

ELEVATION CERTIFICATE

FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. NO. 3067-0077
Expires May 31, 1996

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

BUILDING OWNER'S NAME	FOR INSURANCE COMPANY USE
	POLICY NUMBER
STREET ADDRESS (Including Apt. Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER 1400 Morris Street NE	COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) Lot 8, Block 55, Princess Jeanne Park	
CITY Albuquerque	STATE New Mexico
	ZIP CODE 8710

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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

1. COMMUNITY NUMBER 350002	2. PANEL NUMBER 0357	3. SUFFIX D	4. DATE OF FIRM INDEX 09-20-96	5. FIRM ZONE X	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
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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 5 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 15527.4 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: 15525.4 feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

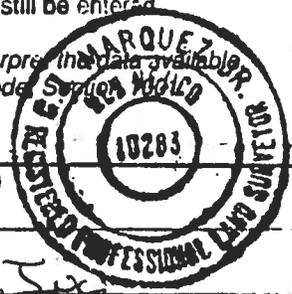
1. If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: [] feet NGVD (or other FIRM datum—see Section B, Item 7).
2. Date of the start of construction or substantial improvement _____

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.



CERTIFIER'S NAME: George J. Marquez Jr. LICENSE NUMBER (or Affix Seal): N.M.P.S. # 10283

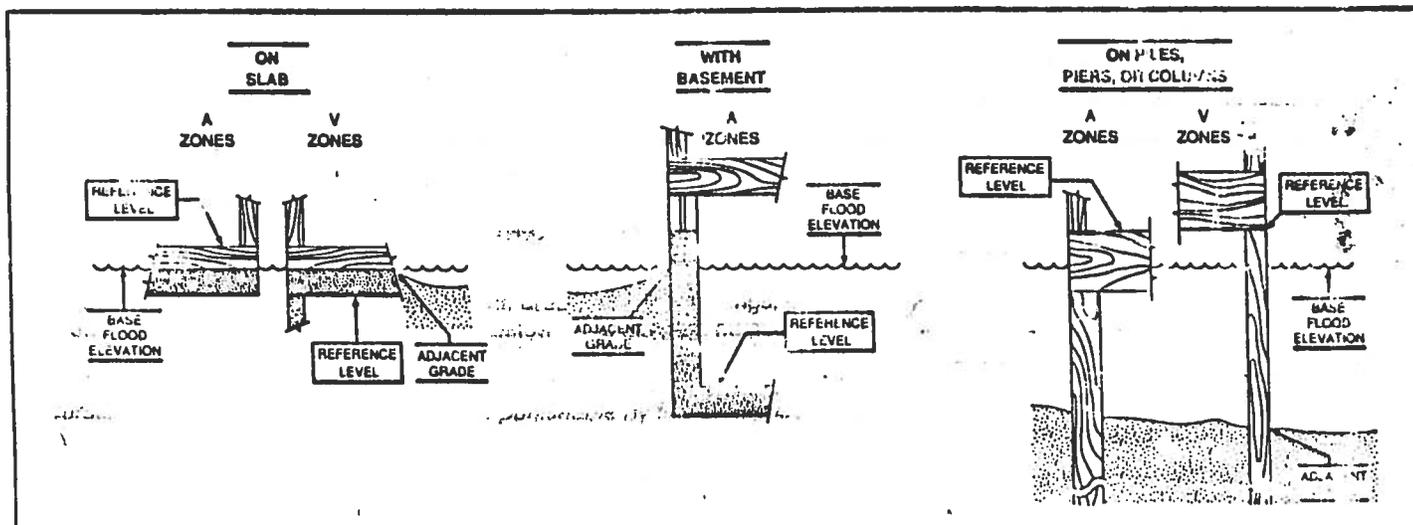
TITLE: N.M.P.S. COMPANY NAME: Marquez Surveying Company, Inc.

ADDRESS: 902 5th ST. N.W. CITY: Albuquerque STATE: New Mexico ZIP: 87102

SIGNATURE: George J. Marquez Jr. DATE: 01-12-98 PHONE: 505-842-6579

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

COMMENTS. Existing building was built on an elevated pad 6.34 Feet above the Street at the Southwest corner of the lot (flowline at S.W. Corner of lot 5521.07). Flood zone AO (depth 1) exist in the street right-of-way only.



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.

