

ELEVATION CERTIFICATE

No. 7128—P. 1
OMB No. 1860-0008
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

09-199 53/18

SECTION A - PROPERTY INFORMATION		For Insurance Company Use:
A1. Building Owner's Name	CHRISTOPHER & TIFFANY LERCH	Policy Number
A2. Building Street Address (Including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	5316 SIMPSON AVENUE	Company NAIC Number
City	OCEAN CITY State NJ ZIP Code 08226	

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
LOT 15 BLOCK 5305

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) RESIDENTIAL

A5. Latitude/Longitude: Lat. N 39° 13' 40.72" Long. W 74° 38' 08.63"

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance. Horizontal Datum: NAD 1927 NAD 1983

A7. Building Diagram Number 2

A8. For a building with a crawlspace or enclosure(s):
 a) Square footage of crawlspace or enclosure(s) 787 sq ft
 b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade 4
 c) Total net area of flood openings in A8.b 205 sq in
 d) Engineered flood openings? Yes No

A9. For a building with an attached garage:
 a) Square footage of attached garage N/A sq ft
 b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____
 c) Total net area of flood openings in A9.b _____ sq in
 d) Engineered flood openings? Yes No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number OCEAN CITY 345310	B2. County Name CAPE MAY	B3. State NJ
B4. Map/Panel Number 345310-0004	B5. Suffix D	B6. FIRM Index Date 7-15-92
B7. FIRM Panel Effective/Revised Date 7-15-92	B8. Flood Zone(s) A 7	B9. Base Flood Elevation(s) (Zone AC, use base flood depth) 9 FT.

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)?
 Designation Date _____ CBRS OPA Yes No

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.

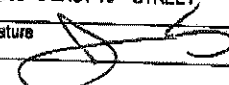
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, ARIA, ARIAE, ARVA1-A30, ARAH, ARAO. Complete items C2.a-h below according to the building diagram specified in item A7. Use the same datum as the BFE.
 Benchmark Utilized: PRVT Vertical Datum 1929
 Conversion/Comments: NONE

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	<u>5.7</u>	Check the measurement used.
b) Top of the next higher floor	<u>8.1</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	<u>N/A</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)	<u>N/A</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	<u>8.1</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade next to building (LAG)	<u>7.0</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade next to building (HAG)	<u>8.0</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	<u>8.6</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)

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. Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

Certifier's Name	JAMES E. SCHWAB III	License Number	24GS03353603
Title	LAND SURVEYOR	Company Name	SCHWAB LAND SURVEYING AND PLANNING, LLC
Address	8 EAST 10 TH STREET	City	OCEAN CITY
State	NJ	ZIP Code	08226
Signature		Date	1/8/10
Telephone	609-398-0585		

IMPO Jan. 11, 2010 11:12AM Copy the corresponding information from Section A. No. 7128 P. 2
 Building Street Address (Including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. for Insurance Company Use:
 5316 SIMPSON AVENUE Policy Number
 City OCEAN CITY State NJ ZIP Code 08226 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: A8b - THERE ARE FOUR OPEN 8X16" SLIDING GRILL TYPE VENTS RATED AT 40% NET FREE AREA. C2a IS CRAWL SPACE. C2b IS LAUNDRY ROOM. FIRST FLOOR ELEVATION IS 9.1. C2c IS FIRST FLOOR. DATE OF FIELD SURVEY - 1/8/10.
 Signature _____ Date 1/8/10

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

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, crawlspace, or enclosure) is _____ feet meters above or below the HAG.
 b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the LAG.
 E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ 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 _____
 Address _____ City _____ State _____ ZIP Code _____
 Signature _____ Date _____ Telephone _____
 Comments _____

SECTION G - COMMUNITY INFORMATION (OPTIONAL) Check here if attachments

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 G8 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. Date Certificate Of Compliance/Occupancy Issued _____
 G7. This permit has been issued for: New Construction Substantial Improvement
 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: _____ feet meters (PR) Datum _____
 G10. Community's design flood elevation _____ feet meters (PR) Datum _____
 Local Official's Name _____ Title _____
 Community Name _____ Telephone _____
 Signature _____ Date _____
 Comments _____

