



CoreLogic Flood Services Product Offering

Flood Origination Services

Our complete line of origination services provides a custom-fit business solution for your company to help you originate loans in complete compliance with FEMA flood regulations.

Basic Determination

Advises you if a structure on a mortgaged property is in a Special Flood Hazard Area (SFHA) on the date the determination is completed. You receive a guaranteed certification on the FEMA Standard Flood Hazard Determination Form (SFHDF), which shows:

- Community status/participation in the National Flood Insurance Program (NFIP)
- FEMA Flood Insurance Rate Map (FIRM) and panel number
- Status of the structure as "in" or "not in" a zone that requires mandatory flood insurance
- Corresponding flood zone designations

Life-of-Loan Determination

In addition to all the features of a Basic Determination, we track the property for any flood map revisions, including Letters of Map Amendment and Revision, which change the insurance requirements.

FlexCert Determination

Developed specifically for portfolio lenders, FlexCert provides the same flood data and tracking as our traditional Life-of-Loan service, without the added cost for servicing transferability, which portfolio lenders seldom, if ever, need. If transferability is needed on a particular loan, you can upgrade it to our traditional Life-of-Loan product at any time.

Census Tract Data

To help you comply with the Home Mortgage Disclosure Act (HMDA) and the Community Reinvestment Act (CRA), census data is available with any flood determination product.

Servicing Products

Our full range of portfolio compliance and loss mitigation products are structured to fit the unique needs of each individual servicer.

Life-of-Loan Conversion

If you acquire loans through correspondents or wholesale "flow" networks, Life of-



Loan Conversion is a perfect fit for your company's business needs. Your correspondents can continue to use their flood vendor of choice, while your servicing is simplified with all Life-of-Loan tracking centrally managed by us. It works as follows: We read and review the flood determination used at closing. We notify you if we discover any differences between our determination data and the determination used at closing. Then we transmit the food data to your servicing system with our Life-of-Loan tracking.

MapTrak

MapTrak was created to help servicers maintain ongoing compliance on acquired or seasoned loans – even when flood information is missing or not readily accessible. How does MapTrak work? We located each property on the appropriate FEMA map panel and track the panel for map changes, including Letters of Map Amendment and Revision. When a map change occurs, you receive flood zone information for each affected loan, along with a useful summary report. If you believe your loan seller may have missed some map changes prior to your acquisition, we can check for past map revisions back to any date you designate. In addition, tracking is fully transferable between current First American clients who use MapTrak.

Portfolio Review

With the flexibility of our Portfolio Review, determinations can be completed on all or a portion of the loans in your portfolio – it's up to you. Usually we provide hard copy certificates for any structures in an SFHA. However, the flood information is available in an electronic file as well. We will also provide a helpful summary report of the Portfolio Review results.

Risk Audit

Uncertain of the flood risk on your portfolio or acquisition? A Risk Audit provides you with the clarity you need. It shows which loans are considered to be in high-risk, flood prone areas and you receive determinations on those loans. Although a Risk Audit does not warrant that all the loans in an SFHA will be identified, it is a cost-effective way to mitigate your flood risk

FloodExam

Gain a bird's eye view of the flood risk on you portfolio without busting the budget. Through FloodExam, you receive a low-cost overview of your portfolio that shows the geographic areas where you have the most flood risk. Then you can make an informed decision about where to spend your compliance dollars. Move ahead to a more intensive Risk Audit or a full or partial Portfolio Review. Or you may decide that additional risk mitigation is not needed. You are in control.