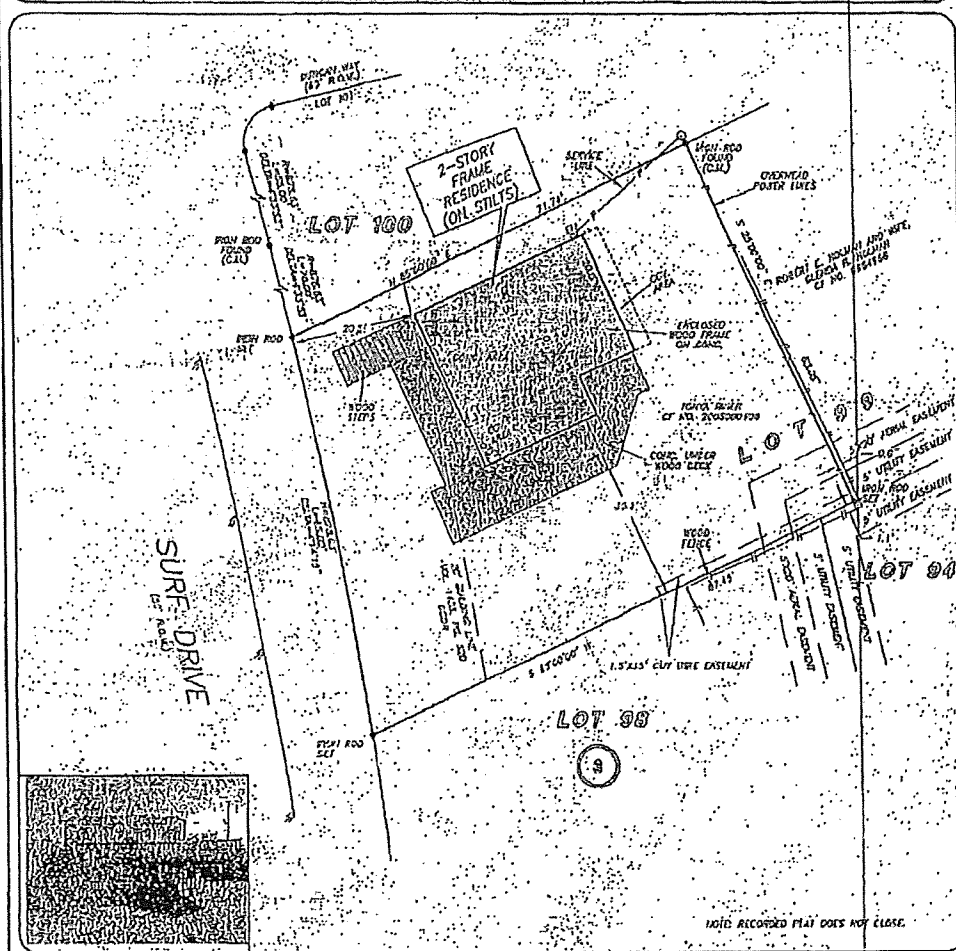
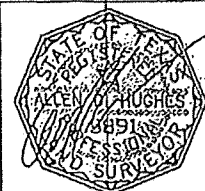


LOT NO. LRT70-002650 LSI
 ADDRESS: 4211, SURF DRIVE
 PALM BEACH, TEXAS 77554
 BORROWER: WENDY STEWART
 LOT 99, BLOCK 3
 PALM BEACH, TEXAS
 ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOL. 254A, JPC, 70
 AND TRANSFERRED TO VOLUME 2, PAGE 93C, OFFICIAL PUBLIC RECORDS
 OF CALVESTON COUNTY, TEXAS
 (SAVE AND EXCEPT THE EASTERLY 72 FEET)



THIS PROPERTY LIES WITHIN THE
 100 YEAR FLOOD PLAIN AS FOR FIRM
 PLAT NO. 15311R DATED 8
 NOV. 1974 BY 12/24/2003
 7046 15
 BASED ONLY ON VISUAL OBSERVATION OF MAPS
 INACCURACIES OF FEMA MAPS PREVENT EXACT
 DETERMINATION WITHOUT DETAILED FIELD STUDY
 A SUBSURFACE INVESTIGATION
 WAS BEYOND THE SCOPE OF THIS SURVEY
 D.C.L. - DISTENSIONAL CONTROL LINE
 RECORD EASERS VOL. 2, PG. 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