Check here if attachments

Jan. 11. 2010 11:12AM

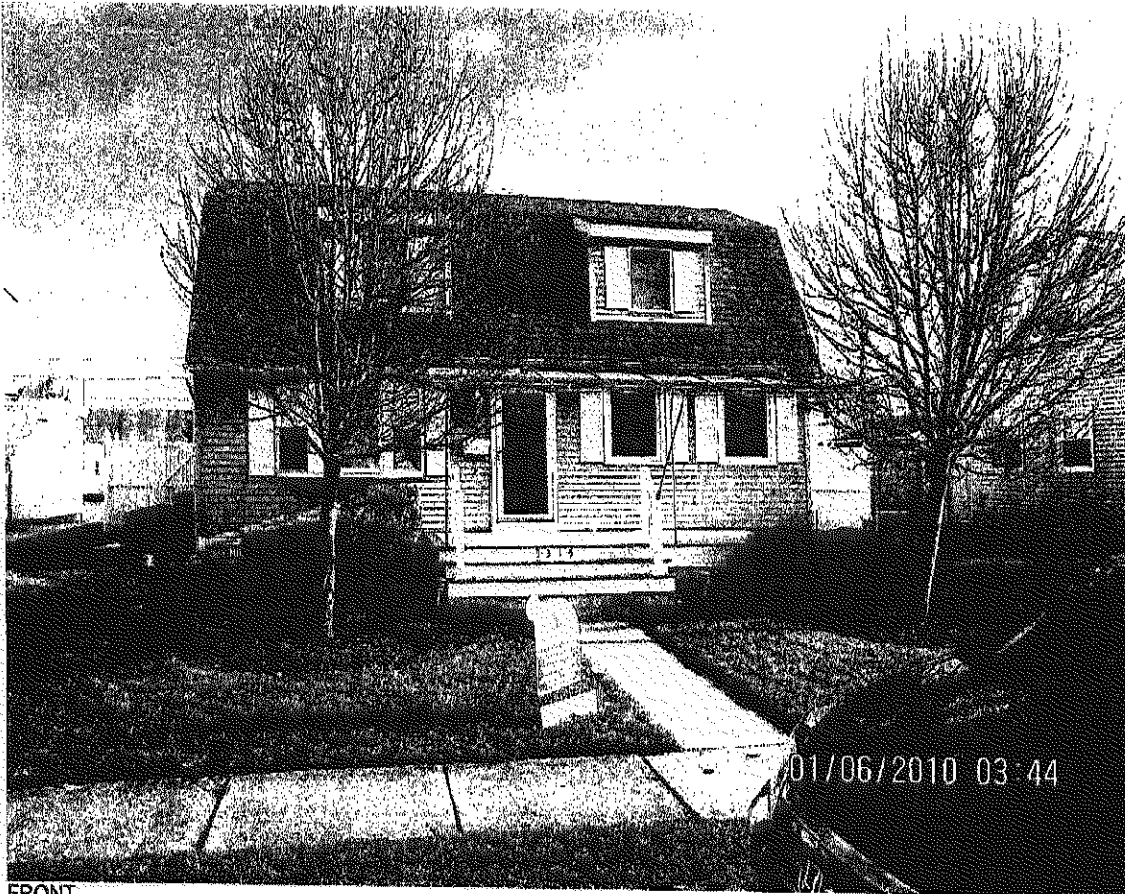
No. 7128 P. 3

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. 5315 SIMPSON AVENUE	For Insurance Company Use: Policy Number
City OCEAN CITY State NJ ZIP Code 08226	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.	

