

Financial Services

# State-of-the-Art Flood Determinations

Accurate, affordable, fast flood determinations

The recent shift toward more stringent regulatory enforcement carries important implications for the way lenders address compliance. Compliance Officers must ensure that every loan is in compliance with flood regulations when the loan is issued and remains in compliance throughout the life of the loan.

Wolters Kluwer Flood Determination Services are designed to address the demands of the flood compliance industry. As the most powerful and cost-effective automated system available, we ensure compliance with all federal flood regulations. Timely revisions and upgrades help to ensure regulatory compliance. Services include basic and life of loan determinations with census tract information, portfolio reviews and flood loss history reports.

## **Cutting Edge Solution**

Wolters Kluwer Flood Determination Services uses the most current geocoding and mapping technology to provide accurate, efficient flood hazard data to the lending community. The vast majority of requests are returned automatically. Determinations requiring manual research are processed by an experienced team of map analysts who are also available to answer any questions regarding exceptions or regulatory implications. These analysts are part of a customer service team with extensive industry knowledge.

### Other Available Solutions:

- Automated Valuation Models
- Flood Compliance Professional Services:
  - Basic Determination
  - · Life-Of-Loan Determination
  - Flood Loss History Report
  - Commercial Flood Determination Portfolio Review
- · Mortgage Loan Reports

#### **Solution Benefits:**

- Ability to print standard FEMA flood determination forms directly from your computer
- Accurate, efficient flood certifications at a fraction of the average industry price
- Review all previous flood certification history, as well as print determinations from your portfolio
- A complete guarantee with each determination
- User-friendly interface enables you to include tax map number and personal notes to requests as well as add attachments and perform various order maintenance tasks
- Internet and fax service available to meet the needs of any technical environment

- Ensure full compliance with all regulations, including regular updates with regard to any FEMA map panel changes or Letters of Map Amendment
- Available services include Basic
   Determination and Life-of-Loan Tracking,
   and all determinations include Census Tract
   Information
- Integrated with many Loan Origination Systems to streamline your workflow and eliminate the need for duplicate order entry

Learn more about Flood Determinations and our other Settlement Services solutions at WoltersKluwerFS.com/Flood\_Resources.

### **About Wolters Kluwer Governance, Risk & Compliance**

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments.

Wolters Kluwer N.V. (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2017 annual revenues of €4.4 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.

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