



REPLY TO
ATTENTION OF

DEPARTMENT OF THE ARMY
JACKSONVILLE DISTRICT CORPS OF ENGINEERS
PANAMA CITY REGULATORY OFFICE
1002 WEST 23rd STREET, SUITE 350
PANAMA CITY, FLORIDA 32405-3648

May 24, 2005

Regulatory Division
North Permits Branch
SAJ-2004-7095(GP-DEB)

Southern Coastal Construction, Inc.
c/o Stephen Shaw
WilsonMiller, Inc.
100 Bekrich Road, Suite 140
Panama City Beach, FL 32407

Dear Mr. Shaw:

Your application for a Department of the Army permit received on February 9, 2005, has been assigned number SAJ-2004-7095(GP-DEB). A review of the information and drawings provided shows the proposed work is to fill approximately 2.31 acres of freshwater wetlands in order to construct a 300-unit multi-family residential development. The project is located approximately 0.12 mile north of the intersection of Alf Coleman Blvd. and U.S. Highway 98, in Sections 23 and 26, Township 3 south, and Range 16 west, Bay County, Florida.

Your project, as depicted on the enclosed drawings, is authorized by Regional General Permit (RGP) SAJ-86. This authorization is valid until the expiration date noted for RGP SAJ-86 listed in the table at our website. Please access the U.S. Army Corps of Engineers' Regulatory web address at http://www.saj.usace.army.mil/permit/permitting/general_permits.htm to view the special and general conditions for SAJ-86, which apply specifically to this authorization. To view the referenced conditions click on the permit number and the general condition column in the row corresponding to the SAJ number noted above. You must comply with all of the special and general conditions and any project specific condition of this authorization or you may be subject to enforcement action. The following special conditions are included with this authorization:

1. Prior to commencement of authorized construction, the permittee agrees to meet the following mitigation requirements as compensation for impacts to 2.31 acres low quality wetlands:

Mitigation Bank Credit Purchase	Conservation Unit Area-Enhancement (acres)	Onsite Preservation Area (acres)				Offsite Preservation Area (acres)					Total Project Preservation
		Breakfast Point	Name of CU	Low Quality	High Quality	Upland	Road Removal	Total Onsite Preservation	Low Quality	High Quality	
1.5	0	9.3	0.78	2.24	0	12.32	0	0	0	0	12.32
1.5	0	9.3	0.78	2.24	0	12.32	0	0	0	0	12.32

2. Pursuant to special condition #13 of RGP SAJ-86, 1.5 functional units must be debited from the appropriate Mitigation Bank, as evidenced from the receipt by the Corps within 30 days of permit issuance of an updated copy of the mitigation bank ledger from the bank sponsor (see Section IV.G of the Mitigation Banking Instrument). A copy of the requested ledger shall be submitted to the Panama City Regulatory Office, at the above letterhead address, and to our Enforcement Branch at the following address:

Regulatory Division
 Enforcement Branch
 Post Office Box 4970
 Jacksonville, Florida 32232-0019
 Re: SAJ-2004-7095(GP-DEB)

Generally, authorization of activities that have commenced or are under contract to commence in reliance of the RGP will remain in effect provided the activity is completed within 12 months of the date the RGP expires or is revoked. In the event you have not completed construction of your project within the specified time limit, a separate application or re-verification will likely be required.

This letter of authorization does not obviate the necessity to obtain any other Federal, State, or local permits, which may be required.

If you are unable to access the internet or require a hardcopy of any of the conditions, limitations, or expiration date for RGP SAJ-86, please contact Mr. Dale E. Beter by telephone at 850-763-0717 #57, or by electronic mail at: dale.e.beter@saj02.usace.army.mil.

Thank you for your cooperation with our permit program.

Sincerely,



Robert M. Carpenter
 Colonel, U.S. Army
 District Engineer

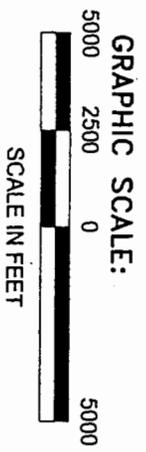
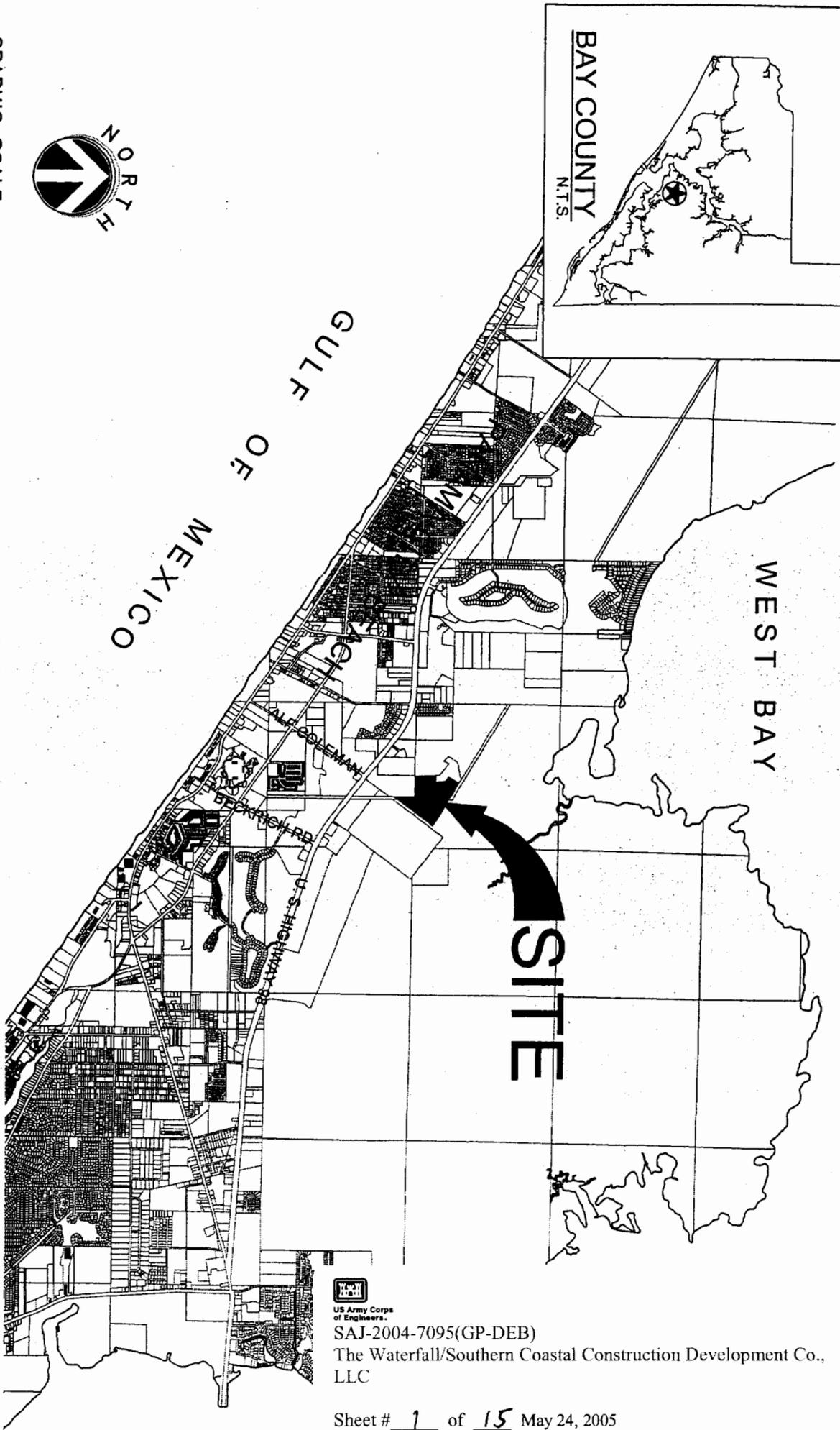
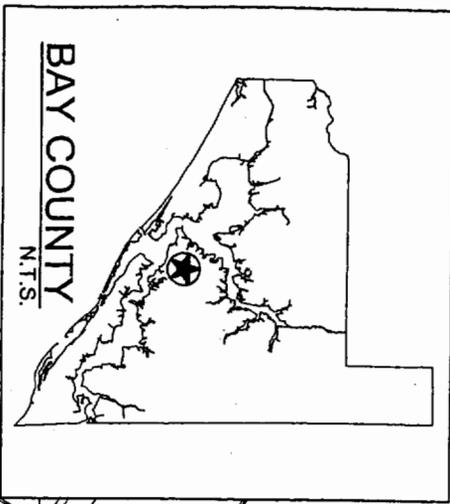
Enclosures