1/6/10



FRONT

Jan. 11. 2010 11:13AM

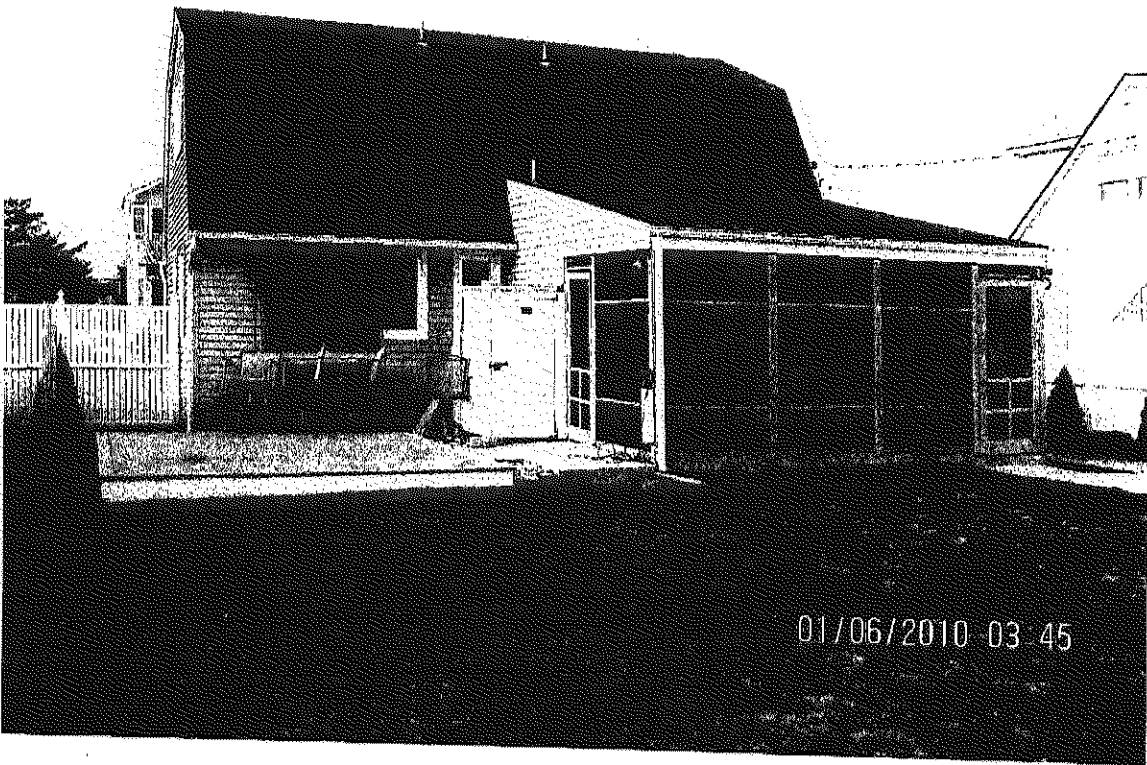
No. 7128 P. 4

Building Photographs

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 5315 SIMPSON AVENUE	For Insurance Company Use: Policy Number
City OCEAN CITY State NJ ZIP Code 08226	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."	

1/6/10 REAR



SCHWAB

LAND SURVEYING AND PLANNING, LLC
8 East 10th Street
Ocean City, NJ 08226
(609) 898-0565 • Fax (609) 898-1861

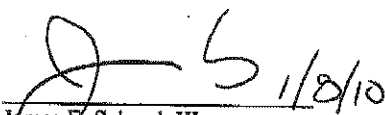
Description of Property
Situate in the City of Ocean City
Cape May County, New Jersey

Beginning at a point in the southeasterly line of Simpson Avenue (65 feet wide) at a distance of 195.0 feet southwestwardly along said line from the southwesterly line of Fifty-third Street (60 feet wide) and extending; thence

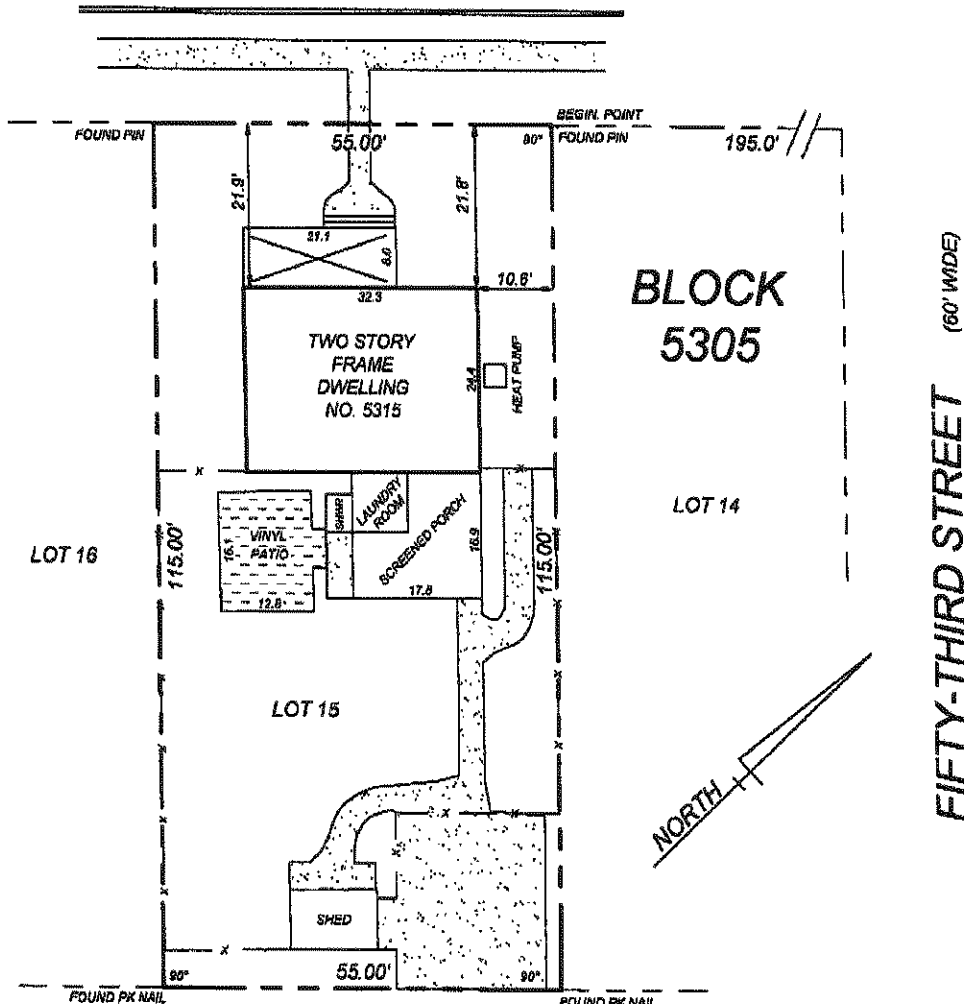
- 1) **Southeastwardly**, at a right angle to Simpson Avenue, a distance of 115.00 feet to the northwesterly line of a 15 feet wide public alley; thence
- 2) **Southwestwardly**, along said line of alley, at a right angle to the previous course, a distance of 55.00 feet; thence
- 3) **Northwestwardly**, at a right angle to the previous course, a distance of 115.00 feet to the southeasterly line of Simpson Avenue; thence
- 4) **Northeastwardly**, at a right angle to the previous course, along said line of Simpson Avenue, a distance of 55.00 feet to the point and place of beginning.

