

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

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). Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME Ocean Reef Club Condominium Association	POLICY NUMBER
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 2468 Bass Court, Building #9	COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) Lot 15, Block 3350	
CITY Ocean City,	STATE New Jersey
	ZIP CODE 08226

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	2	C	9/5/84	A7	9FT 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

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 _____.
- 2(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 feet NGVD (or other FIRM datum—see Section B, Item 7). ***Garage Floor**
- (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: feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

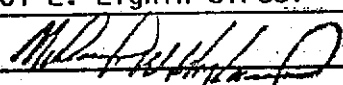
1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement 1981

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.

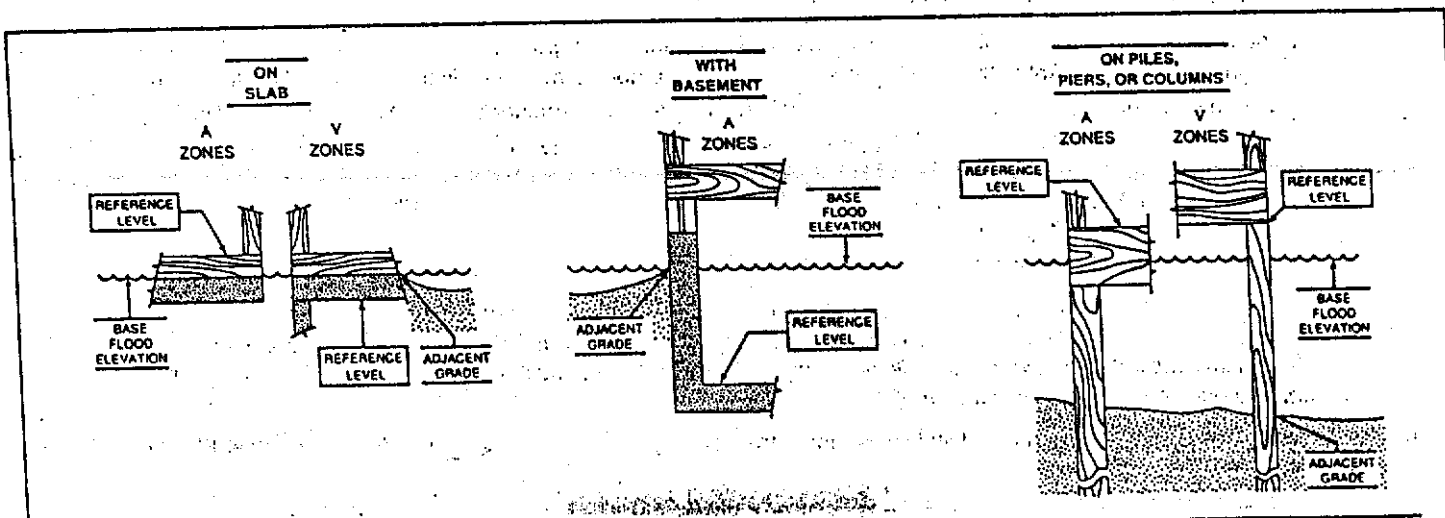
Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under 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 E. Eighth Street	CITY STATE ZIP Ocean City NJ 08226
SIGNATURE 	DATE PHONE 12/9/91 (609) 398-4477

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

COMMENTS: ***Main House Floor 10.19'**



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.

**SPECIFIC RATING
VARIANCE INFORMATION:**

Property Address: 2-8 BASS CT. Bldg 9
Ocean City, NJ. 08226

A copy of the variance issued by the local participating community, stating that permission was granted to construct the buildings lowest floor/reference level, including any enclosure, below the floodplain management requirements is attached for the property address listed above. This includes buildings with enclosures (including craw space areas) with non-compliant venting.

To the best of my knowledge, I certify that no variance was granted or obtained for the above property address to construct the building's lowest floor/reference level, including any enclosure, below the base flood requirement. This includes, non-elevated buildings and buildings with enclosures (including crawl space areas) with non-compliant venting.

To the best of my knowledge, I certify that no variance information is available to me for the above property address.

