

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

D.M.B. No 3067-007
Expires May 31, 1993

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 <u>Seawall Apartments, Ltd.</u>		POLICY NUMBER
STREET ADDRESS (including Apt. Unit, Suite and/or Bldg. Number, DR PC, ROUTE AND BOX NUMBER) <u>7000 Seawall Blvd.</u>		COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) <u>Building No. 10, Seawall Apartments</u>		
CITY <u>Galveston</u>	STATE <u>Texas</u>	ZIP CODE <u>77551</u>

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SURVEY	4. DATE OF FIRM ADX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
<u>485469</u>	<u>0024</u>	<u>0</u>	<u>08/16/83</u>	<u>A14</u>	<u>11.0 ft.</u>

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 3 and 6 that best describes the subject building's reference level: 1
 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 19.3 feet NGVD (or other FIRM datum—see Section B, item 7).
 (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: 18.2 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: _____

STANDARD FLOOD INSURANCE APPLICATION

Wright National Flood Insurance Company

POLICY INFORMATION

Applicant	BILLIE DIXON	Policy Number	42QT45125687 99
	FLOYD DIXON	Policy Period	07/26/2017 to 07/26/2018
Effective Date	2017-07-26	Term	12 months
House of Worship	No	Disaster Assist	No
Small Business	No	Waiting Period	Loan Transaction - No Wait
Non-Profit	No	Bill To	
Mandatory Purchase	No		
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION

Property Purchase Date	2017-07-23	Number of Units in Building	6
County or Parrish	GALVESTON	Condominium Coverage	No
Current Flood Zone	AE	Condominium Ownership	Yes
Flood Risk/Rated Zone	AE	Entire Building Coverage	No
Community Name	GALVESTON, CITY OF	Property Owned by State Gov't	No
Current Community	485469	Building Description	Residential Unit(Apt or Condo)
Number		Leased Federal Land	No
Current Map Panel Suffix	0024 E	Building on Federal Land	No
Community Program Type Regular		Principal/Primary Residence	No
	Lowest Floor Above Ground Level and Higher	Percentage of Residency	50% or Less
Location Of Contents	Floors	Course of Construction	No
		Walled & Roofed	Yes
Building Occupancy	Other Residential	Over Water	Not Over Water
Building Purpose	Residential	Household Contents	Yes
Residential Use Percentage	100%	Building Elevated	Building is not elevated
Number of Floors	Two Floors	Replacement Cost	\$70,000.00
Date of Construction	1996-04-01	Building Post-FIRM	Yes
Insured Tenant	No	Grandfathered	No
Tenant Building Coverage	Not Applicable	Severe Repetitive Loss	No
Rental Property	No		

ELEVATION INFORMATION

Lowest Adjacent Grade	18.2 feet	Elevation Certification Date	1996-06-17
Lowest Floor Elevation	19.3 feet	Building Flood Proofed	No
Next Higher Floor Elevation	0.0 feet	Elevation Difference	8 feet
Base Flood Elevation	11.0 feet		

LENDER INFORMATION

HOMETOWN BANK
 PO BOX 3909
 GALVESTON, TX 77552-0909
 Loan Number: 00000000
 Lender Type: First Mortgagee
 Lender Interest: Building and Personal Property Bill
 To Lender?: No

STANDARD FLOOD INSURANCE APPLICATION

Wright National Flood Insurance Company

COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Deductible Amount	Deductible Amount	Basic and additional	Premium Totals
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem	7.5%		Total amount of ins	
BLDG	\$40,000.00	0.24	\$96.00	\$0.00	0.08	\$0.00	(\$7.00)	\$2,000.00	\$40,000.00	\$89.00
CNTS	\$20,000.00	0.38	\$76.00	\$0.00	0.12	\$0.00	(\$6.00)	\$2,000.00	\$20,000.00	\$70.00
Rate Table Code: R3B Rate Method: Manual									Annual subtotal	\$159.00
									ICC Premium	\$0.00
									Subtotal	\$159.00
									CRS% 15%	(\$24.00)
									Subtotal	\$135.00
									Reserve Fund Assessment	\$20.00
									HFIAA Surcharge	\$250.00
									Rounded Subtotal	\$405.00
									Federal service fee	\$50.00
									Total amount due	\$455.00

UNDERWRITING

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

STANDARD FLOOD INSURANCE APPLICATION

Wright National Flood Insurance Company

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Current Community	485469	Building Description	Residential Unit(Apt or Condo)
Number		Leased Federal Land	No
Current Map Panel Suffix	0024 E	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	No
	Lowest Floor Above Ground Level and Higher	Percentage of Residency	50% or Less
Location Of Contents	Floors	Course of Construction	No
		Walled & Roofed	Yes
Building Occupancy	Other Residential	Over Water	Not Over Water
Building Purpose	Residential	Household Contents	Yes
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