Copies Furnished:

Southern Coastal Construction, Inc., Albany, GA

FDEP, Pensacola, FL

CESAJ-RD-PE, Jacksonville, FL



GRAPHIC SCALE:



SITE LATITUDE / LONGITUDE COORDINATES:
 LAT: 30°12'27"
 LON: 85°49'03"

Wilson Miller

Planners • Engineers • Ecologists • Surveyors • Landscape Architects • Transportation Consultants
 300 Jackson Road, Suite 100 • Panama City Beach, Florida 32409 • 850.235.8770 • fax: 850.235.8847 (F) • www.wilsonmiller.com

PROJECT: THE WATERFALL

CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC

TITLE: REGIONAL LOCATION MAP

SIGNED:

[Signature]
 OCT 26 2004

KIM B. BOTTOMY

REG. FL. NO. 49921

DATE: 8-31-04

SCALE: SEE GRAPHIC SCALE

REVISION:

PROJECT NO. 04375-001-000

DRAWN BY/EMP NO. MDM/1622

SHEET NUMBER: 1 OF 15



US Army Corps of Engineers
 SAJ-2004-7095(GP-DEB)
 The Waterfall/Southern Coastal Construction Development Co., LLC

Sheet # 1 of 15 May 24, 2005

Exhibit 2

Project Location in Relation to RGP/EMA Boundary

WilsonMiller

New Directions in Planning, Design & Engineering

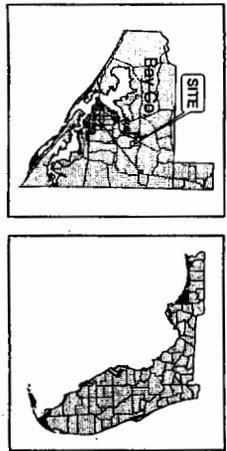
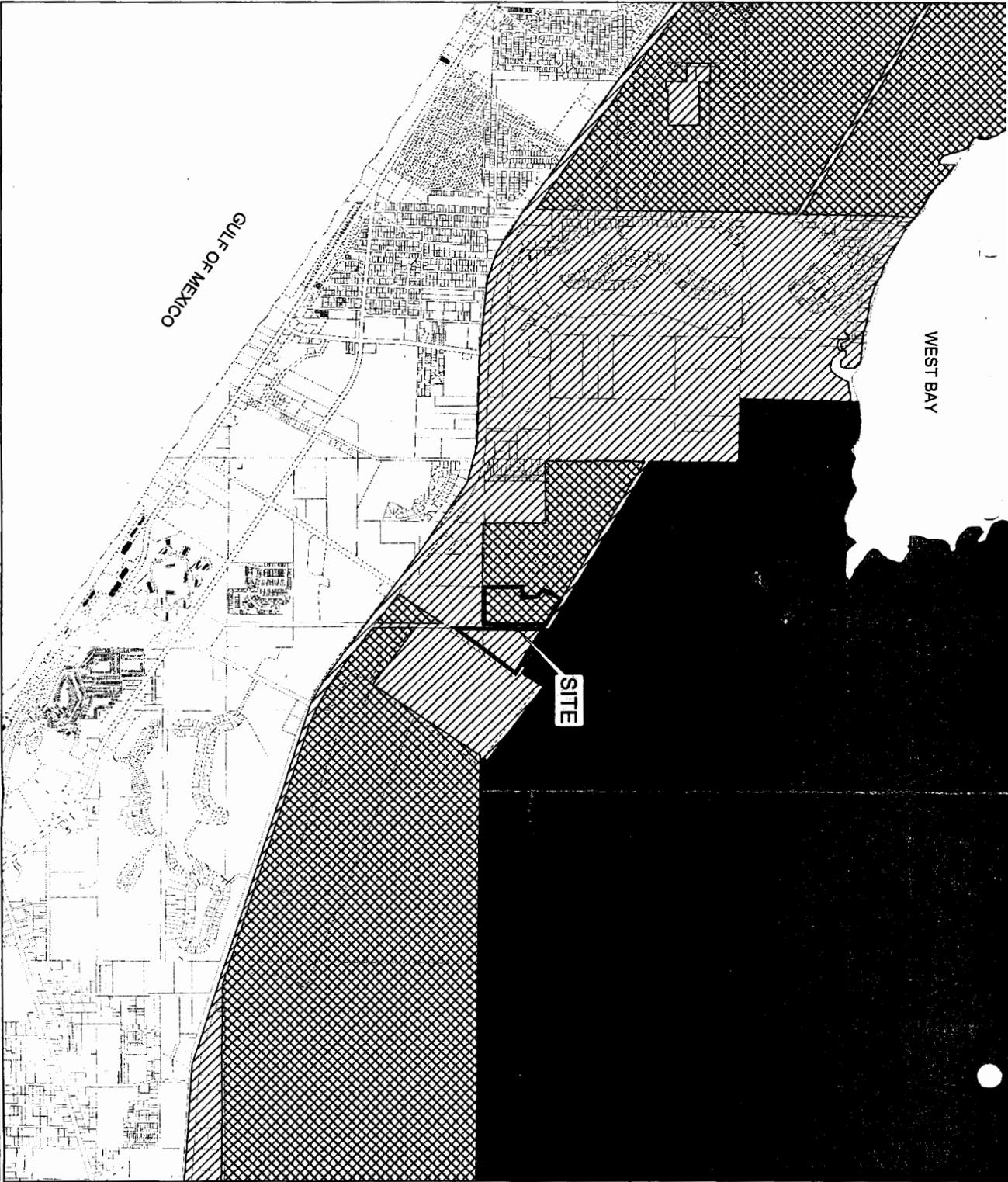


0 1,000 2,000
Feet

Legend

-  RGP & EMA AREA
-  RGP ONLY
-  BREAKFAST POINT M.B. & C.U.

Disclaimer:
This exhibit was prepared utilizing GIS data provided by various sources that may include but not limited to federal, state, district and local agencies. Data provided by other sources are not warranted by WilsonMiller for accuracy or for any particular use that may require accurate information. This map is for informational purposes only and should not be substituted for a wetland jurisdictional determination, true the search, property appraisal, survey, or for zoning verification.
Projection/Coordinate System:
Florida State Plane North
NAD 1983
Feet
Data Sources:
Florida Geographic Data Library
LAGINS
Map Date:
09/22/2004
Project No. 04375-000-000
T:\projects\04375-Waterfall\MXD\04375-2.mxd



Wilson Miller
 No. 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100



PROJECT: THE WATERFALL
 CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC
 TITLE: AERIAL PHOTO

SIGN NO. 49921
 REG. NO. 49921
 DATE: 8-31-04
 SCALE: SEE GRAPHIC SCALE
 REVISION:
 PROJECT NO. 04375-001-000
 DRAWN BY: MDM/1622
 SHEET NUMBER: 3 OF 15




 US Army Corps of Engineers
 SAJ-2004-7095(GP-DEB)
 The Waterfall/Southern Coastal Construction Development Co., LLC
 Sheet # 3 of 15 May 24, 2005

Exhibit 8

Photograph Showing Location of High and Low Quality Wetlands

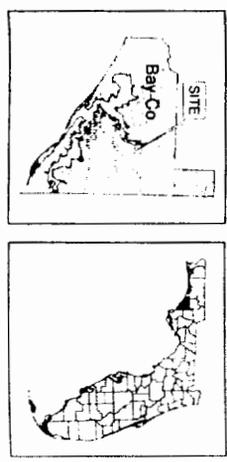
WilsonMiller
New Directions in Planning, Design & Engineering

