

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1-9.

OMB No. 1660-0008
 Expiration Date: July 31, 2015

SECTION A - PROPERTY INFORMATION

FOR INSURANCE COMPANY USE

A1. Building Owner's Name Stephen H. & Beverly J. Kerkam

Policy Number:

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
 421 McKinstry Mill Rd.

Company NAIC Number:

City Linwood

State MD

ZIP Code 21791

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
 Tax Map 43, Block 11, Parcel 71 (See attached sketch)

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

A5. Latitude/Longitude: Lat. 39.5629° Long. 77.1427° 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 2

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

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

A9. For a building with an attached garage:

- a) Square footage of attached garage 676 sq ft
- b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade 0
- c) Total net area of flood openings in A9.b 0 sq in
- d) Engineered flood openings? Yes No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number
 Carroll County 240015

B2. County Name
 Carroll

B3. State
 MD

B4. Map/Panel Number
 240015 0075

B5. Suffix
 B

B6. FIRM Index Date
 August 7, 1981

B7. FIRM Panel Effective/Revised Date
 August 1, 1978

B8. Flood Zone(s)
 A6

B9. Base Flood Elevation(s) (Zone AO, use base flood depth)
 416.8'

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/Source: _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other/Source: _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
 Designation Date: _____ CBRS OPA

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. In Puerto Rico only, enter meters.

Benchmark Utilized: Carroll County Mon. "K" Vertical Datum: NAVD 1988

Indicate elevation datum used for the elevations in items a) through h) below. NGVD 1929 NAVD 1988 Other/Source: _____

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- a) Top of bottom floor (including basement, crawlspace, or enclosure floor) 419.76 feet meters
- b) Top of the next higher floor 427.76 feet meters
- c) Bottom of the lowest horizontal structural member (V Zones only) _____ feet meters
- d) Attached garage (top of slab) 427.39 feet meters
- e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) 419.76 feet meters
- f) Lowest adjacent (finished) grade next to building (LAG) 424.26 feet meters
- g) Highest adjacent (finished) grade next to building (HAG) 427.06 feet meters
- h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support 423.26 feet meters

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
- Check here if attachments.

Certifier's Name Randall A. Petkus

License Number MD #15820

Title Engineer

Company Name BPR Inc

Address 150 Airport Drive, Suite 4

City Westminster

State MD ZIP Code 21157

Signature Randall A. Petkus Date 6/6/13

Telephone 410-857-0333




IMPORTANT: In these spaces, copy the corresponding information from Section A.		FOR INSURANCE COMPANY USE	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 421 McKinstry Mill Rd.		Policy Number:	
City Linwood	State MD	ZIP Code 21791	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 SECTION A: Lat & Long source is "satsig.net" web site. SECTION C: The building elev's are field shot or meas. in the NAVD88 vertical datum & converted to NGVD29 Datum as follows: NAVD88 + 0.7' =NGVD29. Basement is dirt floor, lowest elev of mach/equip is in basement, includes furnace, water heater, oil tank, water softener system, etc. HVAC condensers are on outside conc pad el 425.0'+-. Property has other out-buildings that appear to be out of the floodplain. See attached

Signature 

Date 6/6/13

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 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 _____			

Check here if attachments.

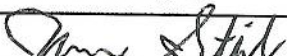
SECTION G – COMMUNITY INFORMATION (OPTIONAL)

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–G10. In Puerto Rico only, enter meters.

- 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–G10) is provided for community floodplain management purposes.

G4. Permit Number _____	G5. Date Permit Issued _____	G6. Date Certificate Of Compliance/Occupancy Issued _____
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- 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 Datum _____
- G9. BFE or (in Zone AO) depth of flooding at the building site: _____ feet meters Datum _____
- G10. Community's design flood elevation: _____ feet meters Datum _____

Local Official's Name Jason Stick, CFM	Title Floodplain Management Specialist
Community Name Carroll County, MD	Telephone 410-386-2844
Signature 	Date 6/6/2013

Comments The permit number and associated dates are unknown. The house was likely built in the early twentieth or late nineteenth center. A potential buyer has requested an elevation certificate. House elevations meet the requirement of the current code.

Check here if attachments.

Building Photographs

See Instructions for Item A6.

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

FOR INSURANCE COMPANY USE

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
421 McKinstry Mill Rd.

Policy Number:

City Linwood

State MD ZIP Code 21791

Company NAIC Number:

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 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." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



FRONT VIEW DATE TAKEN - MAY 31, 2013



REAR VIEW DATE TAKEN - MAY 31, 2013

Building Photographs

Continuation Page

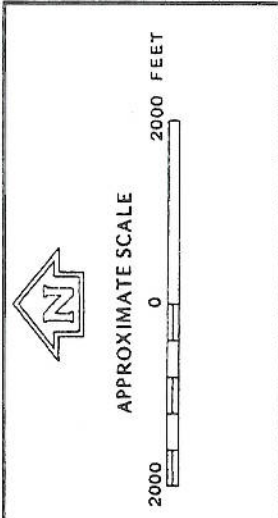
IMPORTANT: In these spaces, copy the corresponding information from Section A.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 421 McKinstry Mill Rd.	FOR INSURANCE COMPANY USE
City Linwood State MD ZIP Code 21791	
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." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.



