum 1929
 Conversion/Comments _____

- | | | | |
|---|-------|------|---|
| a) Top of bottom floor (including basement, crawl space, or enclosure floor). | 18.28 | feet | <input checked="" type="checkbox"/> meters (Puerto Rico only) |
| b) Top of the next higher floor | N/A | feet | <input type="checkbox"/> meters (Puerto Rico only) |
| c) Bottom of the lowest horizontal structural member (V Zones only) | N/A | feet | <input type="checkbox"/> meters (Puerto Rico only) |
| d) Attached garage (top of slab) | 14.94 | feet | <input checked="" type="checkbox"/> meters (Puerto Rico only) |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments) | N/A | feet | <input type="checkbox"/> meters (Puerto Rico only) |
| f) Lowest adjacent (finished) grade (LAG) | 9.21 | feet | <input checked="" type="checkbox"/> meters (Puerto Rico only) |
| g) Highest adjacent (finished) grade (HAG) | 14.27 | feet | <input checked="" type="checkbox"/> meters (Puerto Rico only) |

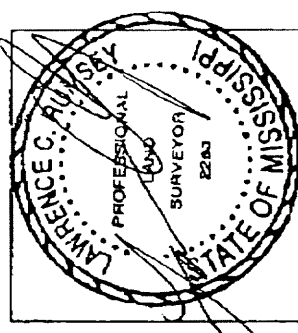
Check the measurement used.

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information 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.

Check here if comments are provided on back of form.

| | |
|--|---|
| Certifier's Name Lawrence C. Rumsey, P.L.S. | License Number 2283 |
| Title President | Company Name Rumsey Consulting Engineering, Inc. |
| Address 910 Howard Avenue | City Biloxi |
| Date 02-18-09 | State MS |
| Telephone 228-432-9344 | ZIP Code 39530 |



[Signature]
FEMA Form 81-31, February 2006

See reverse side for continuation.

Replaces all previous editions

Building Photographs

See Instructions for Item A6.

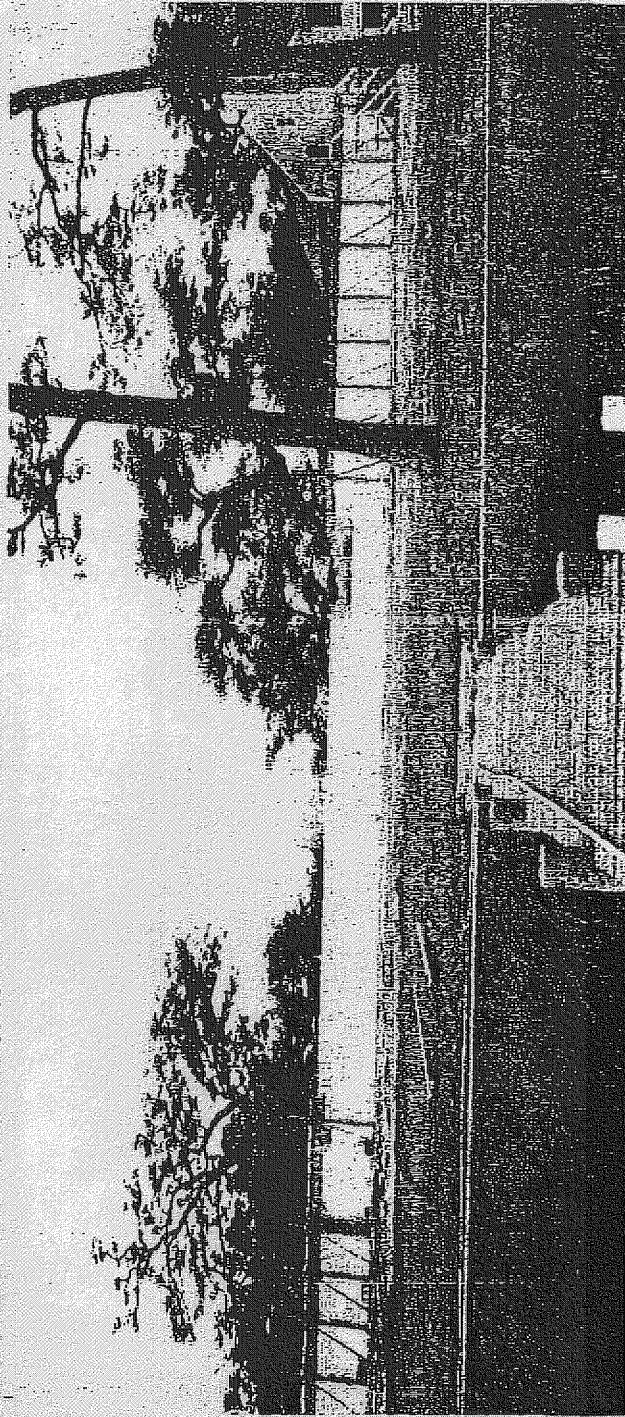
| | |
|--|---|
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1254 Kensington Drive | For Insurance Company Use: Policy Number |
| City Bldg State Ms ZIP Code 39531 | Company NAIC Number |

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page, following.

