

Flood Certifications

Information You Trust

Data Facts has partnered with the nation's leading flood vendor, ServiceLink National Flood, formerly LPS National Flood, to supply your basic and life of loan flood certifications. ServiceLink offers the most updated flood data and FEMA map revisions, easing your compliance worries throughout the entire life of the loan. ServiceLink guarantees you will receive any revised flood certifications within 60 days of the new maps becoming effective so you can take the appropriate next steps as quickly as possible.

Along with providing the most accurate determinations, fastest turn times, and most reliable systems in the industry, ServiceLink offers the following benefits:

- ✓ **Refinance / Renewal at No Cost** - ServiceLink allows lenders to refinance/renewal existing ServiceLink Life of Loan Flood Certifications at no additional cost as often as needed.
- ✓ **No Additional Cost when Selling Loans** - ServiceLink is servicing thousands of lenders nationwide including many top tier lenders to ensure that your company will not be charged additional fees when loans are sold to other lenders. Additional costs can be more than \$10 per loan.
- ✓ **Current Flood Data with a LOMC Database** - ServiceLink maintains the most current Flood Data and incorporates a comprehensive database of Letter of Map Change (LOMC / LOMA / LOMR) notices issued by FEMA in all levels of research to ensure the correct flood zone is reported. ServiceLink's innovative technology also ensures that ServiceLink can adequately handle the thousands of FEMA flood maps that are constantly changing to guarantee the newest flood data is always reported without delays.
- ✓ **Aerial photograph sent when structure is "IN" a FEMA flood hazard zone** - ServiceLink will send CertMap at no additional charge with every order that is "IN" a FEMA flood hazard zone. CertMap shows an aerial view of the subject property, street map and FEMA flood map to give your team a valuable tool during audits and when it comes to working with borrowers. If the photograph is obstructed by trees, ServiceLink can go a step further and outline the structure and overlay tax map layers to help the borrower understand why we say flood insurance is required.

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Flood Certifications *(continued)*

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- ✓ **Direct interface with Encompass and 50+ other LOS** - ServiceLink maintains a direct XML interface with more than 50+ Loan Origination Systems giving your company the flexibility to switch systems without being forced to switch flood vendors.
- ✓ **Assistance with a Letter of Map Amendment (LOMA) request** - ServiceLink has a specialized team ready and willing to apply for LOMAs on your company's behalf at no additional cost. This not only helps the borrower get the "true" flood zone but also takes the burden off you to fill-out the application, gather maps, quality check the elevation certification, and submit the LOMA request.
- ✓ **Systems available 24/7 with no down time** - ServiceLink houses all core applications in a Tier 3 Internet datacenter with redundant networks, predictive monitoring, multiple power grids, backup generators and 24/7 multi-layered security. ServiceLink also replicates all data real-time in a secondary datacenter and disaster recovery center to ensure 24/7 accessibility.
- ✓ **All flood research performed at the vendor** - ServiceLink completes all flood research in our flood shop in Arlington, TX utilizing a completely paperless production system allowing highly trained manual researchers to utilize digital flood maps, road layers, multiple full color satellite images and parcel layers to complete orders. Other vendors might outsource to other companies and/or overseas which leads to less control and quality of training, accuracy, and overall experience for your loan officers if there are questions.

On behalf of the entire Data Facts and ServiceLink teams, we look forward to creating a flood compliance solutions that not only helps your company save some money in the long run, but also improves your firms processes, increases efficiencies, and most important provides the latest FEMA data to ensure federal regulatory "flood" compliance.

* *Pricing is based on volume and a number of other factors.*

* Please contact us for a quote on your specific needs.

whitepaper

User Guide

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