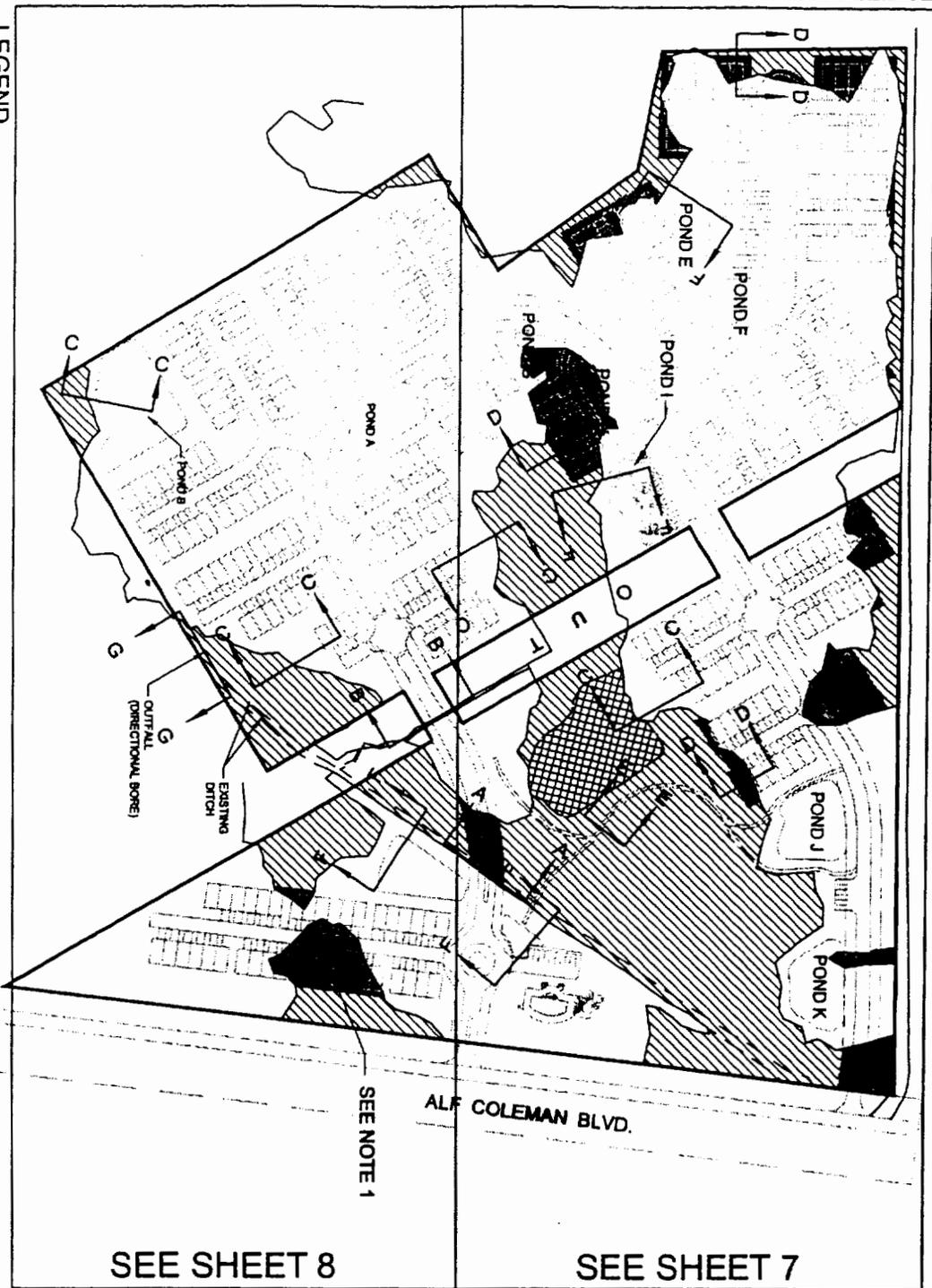


- Legend**
- Low Quality Wetlands
 - High Quality Wetlands

Disclaimer:
This exhibit was prepared utilizing GIS data provided by various sources that may include but not limited to federal, state, district and local agencies. Data provided by other sources are not warranted by WilsonMiller for accuracy or for any particular use that may require accurate information. This map is for informational purposes only and should not be substituted for a wetland jurisdictional determination, true site search, property appraisal, survey, or for zoning verification.

Projection/Coordinate System:
Florida State Plane North
NAD 1983
Feet
Data Sources:
Florida Geographic Data Library
LABINS
Map Date
09/3/2004
Project No. 04375-000-000
T:\projects\04375\Waterfall\MXD\04375-8.mxd





- LEGEND**
-  PRESERVED LOW-QUALITY WETLANDS
 -  PRESERVED HIGH-QUALITY WETLANDS
 -  IMPACTED COE LOW-QUALITY WETLANDS

NOTES:
 1. DEMARCATED WETLAND IS ISOLATED AND IS NOT DEP-JURISDICTIONAL.

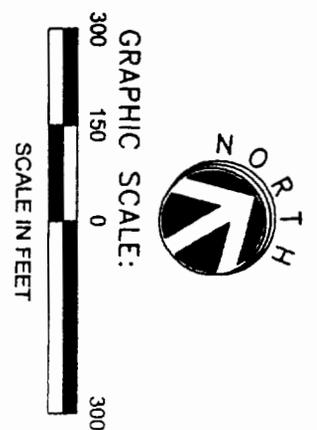


Table 2. COE and DEP Wetland Impacts

FLUCFOS Code	FLUCFOS Description	COE Wetlands (acres)	DEP Wetlands (acres)
441H	Hydric Slash Pine Plantation	2.22	1.85
513	Drainage Ditch	0.08	0.08
513/832H	Drainage Ditch in Gulf Power ROW	0.01	0.01
TOTAL		2.31	1.94

US Army Corps of Engineers
 SAJ-2004-7095(GP-DEB)
 The Waterfall/Southern Coastal Construction Development Co., LLC

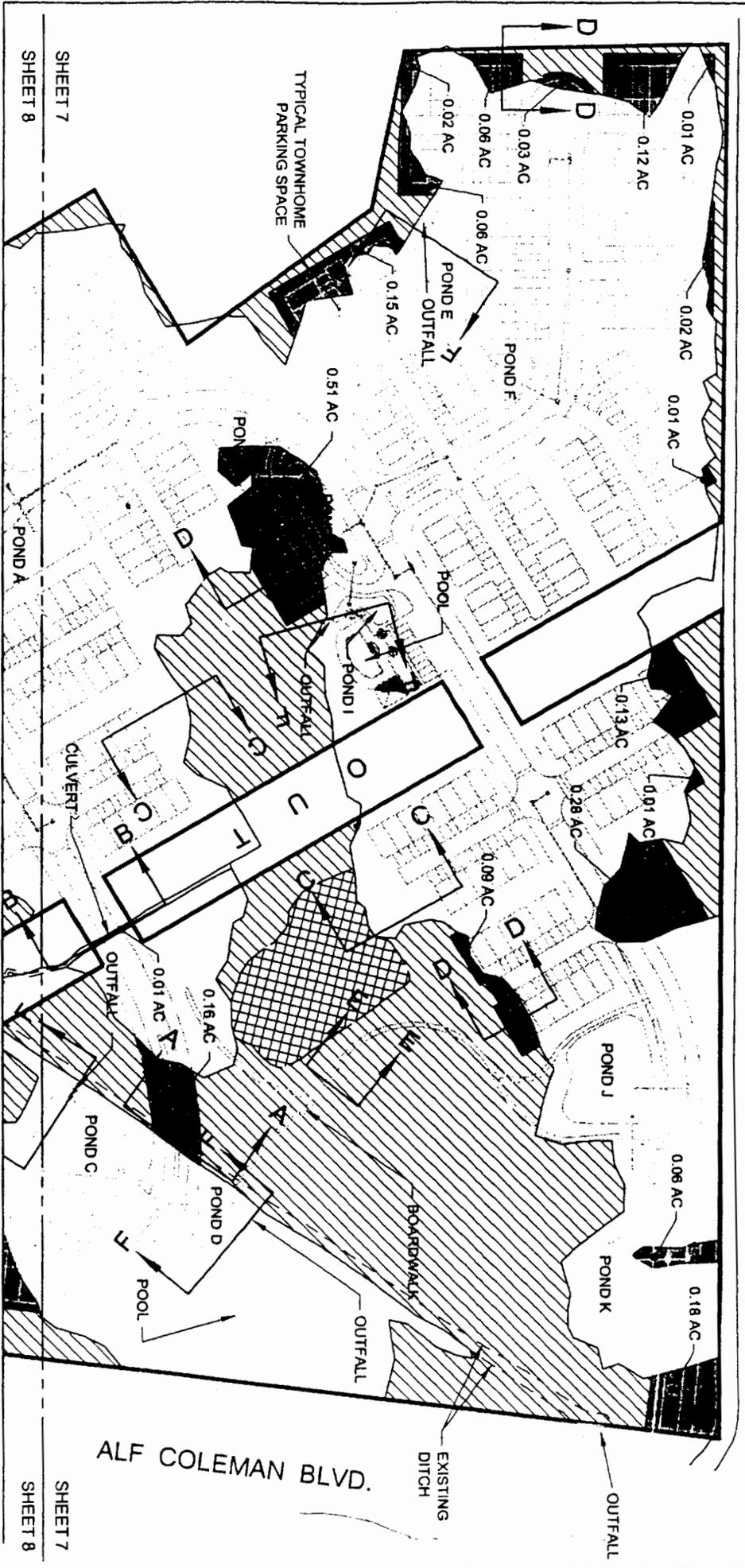
Sheet # 5 of 15 May 24, 2005

Wilson Miller

Professional Engineer - Ecological Services, Landscape Architecture, Transportation Consultants
 160 Madison Road, Suite 101, Panama City Beach, Florida 32413-1001, (904) 238-3800 (F) • www.wilsonmiller.com

PROJECT: THE WATERFALL
 CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC
 TITLE: WETLAND IMPACTS

SIGNED: *[Signature]* DATE: 8-31-04 PROJECT NO: 04375-001-000
 KIM B. BOTTOMY REG. FL. NO. 2622 DRAWN BY/EAMP NO: MCM/1632
 REG. FL. NO. 06921 CHECKED BY: DATE: SHEET NUMBER: 6 OF 15



LEGEND

-  PRESERVED LOW-QUALITY WETLANDS
-  PRESERVED HIGH-QUALITY WETLANDS
-  IMPACTED COE LOW-QUALITY WETLANDS
-  0.13 WETLAND IMPACT POLYGON ACREAGE

Sheet # 51 of 9 May 24, 2005

TTT
The Waterfall/Southern Coastal Construction Development Co.,

SAJ-2004-7095(GP-DEB)



GRAPHIC SCALE:



SCALE IN FEET



ALF COLEMAN BLVD.