Signature of applicant or applicant's representative (agent):

Date: _____ Melissa M Solar _____

National Flood Insurance Program

Elevated Building Determination

ZONES A, A1-A30, AE

Policy Number: _____
Property Address: 2-8 Bass Ct Bldg 9
Ocean City, NJ 08226

To: Insurance Company

My building located at the above property address, in Zone A7, was constructed to have the lowest elevated floor elevated off the ground by the means of piles, posts, piers, columns, solid perimeter walls, or parallel shear walls.

My building has an enclosure below the lowest elevated floor with an area of 3604 square feet.

I understand that my policy is being issued based on your reliance upon the accuracy of information and statements that I have furnished to you herein, and on and with my application for insurance. I understand that my building is being classified as an elevated building subject to and under the terms and conditions of the Standard Flood Insurance Policy and that, in consideration of the reduced premium rate that will apply for my policy, coverage limitations (as specified in the policy) apply to the enclosed area below the lowest elevated floor of my building and to the contents and personal property located in this enclosed area. I understand and agree that this Elevated Building Determination is a part of my flood insurance policy.

Melissa M. Solar
Signature of Insured

1-4-2007
Date

Attachment 2-1. Elevated Building Determination Form (Zones A, A1-A30, AE)

FLOOD PROCESSING CENTER
PO Box 2057
Kalispell, MT 59901
Phone: 1-800-637-3846 ext: 493

Policy Number:
Insured Name:
Property Address:

Ocean Reef
2-8 Bass Ct Bldg 9
Ocean City, NJ. 08226

National Flood Insurance Program guidelines require that for all elevated buildings where there is an enclosure or crawlspace indicated, the following information must be provided. Please complete this worksheet to supplement the application so that the policy may be processed.

ENCLOSURE/PROPER VENTING WORKSHEET

Is the enclosure/crawlspace floor below the lowest grade (ground) level on all sides?

Yes No

If Yes, how many feet is the floor below the ground level? _____

*** If answered Yes above, then the rest of the form is not required.

If No, please complete the following questions:

Enclosure Size (square feet)

3604

Number of Vents

16

Within 1 Foot of the Ground

Size of Vents

2048

(in dimensions: height by width, or total square inches)

Please Note:

The criteria for proper venting are as follows:

A flood vent is an opening that allows for free passage of water automatically in both directions without human intervention. There must be a *minimum* of 2 openings, on different sides of the enclosure. If there is more than one enclosure then each enclosure must have proper openings. The bottom of each opening must be within 1 foot of the ground.

As an alternative to proper openings as outlined above, the NFIP will allow the insured to submit a certification by a registered professional engineer or architect that the design of the venting will allow for the automatic equalization of hydrostatic flood forces on exterior walls. *A window, a door, or a garage door is not considered a proper opening.*

Agent Signature:

Melissa M. Solar

Print Date 1/20/2007

POLICY NUMBER: 99023390522006

Harleysville Insurance Company of New Jersey

FLOOD INSURANCE RENEWAL PREMIUM NOTICE

IMPORTANT: THIS FLOOD INSURANCE POLICY WILL EXPIRE: 3/21/2007

PAYOR NAME & MAILING ADDRESS

PRODUCER NAME & MAILING ADDRESS



OCEAN REEF CLUB CONDOMINIUM
95 REEF DR
OCEAN CITY, NJ 08226-2155

PRODUCER#:07535-00103-088-00001
NIA GROUP ASSOCIATES LLC
PO BOX 477
CAPE MAY, NJ 08204-0477
(609)884-8431

INSURED NAME

LOCATION OF INSURED PROPERTY

OCEAN REEF CLUB CONDOMINIUM

2-8 BASS CT BLDG 9
OCEAN CITY, NJ 08226-2126

If you are no longer responsible for the payment of the premium on this policy please notify your agent.