LEFT SIDE VIEW DATE TAKEN - MAY 31, 2013



NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

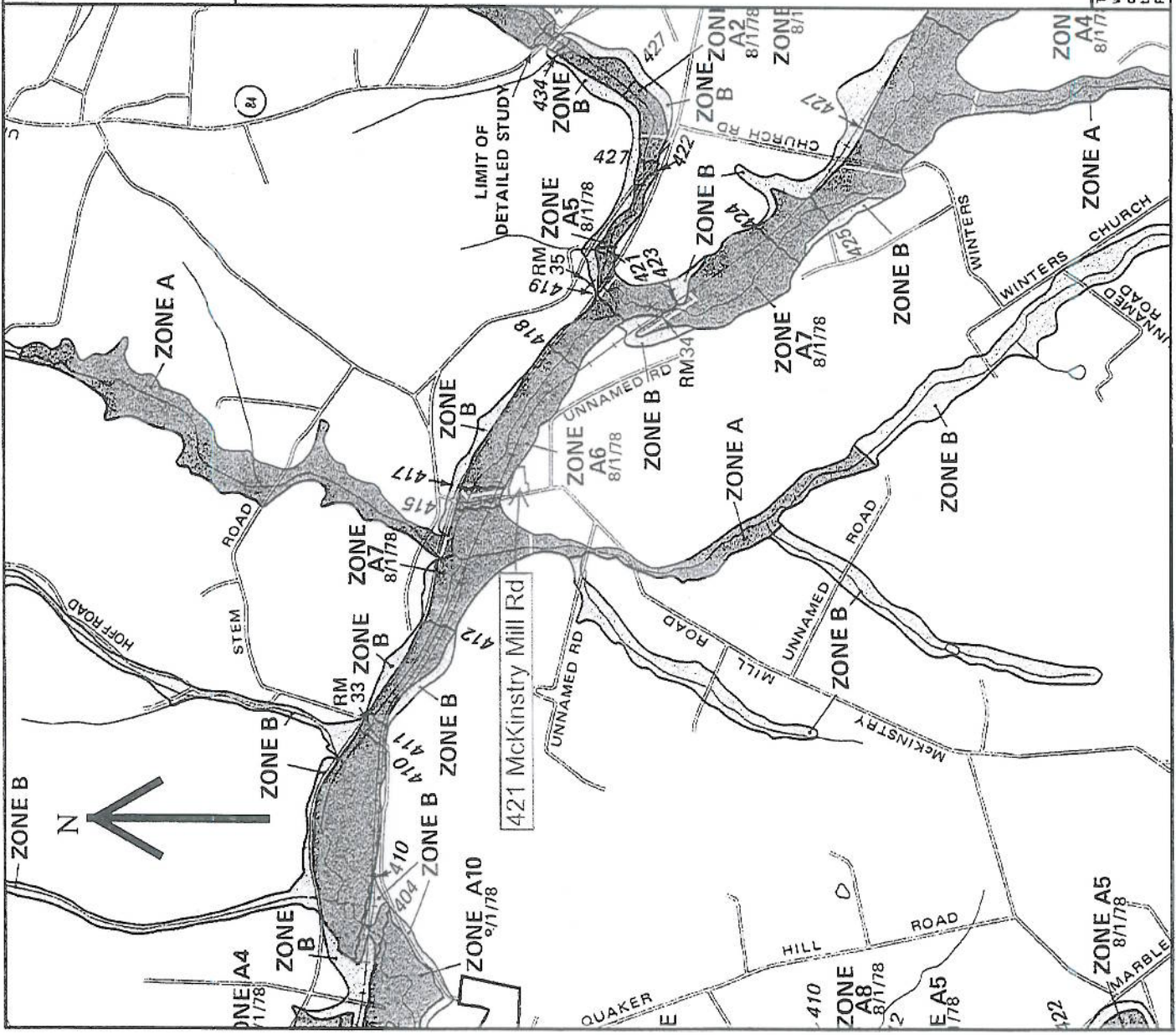
CARROLL COUNTY,
MARYLAND
UNINCORPORATED AREAS

PANEL 75 OF 150
(SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY-PANEL NUMBER
240015 0075 B

MAP REVISED:
AUGUST 7, 1981

federal emergency management agency
federal insurance administration



This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

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 Westminster, Maryland 21157
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 Fax: (410)876-1532

DATA SOURCE:

The stream cross-sections and "Preliminary 100-yr Floodplain Limits" as shown have been taken from Preliminary Flood Insurance Rate Maps (FIRMs) provided by the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) as delineated on the Carroll County website.