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700 Jackson Street, Suite 100 • Irvine, California 92618 • Phone: 949.259.4770 • Fax: 949.259.4771 • www.wilsonmiller.com

PROJECT: THE WATERFALL

CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC

TITLE:

WETLAND IMPACTS

SIGNED:  DATE: 8-31-04

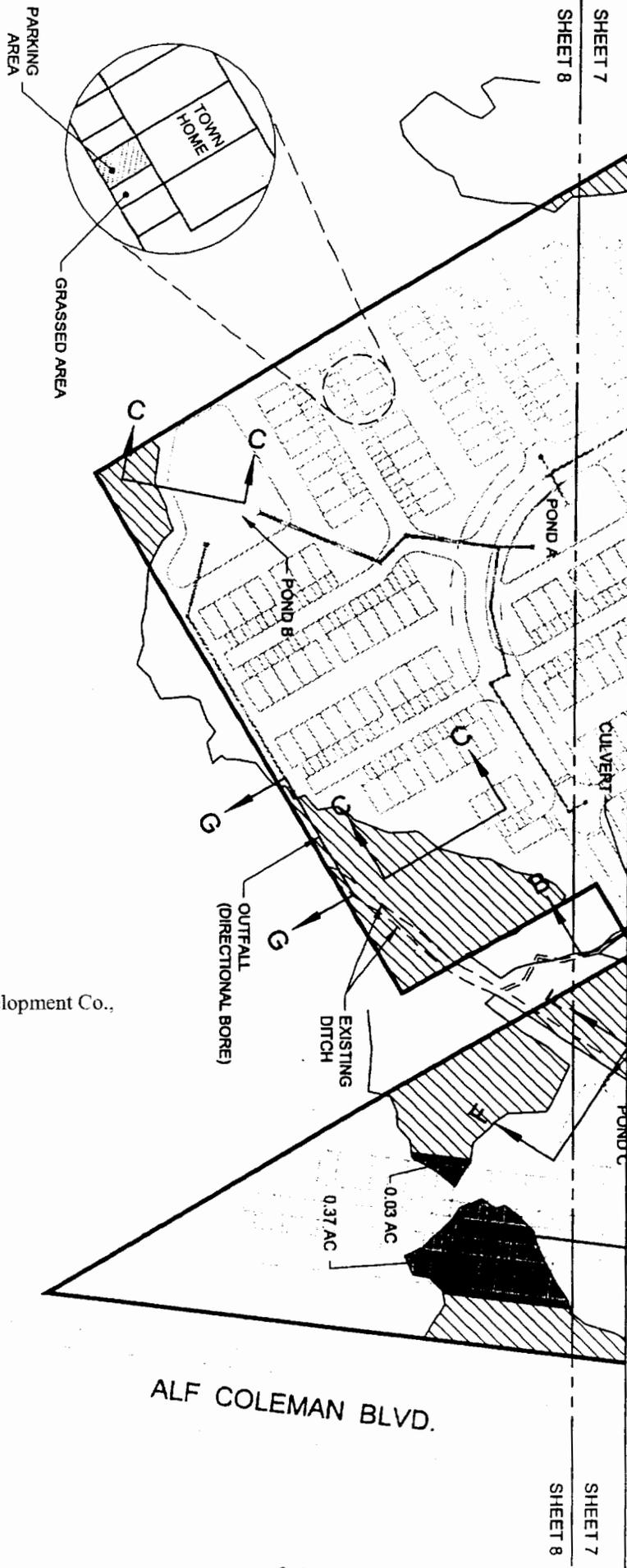
PROJECT NO: 04375-001-000

MIN. B. REG. NO. 6

DRAWN BY/ENR NO: MDM/1622

REG. NO. 49921

SHEET NUMBER: 7 OF 15



- LEGEND**
- PRESERVED LOW-QUALITY WETLANDS
 - PRESERVED HIGH-QUALITY WETLANDS
 - IMPACTED COE LOW-QUALITY WETLANDS
 - 0.13 WETLAND IMPACT POLYGON ACREAGE



SAJ-2004-7095(GP-DEB)
 The Waterfall/Southern Coastal Construction Development Co.,
 LLC

Sheet # 7 of 15 May 24, 2005

GRAPHIC SCALE:
 200 100 0 200
 SCALE IN FEET

SCALE:
 1" = 100'

SCALE IN FEET

NORTH

Wilson Miller

Project • Engineer • Ecologist • Surveyor • Landscape Architects • Transportation Consultants
 100 Brandon Road, Suite 100 • Pompano Beach, Florida 33062 • (954) 781-6779 • (800) 728-3887 (T) • www.wilsonmiller.com

PROJECT:	THE WATERFALL
CLIENT:	SOUTHERN COASTAL CONST. & DEVT. CO., LLC
TITLE:	WETLAND IMPACTS

SIGNED:	DATE:	PROJECT NO.:
KIM B. BOTTOMS	8-31-04	04375-001-000
REG. FL. NO. 6	SCALE:	DRAWN BY/EMP NO.:
6	1" = 100'	MDM/1622
REVISION:		SHEET NUMBER:
		8 OF 15

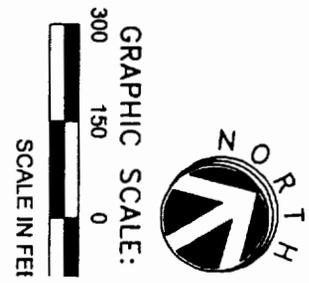
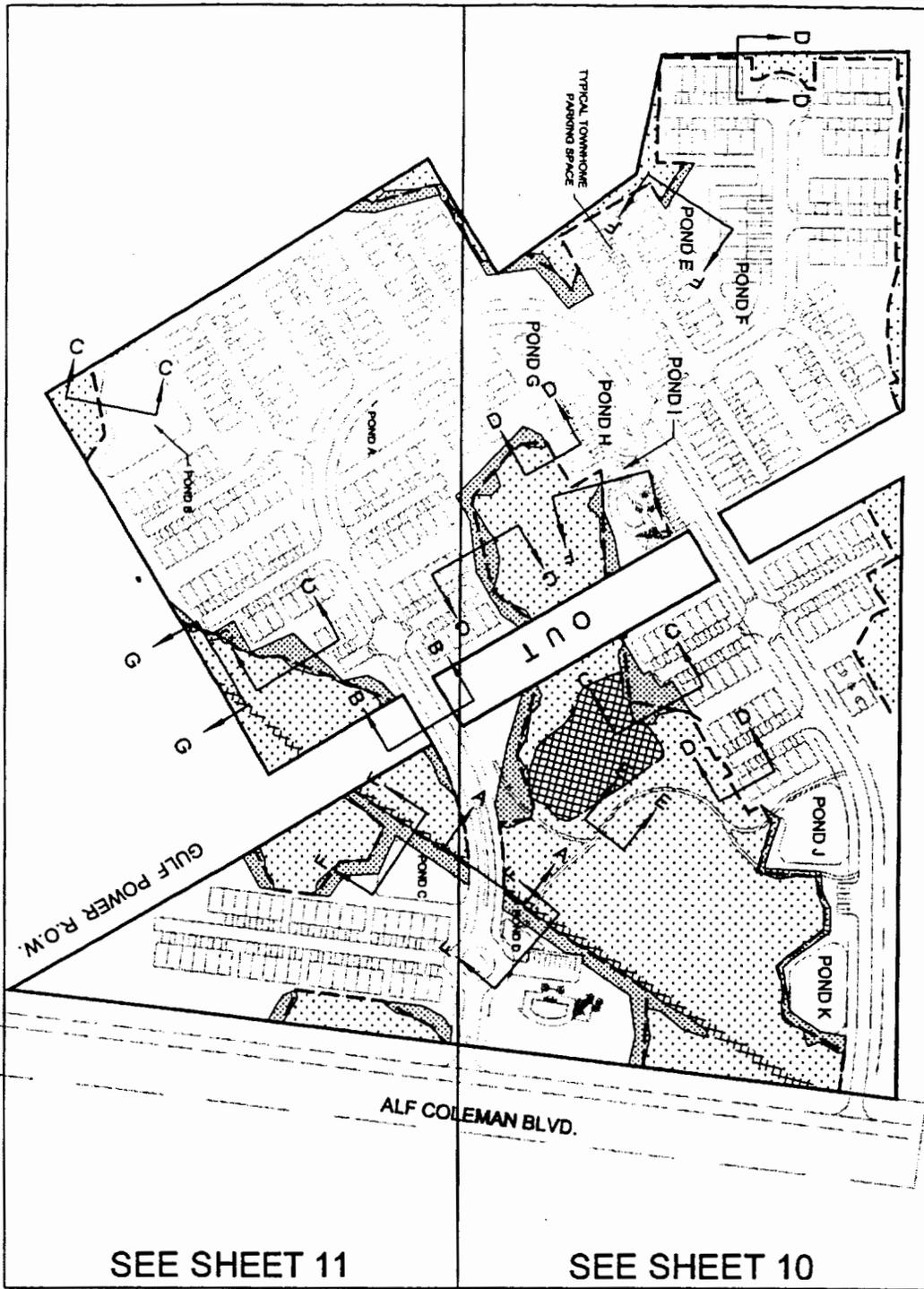