"WEST SIDE FRONT VIEW" 02-18-09



"EAST SIDE FRONT VIEW" 02-18-09



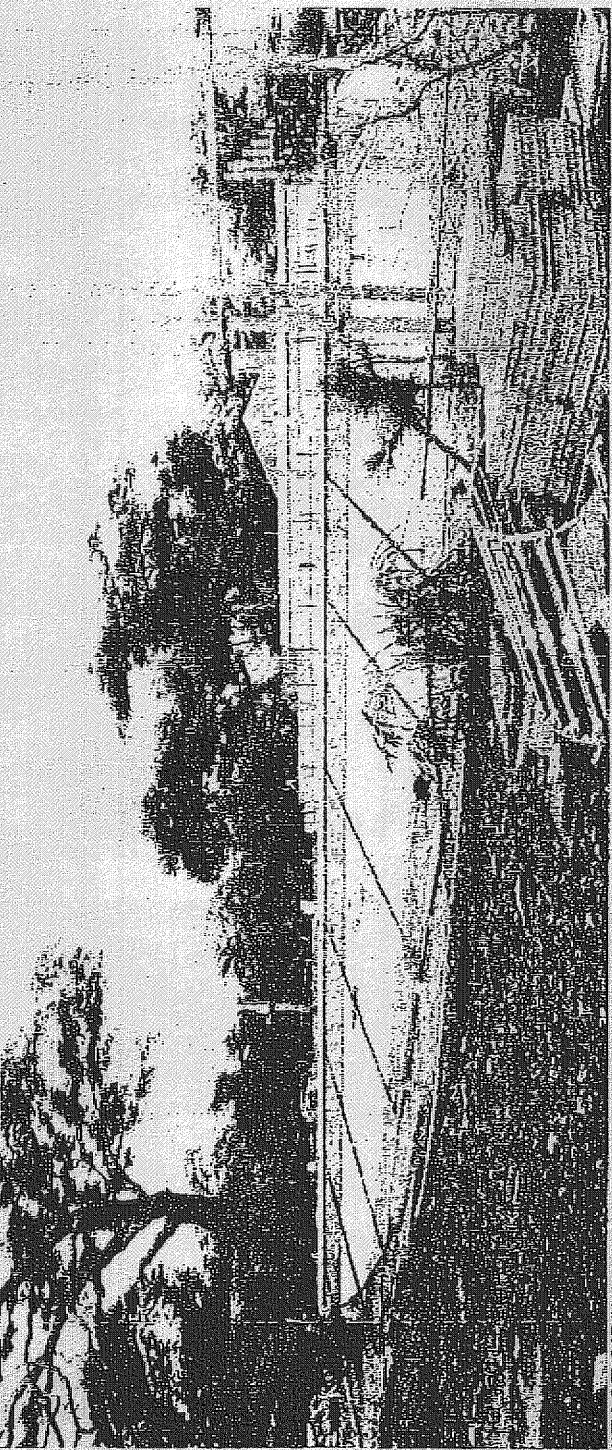
Building Photographs

Continuation Page

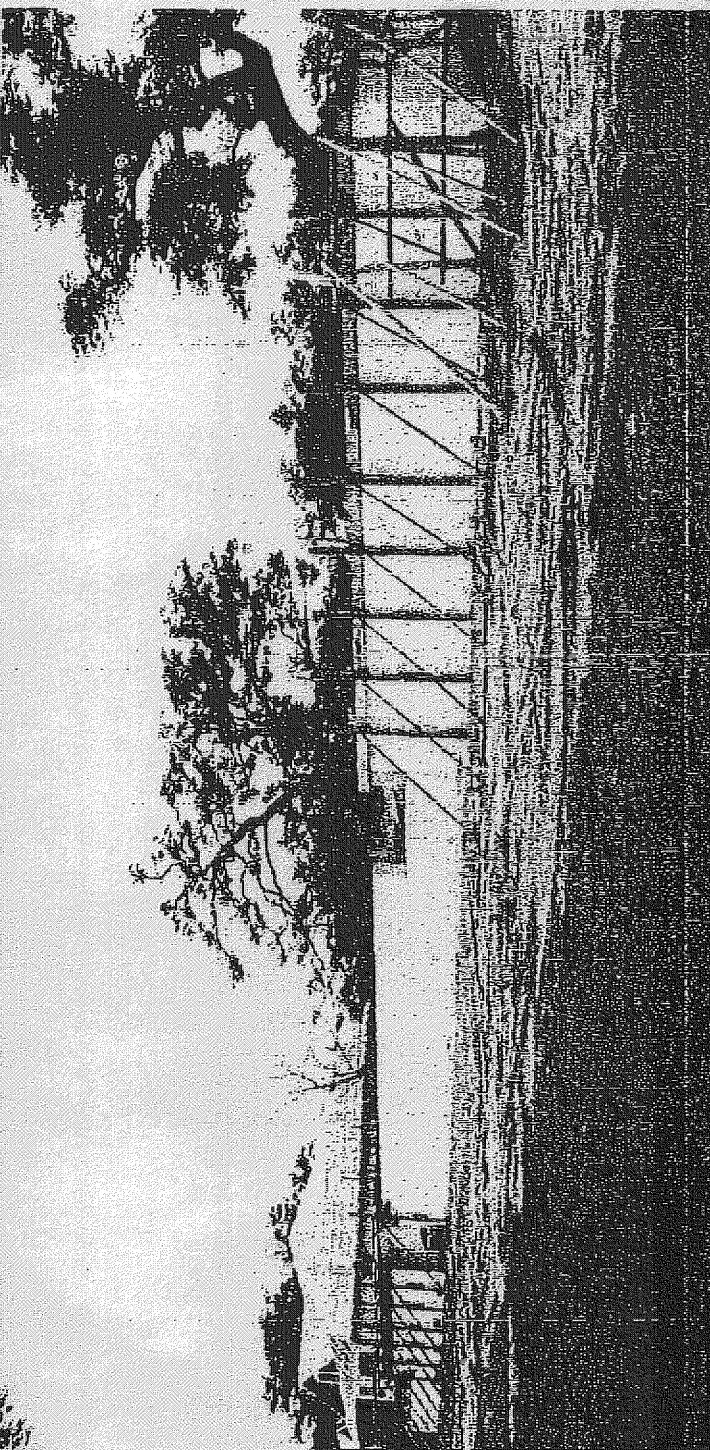
| | |
|--|---|
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 1254 Kensington Drive | For Insurance Company Use: Policy Number |
| City Biloxi State Ms ZIP Code 39531 | Company NAIC Number |

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View."

"SOUTH SIDE VIEW" 02-18-09



"EAST SIDE REAR VIEW" 02-18-09



| | |
|--|--|
| IMPORTANT: In these spaces, copy the corresponding information from Section A. | |
| Building Street Address (including Apt. Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. | For Insurance Company Use Policy Number |
| City Block State MS ZIP Code 39531 | Company NAIC Number |

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner. Comments info shown on this form regarding the location of Flood Zone lines and buildings is based on graphic plotting of digital information taken from the COB Geospatial site and the FEMA map Service Center. The files are plotted at the same scale and overlaid to compile the representation of the flood zone lines and building information shown on this form is based on a boundary survey of the property last only by Google Earth. Required FF elevation to be verified by City of Biloxi building official

Signature: _____ Date: 02-19-09 Check here if attachments

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG):
 a) Top of bottom floor including basement, crawl space, or enclosure) is feet meters above or below the HAG.
 b) Top of bottom floor including basement, crawl space, or enclosure) is feet meters above or below the LAG.

E2. For Building Diagrams 6-8 with permanent flood openings provided in Section A Items 8 and/or 9 (see page 8 of Instructions), the next higher floor elevation: feet meters above or below the HAG.

E3. Attached garage (top of slab) is feet meters above or below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is feet meters above or below the HAG.

E5. Zone AO only. If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner's or Owner's Authorized Representative's Name _____ City _____ State _____ ZIP Code _____

Address _____ Telephone _____
 Signature _____ Date _____
 Comments _____ Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E) and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G6 and G9.

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. The following information (Items G4-G9) is provided for community floodplain management purposes:
 G4. Permit Number _____ G5. Date Permit Issued _____
 G6. New Construction Substantial Improvement feet meters (PR) Datum
 G7. This permit has been issued for feet meters (PR) Datum
 G8. Elevation of as-built lowest floor (including basement) of the building: feet meters (PR) Datum
 G9. BFE or (in Zone AO) depth of flooding at the building site: _____

Local Official's Name _____ Title _____
 Community Name _____ Telephone _____
 Signature _____ Date _____
 Comments _____

Check here if attachments
 Replaces all previous editions