I HEREBY CERTIFY THAT THIS SURVEY WAS MADE
 ON THE GROUND, THAT THIS PLAT CORRECTLY
 REPRESENTS THE FACTS FOUND AT THE
 TIME OF SURVEY AND THAT THERE ARE NO
 ENCUMBRANCES APPARENT ON THE GROUND
 EXCEPT AS SHOWN HEREON. THIS SURVEY IS
 CERTIFIED FOR THE TRANSMISSION BY AND
 ABSTRACTS PROVIDED IN THE ABOVE
 REFERENCED TITLE COMMITMENT HAS BEEN
 UPON RE PRESENTATION OF THIS SURVEY.
 ALLEN D. HUGHES
 PROFESSIONAL LAND SURVEYOR
 IN TEXAS
 JOB NO. 10-09112
 OCTOBER 7, 2010



		JOANNE YOUSSEF 713-722-0281	
PRECISION SURVEYORS 1-800-LANDSURVEY 281-495-1556 FAX 281-495-1557 210-829-4941 FAX 210-829-1555 11825 REDOUBT BAY DRIVE SUITE 210 DALLAS, TEXAS 75244 1177 NE 116TH AVE SUITE 202 MIAMI BEACH, TEXAS 33137			

[Handwritten signatures and initials]

Expires March 31, 2012

Important: Read the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name WENDY STEWART

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
4211 SURF DRIVE

City GALVESTON State TX ZIP Code 77554

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
LOT 98, BLOCK 3, PALM BEACH, TEXAS, SAVE AND EXCEPT THE EAST 72' THEREOF.

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

A5. Latitude/Longitude: Lat. 29.200450 Long. -94.942179 Horizontal Datum: ☐ NAD 1927 ☒ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number 6

A8. For a building with a crawlspace or enclosure(s):

- a) Square footage of crawlspace or enclosure(s) 763 sq ft
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade N/A
c) Total net area of flood openings in A8.b N/A sq ft
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 N/A
c) Total net area of flood openings in A9.b N/A sq ft
d) Engineered flood openings? ☐ Yes ☒ No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number
485469 CITY OF GALVESTON

B2. County Name
GALVESTON

B3. State
TEXAS

B4. Map/Panel Number
4854690043

B5. Suffix
F

B6. FIRM Index
Date
12-06-2002

B7. FIRM Panel
Effective/Revised Date
12-06-2002

B8. Flood
Zone(s)
VE

B9. Base Flood Elevation(s) (Zone
AO, use base flood depth)
EL 17'

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) _____ ☐ Yes ☒ No

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?
☐ CBRS ☐ OPA
Designation Date _____

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, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.
Benchmark Utilized NGS PARK RM 2 AW0027 Vertical Datum 1029
Conversion/Comments 1007 ADJ

- a) Top of bottom floor (including basement, crawlspace, or enclosure floor) 7.3
b) Top of the next higher floor 15.3
c) Bottom of the lowest horizontal structural member (V Zones only) 14.6
d) Attached garage (top of slab) N/A
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) 14.6
f) Lowest adjacent (finished) grade next to building (LAG) 8.7
g) Highest adjacent (finished) grade next to building (HAG) 7.0
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support 7.0
- Check the measurement used.
☒ feet ☐ meters (Puerto Rico only)
☒ feet ☐ meters (Puerto Rico only)
☒ feet ☐ meters (Puerto Rico only)
☐ feet ☐ meters (Puerto Rico only)
☒ feet ☐ meters (Puerto Rico only)
☒ feet ☐ meters (Puerto Rico only)
☒ feet ☐ meters (Puerto Rico only)
☒ feet ☐ 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 ALLEN D. HUGHES

License Number 3891

Title RPLS

Company Name PRECISION SURVEY COMPANY

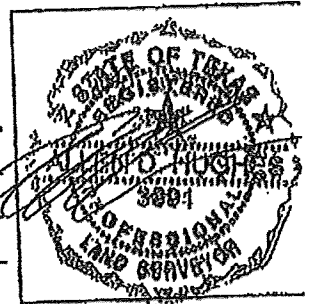
Address 14026 MEMORIAL DRIVE SUITE B100

City HOUSTON State TX

Signature

Date 10-07-2010

Telephone 281-498-1588



IMPORTANT: In mass spaces, copy the corresponding information from Section A.

Building Street Address (Including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
4211 SURF DRIVE

City GALVESTON State TX ZIP Code 77554

Permit Number	
Community 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 C2a = A/C ON RAISED WOOD DECK.