Table 3. COE and DEP Preservation Acreage Summary

FLUCFCS Code	FLUCFCS Description	Mitigation Type*	COE Preserves (ac.) Wetlands	Upland Buffers	DEP Preserves (ac.) Wetlands	Upland Buffers
441H	Slash Pine Plantation	WIP	8.86	1.89	8.96	1.78
513	Hydro Slash Pine Plantation (Enhanced)	WIP	0.43	---	0.43	---
632	Drainage Ditch	WIP	0.78	---	0.78	---
743	Wetland Scrub-Straw Bog	WIP	---	0.36	---	0.36
	Spot Berm	UP	---	2.24	---	2.14
GRAND TOTAL			10.08	4.49	10.99	4.32
WIP-Wetland Preservation, UP-Upland Preservation			12.32		11.99	

US Army Corps of Engineers.
 SAJ-2004-7095(GP-DEB)
 The Waterfall/Southern Coastal Construction Development Co., LLC

Sheet # 8 of 15 May 24, 2005

- LEGEND**
- PRESERVED LOW QUALITY WETLAND
 - PRESERVED HIGH QUALITY WETLAND
 - UPLAND BUFFER
 - CONSERVATION EASEMENT BOUNDARY

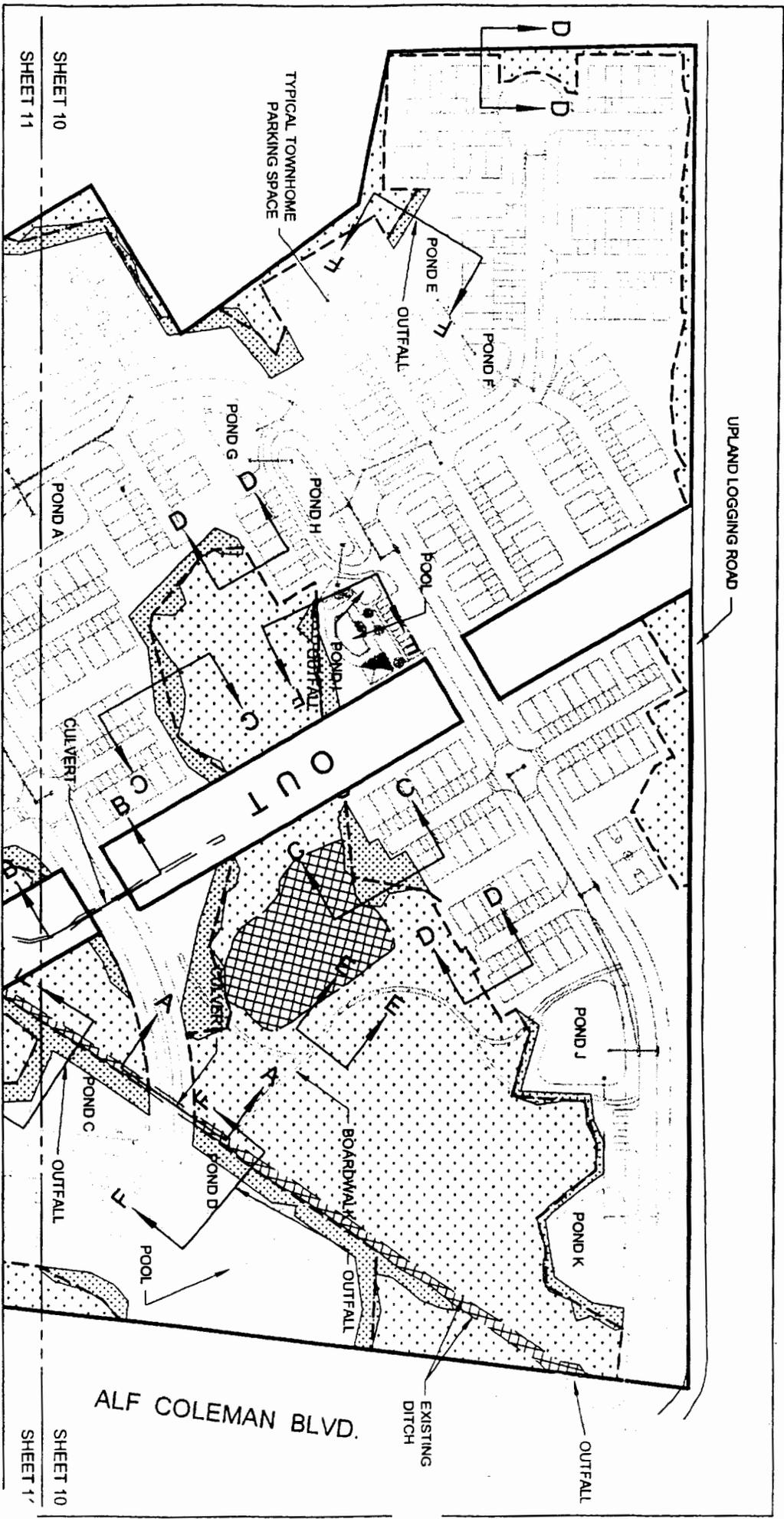
NOTES 1. SILT FENCE OR OTHER EROSION CONTROL DEVICE TO BE PLACED AT LANDWARD EDGE OF UPLAND BUFFER PRIOR TO INITIATING WORK.

WilsonMiller

PROJECT: THE WATERFALL
 CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC
 TITLE: MITIGATION / CONSERVATION

SKOED: *W. B. Bottom*
 DATE: 8-31-04
 PROJECT NO: 04375-001-000
 SCALE: GRAPHIC SCALE
 REVISION: MDM/622
 SHEET NUMBER: 9 OF 15

Wilson Miller, Inc. • Engineers • Architects • Surveyors • Landscape Architects • Transportation Consultants
 100 South West 1st Street, Ft. Lauderdale, Florida 33301 • (954) 583-1100 • www.wilsonmiller.com



LEGEND

-  PRESERVED LOW QUALITY WETLAND
-  PRESERVED HIGH QUALITY WETLAND
-  UPLAND BUFFER

CONSERVATION EASEMENT BOUNDARY
 NOTES 1. SILT FENCE OR OTHER EROSION CONTROL DEVICE TO BE PLACED AT LANDWARD EDGE OF UPLAND BUFFER PRIOR TO INITIATING WORK.

