

Landmark Surveying Services, Inc.

Land Surveyors • P.O. Box 1148 • Wewahitchka, FL 32465 • (904) 227-2070 or (904) 639-5611

November 29, 1994

Mr. Arthur H. Dienst, III
& Stewart Title Company
3301 Thomasville Road
Suite 202
Tallahassee, Florida 32312

RE: Flood Statement Letter
(Our File No. 3570-94-G)

Dear Mr. Dienst:

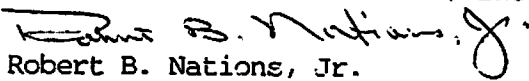
We have been requested by Ms. Gail Haber, Loan Processor with First Financial Funding Mortgages, Inc. to perform professional surveying services necessary to perform a Boundary Survey of Lots 4 and 5, Block "K", HOWARD CREEK PROPERTIES, in Section 6, Township 7 South, Range 8 West, Gulf County, Florida. In addition, we were asked to submit a Flood Elevation Certificate.

It is to be noted that we have established an on-site T.B.M. (Temporary Bench Mark) and have obtained ground elevations at the lot corners and the proposed building site. We however, cannot provide you with an Elevation Certificate. As of this date we have not been provided any building plans nor is there an existing residence.

We have reviewed the Flood Insurance Rate Maps for Gulf County, Florida, and find that the above described property is located in ZONE A3. See Community Panel No. 120098 0150 B. Effective date being June 15, 1983. The Base Flood Elevation based on the referenced Flood Insurance Rate Map is 15.1 feet. It is to be noted that Gulf County has an ORDINANCE which states "where substantial improvements are being made to an existing residence in a flood prone area or where new construction is taking place, that the lowest floor elevation must be a minimum of 1.0 feet above the Base Flood Elevation as determined from the Flood Insurance Rate Map. Based on the above, the lowest floor elevation must be at 16.1 feet (minimum) of 2.9 feet above the existing ground elevation at the proposed residence location.

I trust that the above is satisfactory. If you have any questions, please give me a call.

LANDMARK SURVEYING SERVICES, INC.


Robert B. Nations, Jr.
Florida Land Surveyor
Florida Certificate No. 4111

CC: Laura/Hannon Ins. Agency