



# What's Behind a CoreLogic® Flood Zone Determination?

Vast information resources. Advanced technology. And a team of knowledgeable flood mapping experts. With the quick delivery and accuracy of CoreLogics flood zone determinations, you gain a competitive advantage while effortlessly maintaining compliance.

Our approach to flood zone determinations combines a high-octane mix of advanced technology, basic tools of the trade, and the industry's largest compilation of flood zone information. That's how we're able to produce over a million guaranteed determinations every month—determinations that pinpoint a structure's exact location, not just the property boundary.

## Fast Turnaround Means Faster Closings

When you give us a property address, our system immediately goes to work validating the address against numerous data fields, searching for an exact match. For approximately 90% of orders, this step produces a virtually instantaneous flood zone determination. If we need to manually research the property's flood status, in most cases you'll still receive your determination in less than 24 hours. Expedited processing is available if needed.

## High Quality Resources Yield High Quality Determinations

Our skilled mapping experts utilize superior flood and property data resources. Following federal regulations, we rely on FEMA's flood maps as the sole source of specific flood zone information; however, our map analysts also use a vast array of supplemental resources to aid in the research process, including:

- ▶ An in-house resource department devoted exclusively to procuring new resources, maintaining our vast database, and expanding our library of supplemental real estate and flood data.
- ▶ Archived flood zone determinations covering tens of millions of properties.
- ▶ A comprehensive library containing more than 450,000 electronic, hard copy and microfiche tax, plat and flood maps, FEMA Flood Insurance Rate Maps (FIRMs), aerial photographs, legal descriptions and tax identification numbers.
- ▶ Access to the largest and most comprehensive U.S. real estate, mortgage application, fraud, and loan performance databases.
- ▶ A federal subscription service that automatically sends us all new updated and revised FIRMs and letters of map change.
- ▶ Proprietary and commercial software tools.

For determinations on properties that lie only partially within Special Flood Hazard Areas, we utilize site-specific reference tools such as aerial image databases, surveys and site plans.

## Top Level Accuracy

While we consistently deliver a 99+% accuracy rate, our goal is always 100%. We continually update, test and refine our processes through a stringent quality control program. This includes two annual audits, using random samples to check manual and automated determinations; monthly audits of manual determination to check research procedures; and a nine-point accuracy validation of each flood zone determination we complete.



## The Strength of Combined Data Resources

As part of CoreLogic®, we have access to the largest and most comprehensive U.S. real estate, mortgage application, fraud, and loan performance databases. The combination of our comprehensive flood data and these superior resources will bring you the highest level of accuracy and hit rate for handling your flood risk and data management needs.

## A Versatile Determination Process

Our proprietary determination process is multifaceted. First the address is sent through a multi-level automated database of previously completed determinations. In this step we apply specialized GIS tools to overlay digitized street maps on FEMA flood maps for an enhanced data view.

At this point, either a determination is automatically returned or the address moves on to the second stage of the process: a manual determination made by an expert map analyst assigned to that specific region. Our analysts tap into a myriad of local contacts and resource materials to verify the property address, pinpoint the exact location, and then manually transfer it to FEMA's flood map to make an accurate flood zone determination.

## Our Proactive Approach Delivers More Automated Hits

To continually expand our automated database of flood zone determinations, our analysts routinely complete determinations on properties even if no order for that property has been submitted. For example, if we receive a flood zone determination order on an address in a new development, we'll produce determinations on all the other properties in the development as well. Or, in an older neighborhood, we'll complete determinations on several properties adjacent to the one specified in the order if we find they're not in our database. This proactive approach helps ensure that our database is always growing and delivering automated hits on as many properties as possible.

Our proprietary GIS technology can rapidly process map revisions and create visual exhibits to aid our map analysts in rendering new determinations. This system, when combined with various other resources, enables us to quickly make determinations on large blocks of new property addresses—such as communities where flood maps have been revised.

In addition, because our technology and operations experts built our proprietary process with an eye on the future, our system is readily adaptable to changing needs, evolving technology, and revised compliance guidelines.

When you partner with CoreLogic, you gain more than the power and agility of our highly efficient operations; you gain a full staff of professionals who give you personal attention and first-class client support. Call us today at (800) 447-1772 to find out why so many lenders confidently rely on us as their flood risk management partner.

## About CoreLogic Flood Services

CoreLogic is the nation's largest provider of data, analytics, and outsourcing services. Our Flood Services is a flood risk management partner to over 4,000 lending institutions, loan servicers, credit unions and insurance carriers. With over 275 full-time employees serving clients in over 11,000 ordering locations, the company is an acknowledged market leader, providing an unparalleled mix of quality products, superior service and reliable support nationwide.



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FOR MORE INFORMATION PLEASE CALL 1-800-447-1772