Sheet # 51 of 6 May 24, 2005

TLC
 The Waterfall/Southern Coastal Construction Development Co.,
 SAIJ-2004-7095(GP-DEB)



GRAPHIC SCALE:
 0 100 200
 SCALE IN FEET

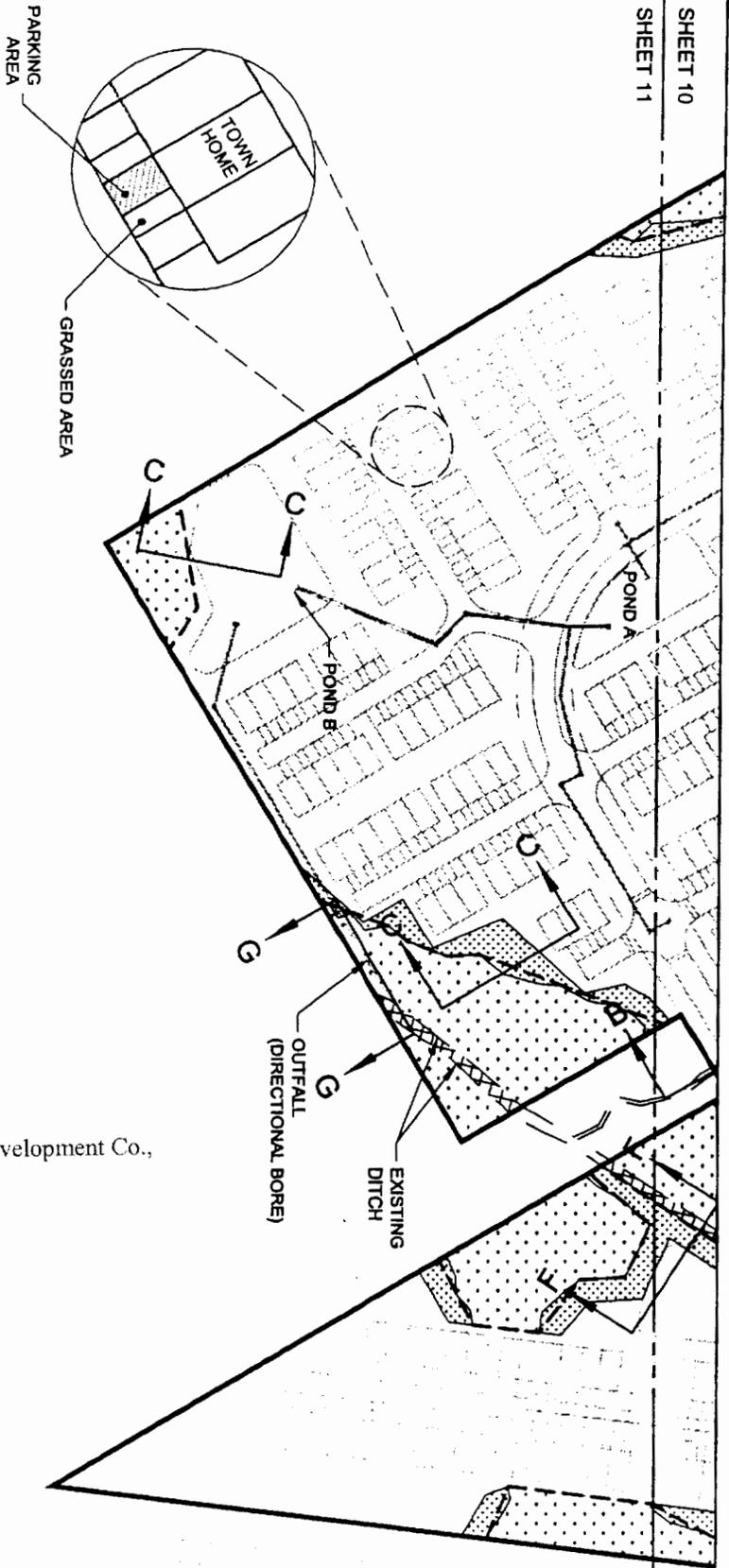
Wilson Miller
 Surveyors - Engineers - Ecologists - Scientists - Landscape Architects - Transportation Consultants
 100 Jackson Road, Suite 100, Fremont, CA 94538, Phone 510-778-8779, Fax 510-778-3887, www.wilsonmiller.com

PROJECT: THE WATERFALL
 CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC
 TITLE: MITIGATION / CONSERVATION

SIGNER	DATE	PROJECT NO.
KIM B. BOYD	8-31-04	04375-001-000
REVISION	SCALE	DRAWN BY/ENR NO
01/09/02	AS SHOWN	MDM/1522
	GRAPHIC SCALE	SHEET NUMBER
		10 OF 15

SHEET 10
SHEET 11

SHEET 10
SHEET 11



LEGEND

-  PRESERVED LOW QUALITY WETLAND
-  PRESERVED HIGH QUALITY WETLAND
-  UPLAND BUFFER

CONSERVATION EASEMENT BOUNDARY

NOTES 1. SILT FENCE OR OTHER EROSION CONTROL DEVICE TO BE PLACED AT LANDWARD EDGE OF UPLAND BUFFER PRIOR TO INITIATING WORK.



SAJ-2004-7095(GP-DEB)
The Waterfall/Southern Coastal Construction Development Co., LLC

Sheet # 10 of 15 May 24, 2005



ALF COLEMAN BLVD.

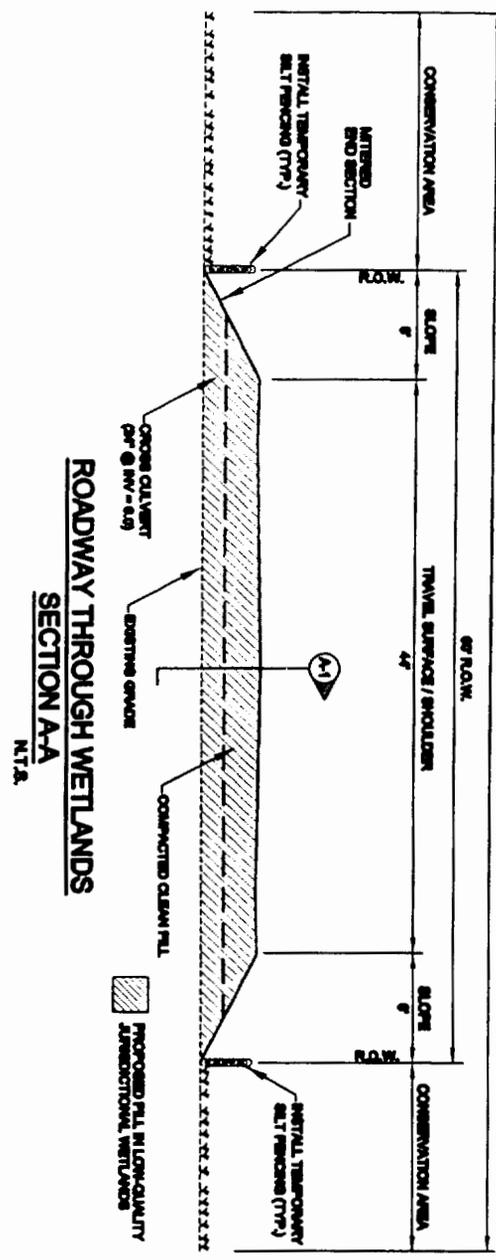
Wilson Miller

Wilson Miller, Inc. 11111...
180 Waterloo Road, Suite 101, ...
180 Waterloo Road, Suite 101, ...

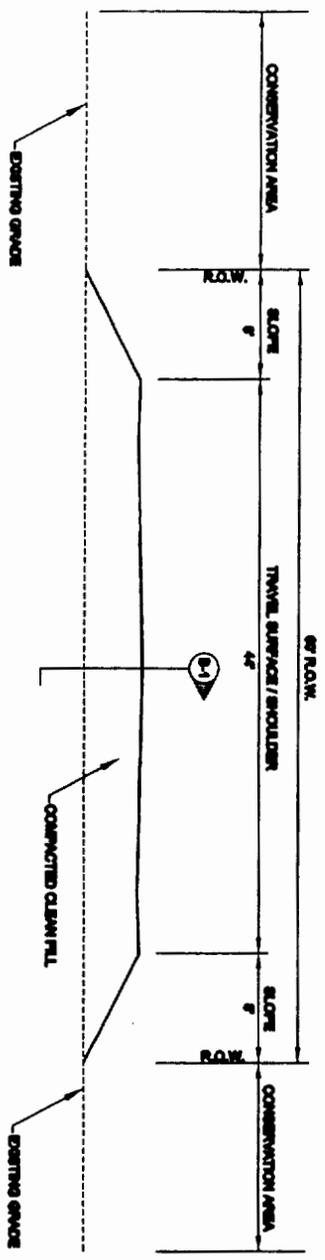
PROJECT: THE WATERFALL
CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC
TITLE: MITIGATION / CONSERVATION

SIGNED: 	DATE: 8-31-04	PROJECT NO: 04375-001-1000
KIM B. BOTTOMY REG. FL. NO. 26212	SCALE: SEE GRAPHIC SCALE	DRAWN BY/EAMP NO: MDN/1622
		SHEET NUMBER: 11 OF 15

