ELEVATION CERTIFICATE

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

FE RAL EMERGENCY MANAGEMENT SENCY

ATTONAL FLOOD INSURANCE PROJAM

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.

	<u> </u>	<u> </u>					
SECTION A PROPERTY INFORMATION					FOR INSURANCE COMPANY USE		
BUILDING OWNER'S NAME	POLICY NUMBER						
STREET ADDRESS (Including Ap	t. Unit. Suite and/or Bldg.		OUTE AND BOX NUMBER		COMPANY NAIC NUMBER		
10240 E-	Dak Cre	zek 1	Valley				
OTHER DESCRIPTION (Lot and E		34-10	1/ Lot 10b	Dak Cr	eek Valley		
orn ville	2			STATE	ZIP CODE \		
	SECTION B FL	OOD INSURA	NCE RATE MAP (FIRM)	INFORMATION			
Provide the following from the	he 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)		
040093	860	B	6-8-98	立て	3360.0		
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	ON C BUILDI	NG ELEVATION INFORM	MATION			
the selected diagram, (c). FIRM Zone A (without below (check one) (d). FIRM Zone AO. The one) the highest grade level) elevated in account and under Comments on Pagethe FIRM [see Section equation under Comments. Elevation reference marks. The reference level elevation of the construction of the constructi	VE, and V (with BFE) is at an elevation of BFE). The floor used the highest grade action used as the reference adjacent to the build ordance with the computer system used in ordance with the computer of the B, Item 7], then convents on Page 2.) It is used appears on Filiation is based on:	The bottom of th	of the lowest horizontal state of the lowest horizontal state of the NGVD (or other FIF nee level from the selected diagram is a depth number is available lain management ordinant above reference level elementation of the datum system of the datum system of the datum constructions of the does not yet have the datum ding does not yet have the datum system of the datum ding does not yet have the datum system of the datum ding does not yet have the datum system of the datum ding does not yet have the datum system of the datum ding does not yet have the datum system of the datum datum ding does not yet have the datum system of the datum d	AM datum—see S d diagram is	in the feet above or selected or selected or below (check g's lowest floor (reference) No Unknown VD '29 Other (describe than that used on selected or selected o		
6. The elevation of the lower Section B, Item 7).	est grade immediately	adjacent to th	e building is: しおおんゆ	l. D feet NGVE	(or other FiRM datum-see		
		FOTICAL D. C.	ORDER SKILTY INCODER ATS	ON.			
			OMMUNITY INFORMATI	 			
is not the "lowest floor" a	as defined in the comporting the second in the	munity's floodp feet I	lain management ordinar NGVD (or other FIRM dat	ice, the elevation	indicated in Section C, Item 1 n of the building's "lowest n B, Item 7).		

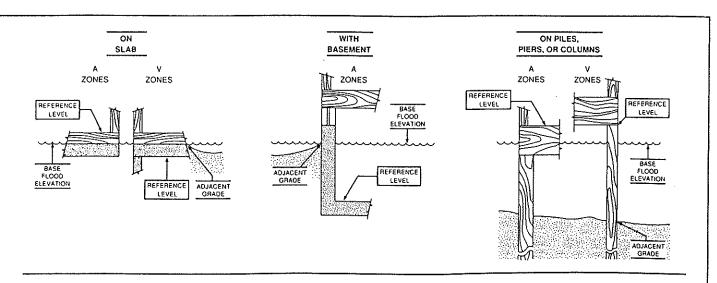
SECTION E CERTIFICATION

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	LICENSE NUMBER (or Affi	LICENSE NUMBER (or Affix Seal)					
Kenneth E. Spedding		·					
TITLE	COMPANY NAME	COMPANY NAME					
District Director	Yavapai County Floo	Yavapai County Flood Control District					
ADDRESS	CITY	,,,,,,,	STATE	ZIP			
255 E. Gurley St.	Prescott		ΑZ	86301			
SIGNATURE	10/6/98	PHONE	(520)	771-3197			
Copies should be made of this Certificate for	r: 1) community official, 2) insurance agent/	company, and 3) building	g owner.			
COMMENTS:							
		, , , , , , , , , , , , , , , , , , , ,					



The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones.

Elevations for all A Zones should be measured at the top of the reference level floor.

Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.

THE NAT NAL FLOOD INSURANCE 'ROGRAM ELEVATION CERTIFICATE

PURPOSE OF THE ELEVATION CERTIFICATE

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP).

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt a floodplain management ordinance containing certain minimum requirements intended to reduce future flood losses. One such requirement is that the community "obtain the elevation of the lowest floor (including basement) of all new and substantially improved structures, and maintain a record of all such information." The Elevation Certificate is one way for a community to comply with this requirement.

The Elevation Certificate is also required to properly rate post-FiRM structures, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), for flood insurance in FIRM Zones A1-A30, AE, AO, AH, A (with Base Flood Elevations [BFE's]), V1-V30, VE, and V (with BFE's). In addition, the Elevation Certificate is also needed for pre-FIRM structures being rated under post-FIRM flood insurance rules.

