



FLOOD SERVICES

Building on a 20-Year History as the Leader in Flood Risk Products

For fast, reliable and accurate flood risk data, the Flood Services division of First American* Corporation has led the industry for 20 years. In 2010, First American Flood Data Services became part of a new company - CoreLogic®.

As part of CoreLogic, we have access to the largest and most comprehensive U.S. real estate, mortgage application, fraud, and loan performance databases. More than one million users rely on CoreLogic to assess risk; support underwriting, investment and marketing decisions; prevent fraud; and improve business performance in their daily operations.

The acknowledged leader in flood risk products

No one employs a more comprehensive repository of flood resources than CoreLogic Flood Services to deliver fast and accurate flood risk products. Using cutting-edge technology and digital FEMA maps, we have successfully tracked millions of U.S. properties through FEMA's map modernization efforts and have provided flood risk data to more than 2,000 banks and mortgage companies in over 8,000 locations. With accuracy rate greater than 99% and an automated response rate of over 90%—you can partner with the most reliable flood risk provider in the industry.

Unmatched technology, product and industry leadership

Our longtime, proven leadership among flood product providers affords lenders a number of distinct advantages.

- ▶ We have the most widely accepted and transferable Life-of-Loan Flood Determinations available today – accepted (and often required) by 16 of the top 20 servicers.
- ▶ As the leading provider of flood risk data to the insurance industry we can help stream-line the loan closing

process by avoiding discrepancies both during and after the closing.

- ▶ We offer servicing tailored to fit your needs. Our customizable portfolio servicing makes it easier for top lenders to be in compliance even through flood map revisions, as well as through acquisitions and transfers.
- ▶ You can count on our products to be accurate and compliant with federal regulations. We consistently integrate leading-edge technology with our comprehensive repository of flood resources to maintain a 99% accuracy rate.
- ▶ With a comprehensive combination of disaster recovery, onsite security and third-party process certification you can rest easy knowing that all your electronic information is safe and secure.
- ▶ All of our compliance experts are nationally certified floodplain managers who will guide you through the often complicated maze of flood regulations.
- ▶ As founding members and leaders of the National Flood Determination Association, we have the expertise and influence that can help you communicate effectively with FEMA and other federal agencies and officials.
- ▶ We stand behind our Flood Determinations with a Watertight Guarantee®.

Financial Stability

Being a part of CoreLogic gives us the financial stability and geographical presence that come with being part of a \$2 billion company with more than 10,000 employees worldwide.



Capabilities

CoreLogic provides the most advanced, innovative flood risk technology, products and services available to lenders today.

Technology	What it is	How it benefits you
PxPoint™	High-precision geocoding and spatial analytics engine converts address or location information to geographic coordinates	Ensures positional accuracy for rapid property location during determination process
ParcelPoint®	Nation's largest digital parcel layer that combines parcel and address information with exact latitude and longitude	Enables our system to find the right addresses every time, reducing errors and increasing automation
www.FloodCert.com	Secure web-based Flood Determination ordering and the most flexible assortment of production automation	Allows you to conveniently manage your account through a secure online website and offers customizable applications that complement your operations
Secured Online Servicing Portal	Convenient portfolio management via an online servicing portal	Allows you to easily and securely monitor and transmit files which may include projects such as audits, transfers and payoffs
Natural Hazards Tracker	Current and historic feeds identify at the property level those assets at the highest risk of most natural hazards	When managing a diverse portfolio of properties, can instantly identify properties at risk—specially critical for uninsured hazards
Origination Products		
Flood Determination	One-time determination delivered on FEMA's standard form	Fast and accurate Flood Determination to meet your compliance needs at loan closing
Life-of-Loan Service	Fully transferable determination that provides flood risk data over the life of the mortgage	Provides peace of mind if you hold loans in a portfolio and may enhance marketability of your portfolio if sold
Refinance/Related Loan Determination	Second record for piggyback loans, simultaneous second mortgages or refinancing	Offers a quick, cost-effective Flood Determination solution when multiple loans are made
Special Properties Determination	Determination product developed specifically for commercial, construction lending projects, multiple buildings and/or multiple lots.	A cost-effective solution to obtain flood determinations at a set fee
Portfolio Services		
Tailored servicing	Cost-effective, customizable menu of assessment options	Allows you to choose the level of data, monitoring and reporting you need
Acquisitions and transfers	Ability to convert existing Flood Determinations to guaranteed CoreLogic determinations, and assistance with records transfer	Helps avoid conversion and tracking fees resulting in significant savings
Portfolio Review and Maintenance	A menu of services for auditing, reviewing, or completing flood data in your existing portfolio	Reduces the chance that flood status within portfolios will become outdated by keeping seasoned or acquired loans compliant with federal flood regulations
Timely Map Notification	Ability to deliver FEMA Map Notifications securely, online, and at a frequency that matches your needs	Secure notifications are quickly sent allowing you to take immediate action on your portfolio and avoid unnecessary risk. Updates can also be transmitted directly to Loan Servicing Systems, including MortgageServ and MSP

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

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