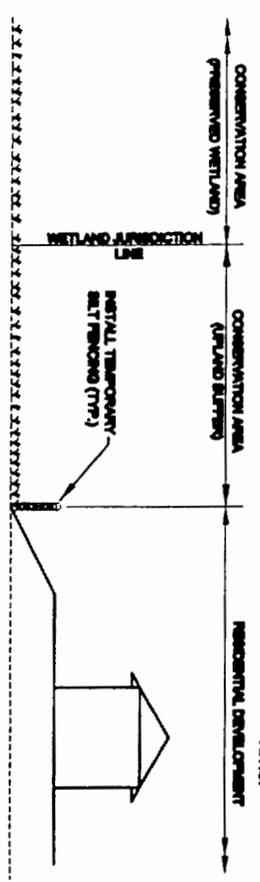
EXISTING ABSTRACTED WETLANDS



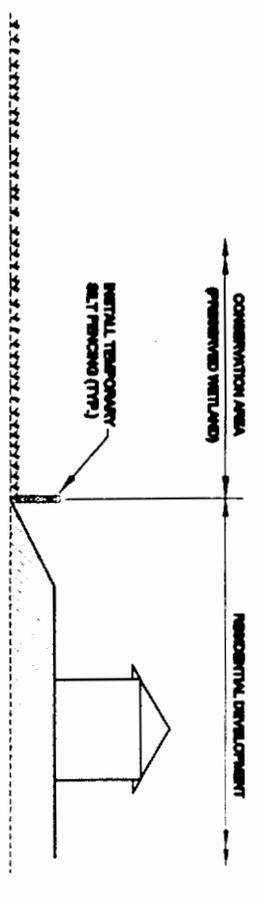
ROADWAY THROUGH WETLANDS SECTION AA
N.T.S.



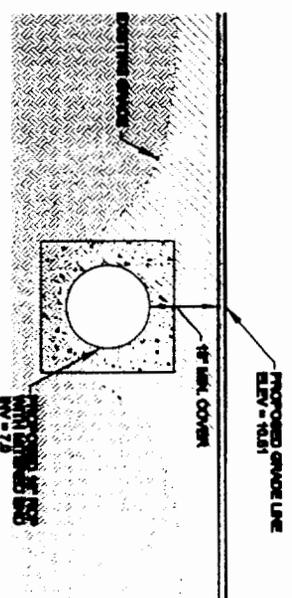
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N.T.S.



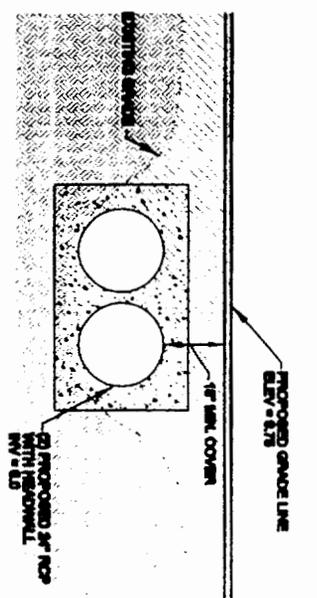
TYPICAL RESIDENTIAL SECTION SECTION C-C
N.T.S.



TYPICAL WETLAND IMPACT SECTION SECTION D-D
N.T.S.



CULVERT SECTION SECTION B-1
N.T.S.



CULVERT SECTION SECTION A-1
N.T.S.

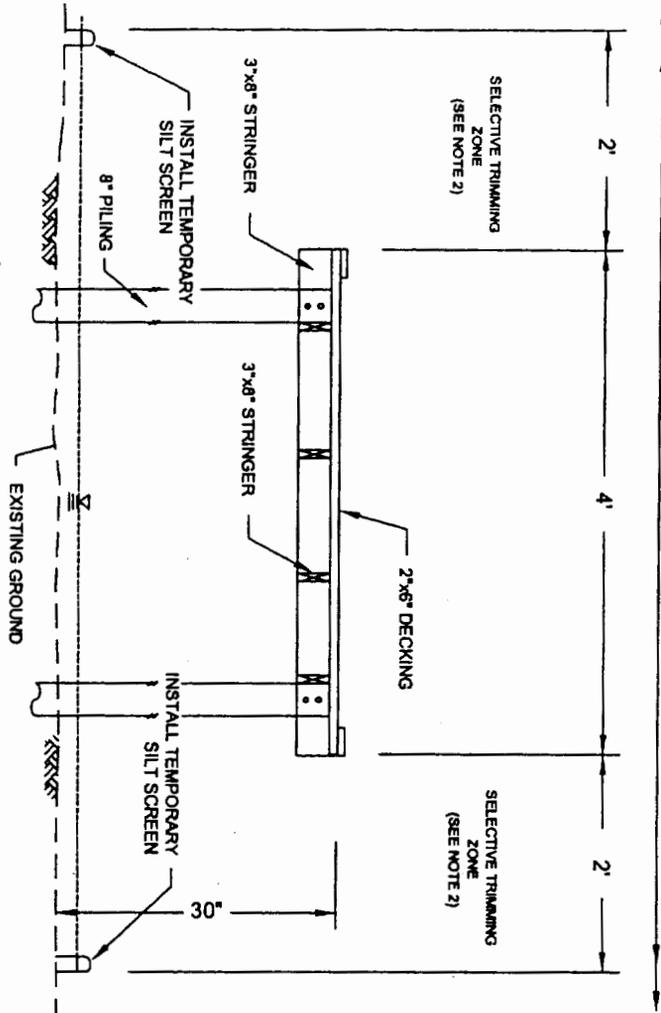
Sheet # 11 of 15 May 24, 2005

OWNER:	DATE:	PROJECT NO.:
2, LLC	8-31-04	045775-001-000
FOR B. BOTTOMY	SCALE:	DRAWING REVISION NO.:
HWL PL. NO. 49821	SEE GRADING SCALE	REVISIONS:
	REVISION:	SHEET NUMBER:
		12 OF 15

WilsonMiller
 The Waterfall/Southern Coastal Construction Development Co., LLC
 SAJ-2004-7095(GP-DEB)
 US Army Corp of Engineers
 2004-7095(GP-DEB)

WilsonMiller
 10000 West 10th Avenue, Suite 1000, Denver, Colorado 80231
 Phone: 303.733.1100 Fax: 303.733.1101
 www.wilsonmiller.com

PRESERVED WETLANDS



TYPICAL BOARDWALK OVER WETLANDS

SECTION E-E
N.T.S.

NOTES:

1. PRIOR TO CONSTRUCTION, INSTALL SILT SCREENS ALONG LIMITS OF CONSTRUCTION CORRIDOR. THESE SCREENS SHALL REMAIN IN PLACE UNTIL CONSTRUCTION IS COMPLETED.
2. SELECTIVE TRIMMING OF SHRUBS WITHIN 2 FEET OF EITHER SIDE OF THE BOARDWALK WILL NEED TO OCCUR IN ORDER TO CONSTRUCT BOARDWALK AND TO ELIMINATE POTENTIAL SAFETY HAZARDS ASSOCIATED WITH OVERHANGING BRANCHES.
3. THESE ARE PERMIT DRAWINGS ONLY AND ARE NOT TO BE USED AS CONSTRUCTION DOCUMENTS.

Wilson Miller

Survey • Design • Contract • Services • Landscape Architecture • Transportation Consulting
100 Madison Road, Suite 100 • Phoenix City Center, Phoenix, AZ 85004 • 602.258.8770 • 602.258.3880 (T) • www.wilsonmiller.com

PROJECT: **THE WATERFALL**

CLIENT: **SOUTHERN COASTAL CONST. & DEVT. CO., LLC**

TITLE: **TYPICAL CROSS SECTIONS**

SIGNED: *[Signature]*
KIM B. BLOTTOMAY
REG. P.L. NO. 10671

DATE: 8-31-04

PROJECT NO: 04375-001-000

SCALE: GRAPHIC SCALE

DRAWN BY/ENR NO: MDM/1622

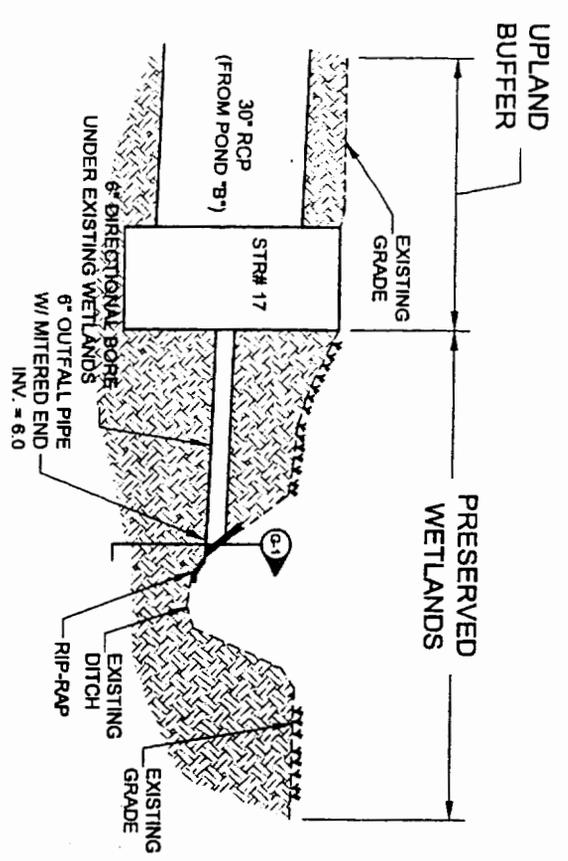
REVISION:

SHEET NUMBER: 13 OF 15

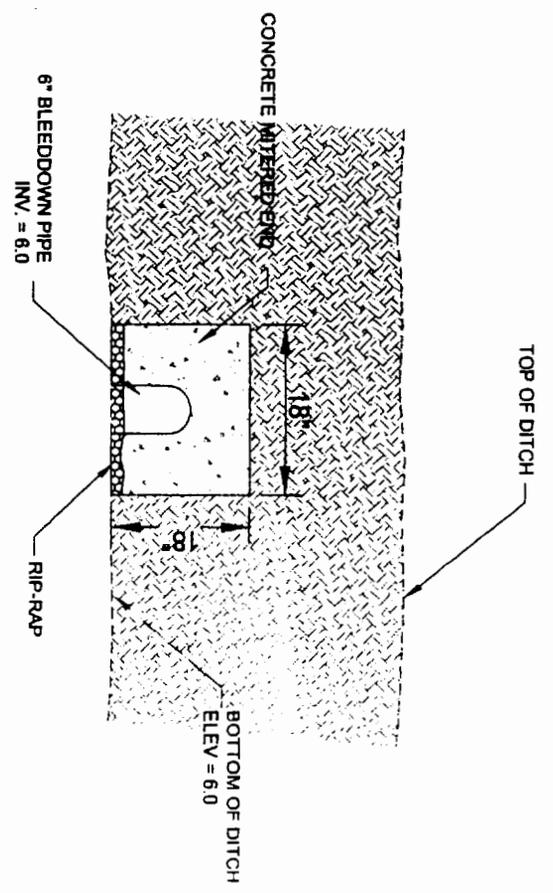


SAJ-2004-7095(GP-DEB)
The Waterfall/Southern Coastal Construction Development Co., LLC

Sheet # 12 of 15 May 24, 2005

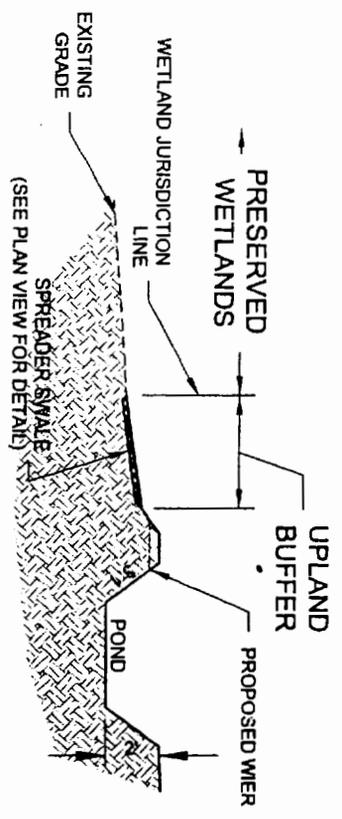


POND B OUTFALL/DIRECTIONAL BORE (SECTION G-G)
N.T.S.



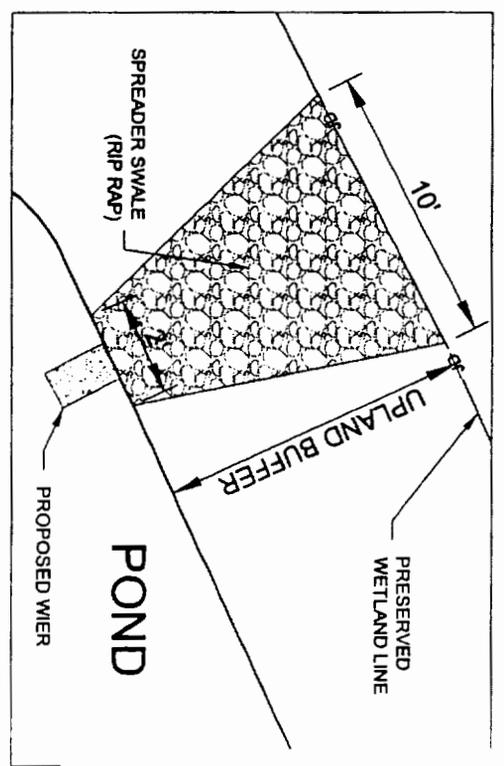
POND B DISCHARGE TO DITCH (SECTION G-1)
N.T.S.

- NOTES:
- MITERED END AND RIP-RAP TO BE CONSTRUCTED OR PLACED BY HAND TO MINIMIZE IMPACT TO DITCH.



POND OUTFALL (SECTION F-F)
N.T.S.

- NOTES:
- SOD ALL DISTURBED AREAS.



POND OUTFALL (PLAN VIEW)
N.T.S.



SAJ-2004-7095(GP-DEB)
The Waterfall/Southern Coastal Construction Development Co., LLC

WilsonMiller

Wilson Miller, Inc. 11111 University Blvd. Suite 100
San Diego, CA 92121
Tel: 619-591-1111 Fax: 619-591-1112
www.wilsonmiller.com

PROJECT: THE WATERFALL

CLIENT: SOUTHERN COASTAL CONST. & DEVT. CO., LLC

TITLE: TYPICAL CROSS SECTIONS

SIGNED: *[Signature]*

KIM B. BITTOMY

REG. PL. NO. 45821

DATE: 8-31-04

SCALE: AS SHOWN

REVISION:

PROJECT NO: 04375-001-000

DRAWN BY: MP/NO

SHEET NUMBER: 14 OF 15

SAJ-86 Sub-Basin Impact-Mitigation Calculation Sheet

Project Name: Waterfall

Project Number: SAJ-2004-7095(GP-DEB)

Total Sub-Basin Project Area (acres)	Total Sub-Basin Project Area Wetlands (acres)	Within EMA? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Sub-Basin Name: Highway 98	Sub-Basin Available Developable Area (Except Conservation Units) (acres)	Project Area/Sub-Basin Available Area %
42.62	12.38			3023.96	1.409410177

Wetland Impact Summary

Low Quality Wetland Area (acres)	Low Quality Wetland Fill Area (acres)	% Low Quality Wetland Fill of Total Low Quality Wetlands	WRAP FCI	Low Quality WRAP FCU Debits	Hi Quality Wetland Area (Acres)	Hi Quality Wetland Fill (acres)	Hi-Quality Wetland Fill Limited to Road Crossings < 100' and < 125 acres in RGP area? (Yes/No)	WRAP FCI	High Quality WRAP FCU Debits	Total WRAP FCU Debits
11.60	2.31	19.91	0.65	1.50	0.78	0.00	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> N/A	0.92	0.00	1.50
11.60	2.31			1.50	0.78	0.00			0.00	1.50

Mitigation Summary

Would All Mitigation Be Within Same Sub-Basin (Lake Powell Must be Yes)?			Would Sufficient Wetlands be Preserved So that Cumulative Sub-basin Wetland Impacts < 20%				Would Easements Be Placed on All Preserved Wetlands?				
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Type Mitigation	Mitigation Site Name	Mitigation Site, Conservation Unit Total Project Site Area (Acres)	LQ Wetland Preserve/Enhance Area (Acres)	LQ Lft (Delta) including Temporal Loss and Risk Factor	LQ FCUs	HQ Wetland Preserve Area (Acres)	HQ Lft (Delta) including Temporal Loss and Risk Factor	HQ FCUs	Area of CU Preserved	% of CU Area Preserved	Total WRAP FCU Credits
Mitigation Bank	Breakfast Point				0.00	0.00		0.00	0.00		1.50
Conservation Unit (CU)		N/A									0.00
Onsite			9.30		0.00	0.78		0.00	0.00		0.00
Offsite		N/A									0.00
		0.00				0.78			0.00	0.00	1.50

Overall Project Credit(s)

	Total Debits	Total Credits	Net Project Credits
	1.50	1.50	0.00



US Army Corps of Engineers

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The Waterfall/Southern Coastal Construction Development Co., LLC