



Flood Services

The acknowledged leader in flood risk products

CoreLogic® delivers fast and accurate flood risk products. Using advanced geocoding, patented ParcelPoint® boundary datasets and digital FEMA maps, we continue to successfully track millions of U.S. properties through FEMA's Risk MAP efforts.

CoreLogic maintains a 99 percent accuracy rate and an automated response rate over 93 percent. Top lenders across the country trust CoreLogic to help stay compliant with federal flood regulations.

Unmatched technology, experience and industry leadership

Our position as a leading flood solution provider to the mortgage industry offers you a number of distinct advantages, including:

- ▶ The most widely-accepted and transferable Life-of-Loan flood determinations available
- ▶ Streamlined loan closing—as the leading provider of flood data to the insurance industry, discrepancies are often avoided during closings
- ▶ Servicing tailored to meet your needs—our customizable portfolio servicing makes it easier for lenders to be in compliance, even through flood map revisions and acquisitions/transfers
- ▶ Accuracy and compliance with federal regulations—we consistently integrate leading-edge technology with our comprehensive repository of flood resources, to maintain a 99 percent accuracy rate
- ▶ A comprehensive combination of disaster recovery, onsite security and third-party process certification, so you can rest easy knowing that all your electronic data is safe and secure
- ▶ Compliance experts—all nationally-certified floodplain managers—who will guide you through the often complicated maze of flood regulations
- ▶ The expertise and influence that comes with founding and spearheading the National Flood Determination Association—we are better positioned to help you communicate effectively with FEMA and other federal agencies and officials
- ▶ A commitment to the accuracy of our flood determinations with our Watertight Guarantee®
- ▶ Fast and accurate flood determinations, in a variety of delivery methods including FloodCert, XML Interface, and real-time interfaces to loan origination software packages

FLOOD
SOLUTIONS

Trust a flood services industry leader for accurate flood zone determinations that help guarantee flood compliance.

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 the determination process |
| ParcelPoint® | The nation's largest patented parcel layer—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; offers customizable applications that complement your operations |
| Secure Online Servicing Portal | Convenient portfolio management via an online servicing portal | Allows you to easily and securely monitor and transmit files, such as audits, transfers and payoffs |
| Origination Products | What it is | How it benefits you |
| Basic 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 Determination | Fully-transferable determination that provides flood 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 | A cost-effective solution when a second record is needed for piggyback loans, simultaneous second mortgages or refinancing | We monitor the first and second loan independently, providing you with two records over the life of the loan |
| Special Properties Determination | Determination product developed specifically for commercial, construction lending projects, multiple buildings and/or multiple lots | A cost-effective solution to acquire flood determinations for multiple parcels for one set fee |
| Watertight Guarantee® | Product warranty with each flood determination that we issue to you | If we provide an inaccurate flood zone and you face a claim for uninsured flood loss or excessive insurance premiums, we will cover you for the claim per our agreement |
| Portfolio Services | What it is | How it benefits you |
| 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; 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 Change Notification | Ability to deliver FEMA map notifications securely, online, and at a frequency that matches your needs | Secure notifications are sent quickly, allowing you to take immediate action on your portfolio and avoid unnecessary risk; updates also can be transmitted directly to loan servicing systems, including MortgageServ and MSP |

FOR MORE INFORMATION, PLEASE CALL 866-774-3282
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