Use of this certificate does not in any way alter the flood insurance purchase requirement. The Elevation Certificate is only used to provide information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper flood insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). Only a LOMA or LOMR from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal requirement for a lending institution to require the purchase of flood insurance. Note that the lending institution may still require flood insurance.

This certificate is only used to certify the elevation of the reference level of a building. If a non-residential building is being floodproofed, then a Floodproofing Certificate must be completed in addition to certifying the building's elevation. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements.

INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

The Elevation Certificate is to be completed 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's), V1-V30, VE, and V (with BFE's) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE's), a building official, a property owner, or an owner's representative may also provide the information on this certification.

SECTION A Property Information

The Elevation Certificate identifies the building, its owner and its location. Provide the building owner's name(s), the building's complete street address, and lot and block number. If the property address is a rural route or PO box number, provide a legal description or an abbreviated location description based on distance from a reference point.

SECTION B Flood Insurance Rate Map Information

In order to properly complete the Elevation Certificate, it is necessary to locate the building on the appropriate FIRM, and record the appropriate information. To obtain a FIRM, contact the community or call 1-800-333-1363.

The Elevation Certificate may be completed based on either the FIRM in effect at the time of the certification or the FIRM in effect when construction of the building was started.

Items 1 - 6. Using the FIRM Index and the appropriate FIRM panel for the community, record the community number, panel (or page) number, suffix, and Index date. From the appropriate FIRM panel, locate the property and record the zone and the BFE (or flood depth number) at the building site. BFE's are shown on a FIRM for Zones A1-A30, AE, AH, V1-V30, and VE; flood depth numbers are shown for Zone AO.

Item 7. Record the vertical datum system to which the elevations on the applicable FIRM are referenced. The datum is specified in the upper right corner of the title block of the FIRM.

Item 8. In A or V Zones where BFE's are not provided on the FIRM, the community may have established BFE's based on data from other sources. For subdivisions and other development greater than 50 lots or 5 acres, establishment of BFE's is required by community floodplain management ordinance. When this is the case, complete this item.

INSTRUCTIONS

The following 8 diagrams contain descriptions of various types of buildings. Compare the features of your building with those shown in the diagrams and select the diagram most applicable. Indicate the diagram number on the Elevation Certificate (Section C, Item 1) and complete the Certificate. The reference level floor is that level of the building used for underwriting purposes.

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 horizontal structural member (see diagram on page 2). Agents should refer to the Flood Insurance Manual for instruction on lowest floor definition.

DIAGRAM NUMBER 1

ALL SINGLE AND MULTIPLE FLOOR BUILDINGS (OTHER THAN SPLIT LEVEL), INCLUDING MANUFACTURED (MOBILE) HOUSING AND HIGH RISE BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSE, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The first floor is *not* below ground level (grade) on all sides*. This includes "walkout" basements, where at least one side is at or above grade. (Not illustrated)

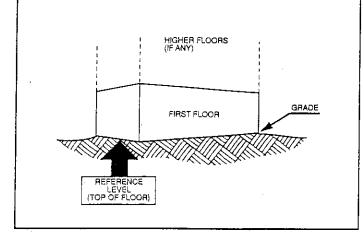


DIAGRAM NUMBER 2

ALL SINGLE AND MULTIPLE FLOOR BUILDINGS (OTHER THAN SPLIT LEVEL), INCLUDING MANUFACTURED (MOBILE) HOUSING AND HIGH RISE BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSES, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The first floor or basement (including an underground garage*) is below ground level (grade) on all sides*.

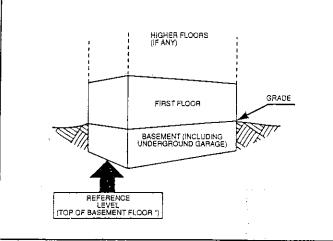


DIAGRAM NUMBER 3

ALL SPLIT LEVEL BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSES, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The lower level is *not* below ground level (grade) on *all* sides". This includes "walkout" basements, where at least one side is at or above grade.

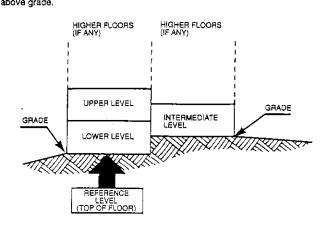
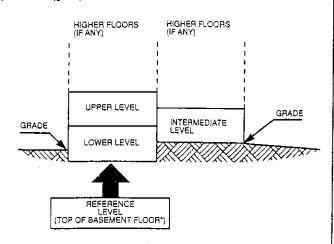


DIAGRAM NUMBER 4

ALL SPLIT LEVEL BUILDINGS, EITHER DETACHED OR ROW TYPE (E.G., TOWNHOUSES, ETC.); WITH OR WITHOUT ATTACHED GARAGE.

Distinguishing Feature - The lower level (or intermediate level) is below ground level (grade) on all sides*.



^{*} 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.