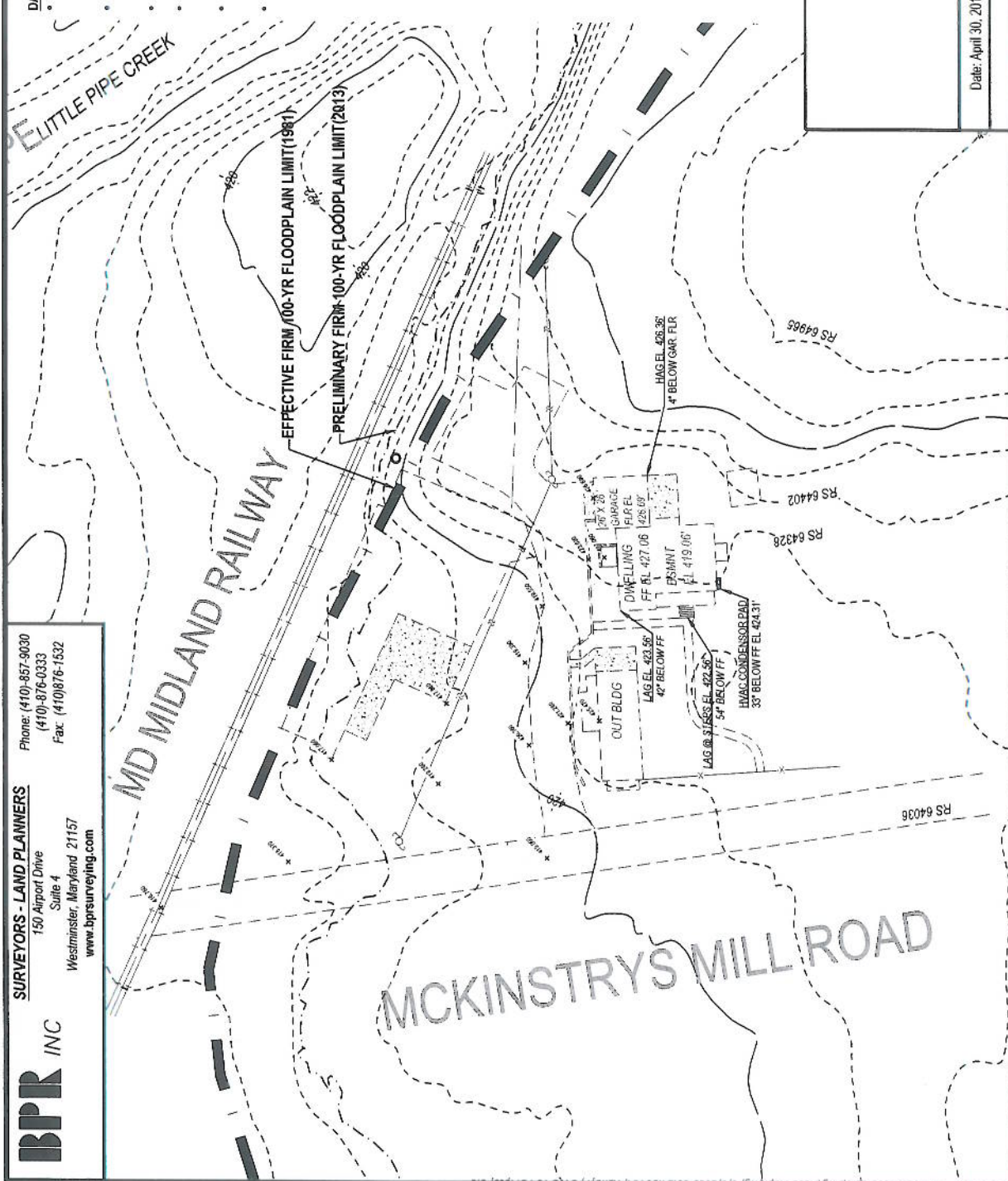
The "Z" contours as shown herein were developed using Carroll County products and Carroll County does not warrant its accuracy for any purpose. Supplemental field run topographic verification was performed by BPR, Inc.

Supplemental field verification was performed by BPR, Inc. dated May, 2013. Vertical Datum is based on NAVD83, taken from Carroll County Monument "C" - El. 415.70'

The "Effective 100-yr Floodplain Limits" as shown herein have been taken from Carroll County Flood Rate Insurance Map (FRIM), Community Panel 240015 0075 of 150, Map revision date August 7, 1981.

The Preliminary "FIRM 100-YR Floodplain Limit" is taken from the Latest FIRM revisions to the Effective Maps, these revisions have not yet been approved by FEMA to date.

The BFE for the Dwelling is 416.1' (NAVD 1988 Datum), and is converted to 416.8' (NGVD 1981 Datum) on the Elevation Certificate.



ELEVATION CERTIFICATE SKETCH
 421 MCKINSTRY MILL ROAD
 STEPHEN H. & BEVERLY J. KERKAM PROPERTY
 RECORDED IN BOOK 1440, PAGE 1
 1TH ELECTION DISTRICT
 CARROLL COUNTY, MARYLAND
 TAX MAP 43 GRD 11 PARCEL 71
 VILLAGE OF LINWOOD

Date: April 30, 2013
 BPR Job No. 13-001-027
 Scale: 1 inch = 50 feet