

ELEVATION CERTIFICATE
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

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...

Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION
BUILDING OWNER'S NAME: McQuiddy Family Properties, Inc.
STREET ADDRESS: Corner of Willow Drive & Surfside Drive
CITY: Surfside Beach, STATE: SC, ZIP CODE: 29575

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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

Table with 6 columns: 1. COMMUNITY NUMBER (45011), 2. PANEL NUMBER (0308), 3. SUFFIX (E), 4. DATE OF FIRM INDEX (Sept. 30, 1988), 5. FIRM ZONE (AE), 6. BASE FLOOD ELEVATION (14')

- 7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): [X] NGVD '29
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

SECTION C BUILDING ELEVATION INFORMATION

- 1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level: 5. See Note (1) Under Comments Section E.
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 [] feet NGVD.
3. Indicate the elevation datum system used in determining the above reference level elevations: [X] NGVD '29
4. Elevation reference mark used appears on FIRM: [] Yes [X] No
5. The reference level elevation is based on: [X] actual construction
6. The elevation of the lowest grade immediately adjacent to the building is: [] feet NGVD

SECTION D COMMUNITY INFORMATION

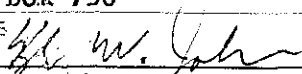
- 1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance...
2. Date of the start of construction or substantial improvement

SECTION E CERTIFICATION

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

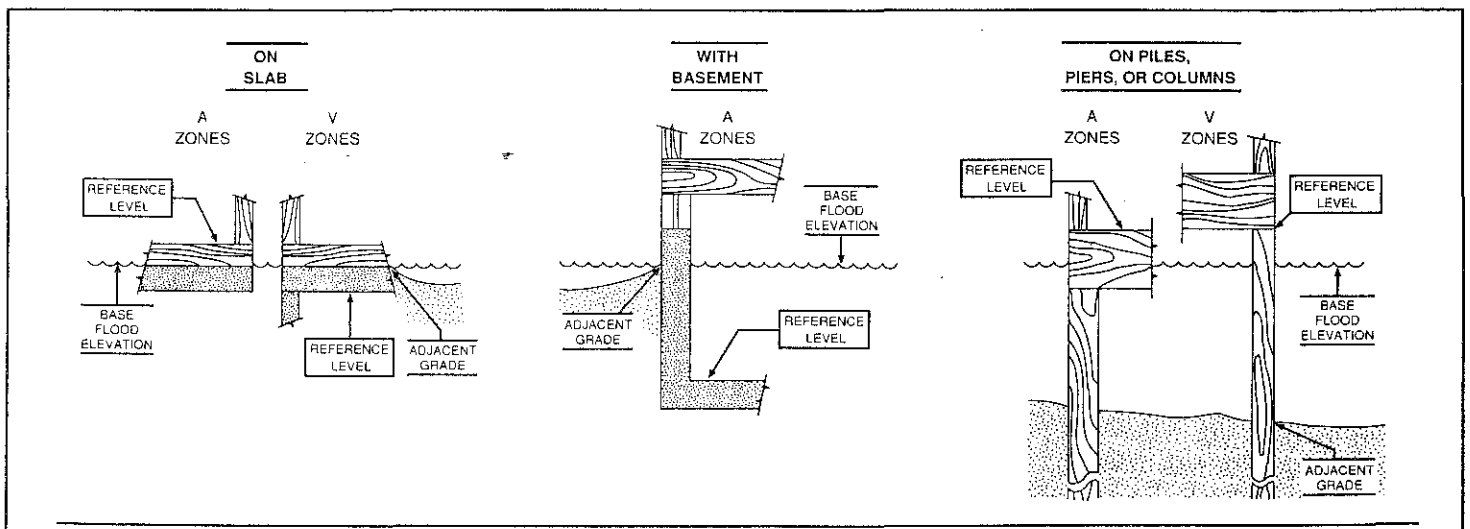
Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area use, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

I certify that the information in Sections B and C 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.

CERTIFIER'S NAME Kyler W. Johnson		LICENSE NUMBER (or Affix Seal) 16132	
TITLE Professional Land Surveyor		COMPANY NAME Powell Associates of NMB, Inc.	
ADDRESS P.O. Box 750		CITY N. Myrtle Beach	STATE ZIP SC 29597
SIGNATURE 	DATE 4/29/99	PHONE 843-249-9554	

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS: (1) The area below the elevated first floor is open and used for parking.
 (2) The reference mark used for determination of elevations was South Carolina Coastal Council Control Monument 5130, Elevation = 8.11 Ft. (NGVD 29).



The diagrams above illustrate the points at which the elevations should be measured in A Zones and V Zones. Elevations for all A Zones should be measured at the top of the reference level floor. Elevations for all V Zones should be measured at the bottom of the lowest horizontal structural member.