

FLOOD ZONE DETERMINATIONS



COMPLIANT WITH FEMA FLOOD REGULATIONS

First American Data Tree leverages the industry's leading flood database to deliver quick and reliable online flood zone determinations. You will receive accurate information to help originate loans in compliance with FEMA flood regulations and on FEMA's standard form. Whether you're a large servicer, a correspondent lender, or a credit union, Parcel IQ provides you with a range of flood zone determinations to fit your needs.

FEATURES AND BENEFITS

- Accurate flood zone certifications delivered instantly to your desktop
- Returned on a FEMA standard form to help keep you in compliance
- Optional map updates sent automatically when changes occur
- Monitoring service available upon request
- Discounts available for related loan certifications



First American
Data Tree

Be Certain.™

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BASIC FLOOD ZONE DETERMINATIONS

Our one-time basic determinations are quickly returned on the standard FEMA form which lists FEMA flood insurance designation and availability, rate map, and panel number. Also included is the census tract number and the lender's FDIC number.

LIFE OF LOAN FLOOD ZONE DETERMINATIONS

Our fully-transferable Life of Loan flood product assures that lenders continue to receive reliable flood data over the entire life of the mortgage. After the initial flood zone determination is complete, the property will continue to be monitored throughout the life of loan. This includes continuous monitoring for any flood map revisions, including Letter of Map Amendment, or any other changes that might affect the property's flood zone designation. When a map revision occurs, an automatic notification will be sent to you through your preferred communication method. You can rest assured knowing you will always have the most current flood information on the properties you service.

FLEXCERT DETERMINATIONS

More cost-effective than the Life of Loan service, FlexCert Determinations are designed for lenders whose guidelines do not require a robust flood zone tracking option and who generally do not transfer or sell the loans they service. This option includes the same service features as Life of Loan, without the added costs involved for transferability.

RELATED LOAN DETERMINATIONS

If you already have purchased a Life of Loan Determination on a property from us, we offer a discount on the certificate requested for a second mortgage or home equity line of credit through our Related Loan Determination service. Simply give us the flood certificate number on the file associated with the first mortgage and we'll produce a certification at a lower cost to you. We will continue to monitor both of the related loan records.

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To learn more about First American Data Tree call 800.708.8463 or visit www.DataTree.com
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