	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
1. Option 1 provides coverage at amounts of insurance currently in force.	BUILDING \$664,100	BUILDING \$500	1 \$1,145.00
	CONTENTS \$0	CONTENTS \$0	
2. Option 2 includes an increase in insurance to allow for increased property value.	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
	BUILDING \$730,500	BUILDING \$500	2 \$1,190.00
CONTENTS \$0	CONTENTS \$0		

ALL CHANGES TO THIS POLICY MUST BE ADDRESSED TO THE AGENT/PRODUCER SHOWN ON THE FORM. CHANGES SUBMITTED ON/WITH THIS FORM WILL NOT BE RECOGNIZED.

Detach and return bottom remittance portion with your payment in the enclosed envelope.

INSURED NAME & MAILING ADDRESS

OCEAN REEF CLUB CONDOMINIUM
95 REEF DR
OCEAN CITY, NJ 08226-2155

PRODUCER 07535-00103-088-00001

POLICY NUMBER 99023390522006

RENEWAL EFFECTIVE DATE 3/21/2007

PAYMENT DUE BY 3/14/2007

For Credit Card Payment, please call (866) 667-9739

OR Complete the information below

VISA MASTERCARD AMERICAN EXPRESS

SELECT COVERAGE OPTION

\$1,145 \$1,190

Make check payable to:
Harleysville Insurance Company of New Jersey

CARD NUMBER:

EXPIRATION DATE: /

CARDHOLDER NAME

CARDHOLDER PHONE NUMBER

CARDHOLDER BILLING ADDRESS

CARDHOLDER BILLING ZIP CODE

CARDHOLDER SIGNATURE:

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.



Harleysville Insurance Company of New Jersey
Flood Insurance Processing Center
PO Box 650346
Dallas, TX 75265-0346

9902339052200614168000114500011900

Processed by:
Flood Insurance Processing Center
P.O. Box 2057 Kalispell MT 59903-2057

POLICY #: 99023390522006

To report a claim call: (800) 759-8656 **Harleysville Insurance Company of New Jersey**
Harleysville, PA 19438-2297
www.harleysvillegroup.com

FLOOD POLICY DECLARATIONS

Policy Renewal

TYPE: CONDO

POLICY PERIOD: 3/21/2006 to 3/21/2007

These Declarations are effective as of: 3/21/2006 at 12:01 AM

INSURED NAME & ADDRESS



OCEAN REEF CLUB CONDOMINIUM
95 REEF DR
OCEAN CITY, NJ 08226-2155

PRODUCER NAME & MAILING ADDRESS

PRODUCER#: 07535-00103-088
NIA GROUP ASSOCIATES LLC
PO BOX 477
CAPE MAY, NJ 08204-0477
PHONE# (609)884-8431

POLICY INFORMATION

PREMIUM PAYOR: Insured

COMMUNITY NAME
OCEAN CITY, CITY OF

COMMUNITY NUMBER
3453100003C

INSURED PROPERTY ADDRESS
2-8 BASS CT BLDG 9
OCEAN CITY, NJ 08226-2126

POLICY TERM: One Year

BUILDING DESCRIPTION

2-4 Family
Two Floors
Elevated Building W/Enclosure

Coverage Limitations May Apply. Refer
to your Standard Flood Insurance
Policy for details.

CONTENTS LOCATION
N/A

PROGRAM
Regular

FLOOD ZONE
AE

CONSTRUCTION
Post-Firm
Construction

COVERAGE & RATING INFORMATION

BUILDING

CONTENTS

PREMIUM PAID

Coverage: \$664,100
Deductible: \$500
Rates: .430/ .080

Coverage: N/A
Deductible: N/A
Rates: N/A

Premium Subtotal: \$1,231.00
Previous Premium Subtotal: \$.00
ICC Premium: \$6.00
CRS Discount: \$186.00
Expense Constant: \$.00
Federal Policy Fee: \$60.00
Endorsement Amount: \$.00
Total Premium: \$1,111.00

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED
BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT
COVERED IN STANDARD FLOOD INSURANCE POLICY.

FIRST MORTGAGEE

2ND MORTGAGEE

This Declarations Page, in conjunction with the policy, constitutes your Flood Insurance Policy.
IN WITNESS WHEREOF, we hereby enter into this Insurance Agreement.

INSURED COPY