



CoreLogic® 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. More than 2,200 lenders in over 6,000 ordering locations 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—accepted and often required by 16 of the top 20 servicers*
- ▶ 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

* Source: National Mortgage News, 2012.

FLOOD

A photograph in the top right corner shows a triangular flood warning sign partially submerged in floodwater. The sign has the word "Flood" written on it. The background shows a flooded area with some debris and a building in the distance.

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
Uninsured Natural Hazard Report	A customized review of a portfolio's risk to natural hazards—earthquakes, storm surge and sinkholes—not covered under a standard homeowners policy	Allows you to understand your portfolio's risk to uninsured hazards and can include additional CoreLogic property-level data as needed
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
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 1-800-526-9220, OR EMAIL
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