CONTROL STATION DATA

City of Albuquerque, New Mexico
Municipal Development
Engineering Division

Name of Station 7-J21 State NM Co. Bernalillo
 Establishing Agency ACS Year 1979 Chief of Party P. Aquiar
 Section 16 Township 10N Range 4E Map No. J-21

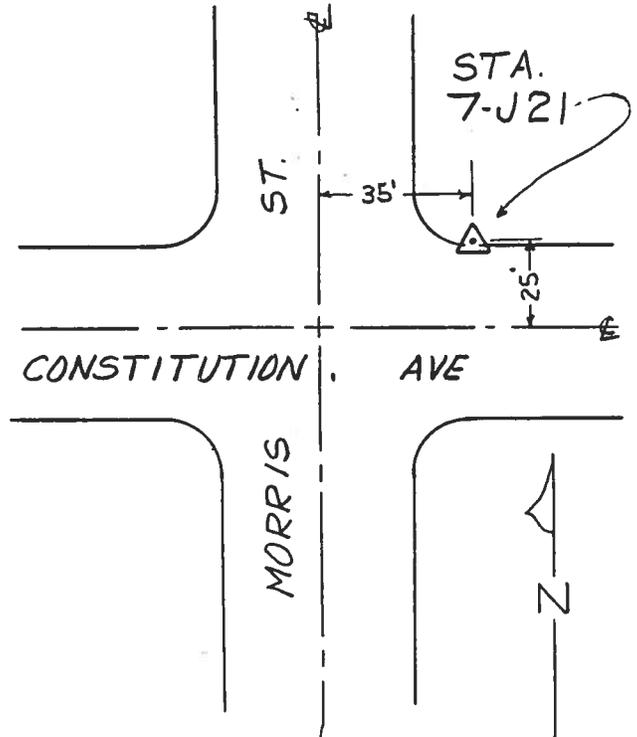
Description :

The station is located 7.4 miles east of downtown Albuquerque, at the intersection of Morris St. and Constitution Ave.

To reach the station from the intersection of I-40 and Eubank Blvd. go north on Eubank 0.8 miles to Constitution Ave. Turn right, go east on Constitution 0.5 miles to Morris St. The station is located in the quadrant of the intersection.

The station mark is a standard A.C.S. brass tablet stamped "7-J21, 1979" set flush with the curb.

Location Sketch :



HORIZONTAL DATA

FIELD METHOD Traverse Triangulation Trilateration

GEOGRAPHIC POSITION (NAD 1927)

2nd -order

Latitude 35° 05' 41.16683" Longitude 106° 31' 26.23635"

PLANE COORDINATES

Projection TM

State NM

Zone Central

x 418050.94

y 1489850.46

Ground-to-Grid Factor .99964366

ELEVATION DATA

SPIRIT LEVEL ELEVATION (SLD 1929) Feet 5520.36 Meters 1682.604 2nd -Order

TRIGONOMETRIC ELEVATION Feet _____ Meters _____

AZIMUTH DATA

O (or Δ) Angle -0° 09' 27"

GROUND DISTANCE

Station	Grid Azimuth	Geodetic Azimuth	Feet	Meters
6-J21	88 52 09		2451.14	747.108

FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD-HAZARD DETERMINATION

O.M.B No. 3067-0264
Expires April 30, 1998

SECTION I - LOAN INFORMATION

<p>1. LENDER NAME AND ADDRESS</p> <p>HARVARD MTG COMPANY, L.P. (1680B) 10555 MONTGOMERY BLV NE BLD2 STE.120 ALBUQUERQUE, NM 87111</p> <p>Req. by- <i>DIANNA</i> FZI CLIENT ID: CTX1680B</p>	<p>2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)</p> <p>SANCHEZ,ROBERTA D 1400 MORRIS ST NE ALBUQUERQUE, NM 87112-4237</p> <p>Legal Description: L008 BLK 005 JEANNE PARK Parcel, Tax Id, Plat Map:</p>
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3. LENDER ID. NO.	4. LOAN IDENTIFIER 268000117	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$
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SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

NFIP Community Name	County(ies)	State	NFIP Community Number
ALBUQUERQUE,CITY	BERNALILLO	NM	350002

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	NFIP Map Panel Effective/ Revised Date	LOMA/LOMR	Flood Zone	No NFIP Map
3500020357 D	09/20/1996	<input type="checkbox"/> YES <input type="checkbox"/> DATE	AO	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

Federal Flood insurance is available (community participates in NFIP)
 Regular Program
 Emergency Program of NFIP
 Federal Flood insurance is not available because community is not participating in the NFIP
 Building/Mobile home is in a Coastal Barrier Resources Area (CBRA), Federal Flood insurance may not be available
 CBRA designation date: _____

D. DETERMINATION

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA
(ZONES BEGINNING WITH LETTERS "A" OR "V")?**
 YES NO *If neither, see comments*

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. *See comments for further explanation*
 If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. COMMENTS (Optional):

FZI has based this determination off the legal description provided. The structure IS WITHIN an SFHA. The purchase of flood insurance is required by the Flood Disaster Protection Act of 1973 (see section "C" above for Federal Flood Insurance Availability).

REM # 5999	Certificate # 97120905417	RUSH:	LIFE OF LOAN: Yes	MSA: County Code:	Census Tract: State Code:
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This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Flood Zones, Inc. Executive Plaza Office Building 14205 Burnet Rd., Suite 110 Austin, TX 78728 (800)362-0866 FAX(800)344-9139	DATE OF DETERMINATION 01/08/1998
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