Known as Lot 15 Block 5305 on the current City of Ocean City Tax Map.

The foregoing being prepared in accordance with a Property Survey by Schwab Land Surveying and Planning, LLC, dated January 6, 2010, Certificate No. 09-199.


James E. Schwab III
Professional Land Surveyor
New Jersey License No. 24GS03353600

SIMPSON AVENUE (65' WIDE)



BLOCK 5305

FIFTY-THIRD STREET (60' WIDE)

15 FEET WIDE PUBLIC ALLEY

NOTE:
 INVESTIGATION AND PLOTTING OF RIPARIAN CLAIM AREAS, IF ANY, IS NOT INCLUDED AS PART OF THIS SURVEY.
 IN CONSIDERATION OF THE FEE PAID FOR MAKING THIS SURVEY, I DECLARE THAT THIS PLAN IS BASED ON A FIELD SURVEY MADE BY ME OR UNDER MY DIRECT SUPERVISION AND TO THE BEST OF MY PROFESSIONAL KNOWLEDGE AND BELIEF CORRECTLY REPRESENTS THE CONDITIONS FOUND AS OF THE DATE OF THE SURVEY SHOWN HEREON; EXCEPT SUCH EASEMENTS AND OR STRUCTURES, IF ANY, THAT MAY EXIST BELOW, ON, OR ABOVE THE SURFACE OF THE LANDS AND NOT VISIBLE.
 THIS DECLARATION IS GIVEN SOLELY TO THE ABOVE NAMED PARTIES FOR THIS TRANSACTION ONLY AND IS NOT TRANSFERABLE. SURVEYOR ASSUMES NO LIABILITY OR RESPONSIBILITY FOR THE UNAUTHORIZED USE OF THIS SURVEY FOR ANY OTHER PURPOSE, INCLUDING, BUT NOT LIMITED TO USE OF THIS SURVEY FOR SURVEY AFFIDAVIT OR RESALE OF PROPERTY TO ANY PARTY NOT NAMED HEREIN, EITHER DIRECTLY OR INDIRECTLY.
 ONLY SIGNED AND SEALED COPIES OF THIS SURVEY SHALL BE CONSIDERED VALID. IF THIS SURVEY DOES NOT CONTAIN A RAISED SEAL IT IS NOT AN AUTHORIZED DOCUMENT AND MAY HAVE BEEN ALTERED.

ISSUED TO:
CHRISTOPHER & TIFFANY LERCH
 CAPE BANK, its successors and or assigns as their interests may appear in the mortgage loan being granted to the above named purchaser(s).
MUTUAL TITLE AGENCY

PROPERTY SURVEY

LOT 15 BLOCK 5305
CITY OF OCEAN CITY
CAPE MAY COUNTY, NJ

DATE : JAN. 8, 2010 SCALE : 1" = 20' DWN.BY : JAS

SCHWAB LAND SURVEYING AND PLANNING, LLC

8 EAST 10TH STREET
 OCEAN CITY, NJ 08226

TELE 609-398-0565 FAX 398-1861
 CERTIFICATE OF AUTHORIZATION NO. 24GA28101600

FILE : 09-189 FIELD BOOK : BK. 53, PG. 18

JES 1/8/10
JAMES E. SCHWAB III
 PROFESSIONAL LAND SURVEYOR
 NEW JERSEY LIC. 24GS03353600
 PROFESSIONAL PLANNER
 NEW JERSEY LIC. 31L100408600