Signature

Date 10-07-2010

☒ Check here if attachments

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

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 6-9 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, in 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			

☐ Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

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
<p>G7. This permit has been issued for: <input type="checkbox"/> New Construction <input type="checkbox"/> Substantial Improvement</p> <p>G8. Elevation of as-built lowest floor (including basement) of the building: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters (PR) Datum _____</p> <p>G9. BFE or (in Zone AO) depth of flooding at the building site: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters (PR) Datum _____</p> <p>G10. Community's design flood elevation _____ <input type="checkbox"/> feet <input type="checkbox"/> meters (PR) Datum _____</p>		

Local Official's Name

Title

Community Name

Telephone

Signature

Date

Comments

☐ Check here if attachment

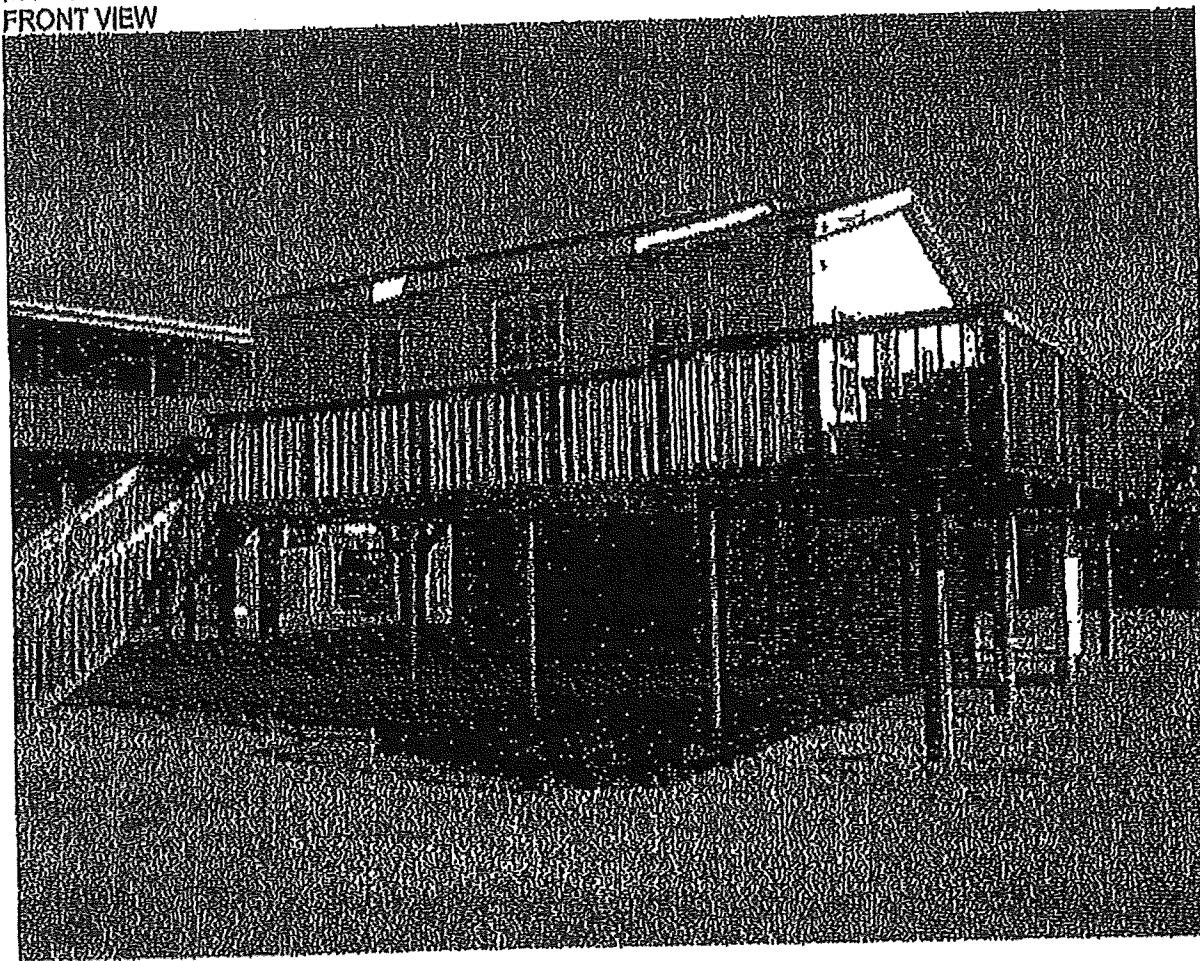
Building Photographs

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 4211 SURF DRIVE	For Insurance Company Use: Policy Number
City GALVESTON State TX ZIP Code 77554	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.	

DATE: 10-07-2010

FRONT VIEW



Building Photographs

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 4211 SURF DRIVE	For Insurance Company Use: Policy Number
City GALVESTON State TX ZIP Code 77554	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."	

DATE: 10-07-2010

REAR VIEW

