

SERVICELINK FLOOD OBSERVER



News From ServiceLink Flood
Q3 | 2016

What is New at the Flood Division?

The last few months have kept us busy with increased order volume, new clients and exciting projects such as a new Standard Flood Hazard Determination form (see page 2). Our employees continue to amaze us with their dedication to provide our customers with the best service possible. In turn, we provided our employees with a Guns N' Roses concert raffle, where all proceeds from the fundraiser benefited The Folded Flag Foundation.

The Folded Flag Foundation serves to honor the legacy of and pay tribute to the bravest men and women who have given their lives in defense of our country.

Their mission is to provide scholarships and educational support grants to the spouses and children of the United States military and government personnel who have lost their lives as a result of hostile action. [Click here](#) to learn more.



In addition, we celebrated the Rio Olympic Games with a few different contests including Cubicle Decorating, Olympic Trivia Contest, Olympic Spirit Photos and Food Drive Display. Our Flood division also held two Cowboys ticket drawings and hosted a Labor Day luncheon that included a Build Your Own Burger Bar. Thank you for selecting us as your Flood Zone Determination provider, we appreciate your patronage.

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The Standard Flood Hazard Determination Form


On July 27, 2016 the Federal Emergency Management Agency (FEMA) released an updated Standard Flood Hazard Determination Form (SFHDF). The new form replaces the previous form, which expired on May 30, 2015. According to the FEMA website, the old form can continue to be used during the phase in period of the new form. The website does not yet provide a specific transition period, but indicates the page will be updated with additional information soon. ServiceLink Flood will start using the new form effective September 17, 2016. For more information, visit <http://www.fema.gov/media-library/assets/documents/225> or contact your account manager.

Dispute Resolution Procedures

ServiceLink Flood's objective is to provide accurate flood zone determinations for our clients while maintaining compliance with federal regulations and secondary market guidelines. ServiceLink Flood will reconsider any contested flood zone determinations. In order to facilitate this process, ServiceLink prefers to receive proper documentation from an authoritative source, who is an individual that has made a flood zone determination based upon review of the current effective Flood Insurance Rate Map (FIRM). Proper documentation is one of the following:

- ▶ A letter from a city or county official (i.e. flood plain administrator or engineer)
- ▶ A survey from a registered professional surveyor with a flood zone determination included
- ▶ An appraisal from a licensed appraiser that includes a flood zone determination
- ▶ A determination made by another flood zone determination company
- ▶ Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)

ServiceLink Flood bases all flood zone determinations on the current effective FIRM. The accuracy of these maps is occasionally questioned, usually with an elevation certificate provided by a registered professional surveyor. While an elevation certificate alone will not remove an insurable improvement from the Special Flood Hazard Area, a mechanism is available for resolving such situations; a LOMA application. A property owner may submit property and elevation materials in support of a request for a LOMA to remove the property from the Special Flood Hazard Area (SFHA). Depending on the type of LOMA, turn-time for this process can range from 5-10 business days for an eLOMA to 6-8 weeks when the eLOMA process is not available. For more information on how to apply for a LOMA and what documentation is required, visit <http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>.

DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)				
OMB Control No. 1660-0040 Expires: 10/31/18				
SECTION I - LOAN INFORMATION				
1. LENDER/SERVICER NAME AND ADDRESS Customer Number 100004559 Address SAMPLE-TEST-COMPANY+CSRFA ADDRESS+INARL+TEXAS ARLINGTON, TX 76011		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) Borrower: BORROWER LAST NAME, BORROWER FIRST NAME Determination Address: 1527 N COOPER ST ARLINGTON, TX 76011-5557 TARRANT COUNTY APN/Tax ID: 23.23 Lot: 23.23 Block: 23.23 S/D: 23.23 Phase: 23.23 Section: 23.23 Range: 23.23 Township: 23.23		
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED		
9999	pb082416-149			
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name ARLINGTON, CITY OF	2. County(ies) TARRANT COUNTY	3. State TX	4. NFIP Community Number 485454	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 48439C0240K	2. NFIP Map Panel Effective / Revised Date September 25, 2009	3. Is there a Letter of Map Change (LOMC)? <input type="radio"/> NO <input checked="" type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below.) Date: 09/25/2009 Case Number: 123456789		
4. Flood Zone CX	5. No NFIP Map <input type="checkbox"/>			
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)				
1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP				
2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP).				
3. <input checked="" type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA Designation Date: Oct 01, 1983				
D. DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.				
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
E. COMMENTS (Optional) BFE: 100 THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION THIS IS A LEGAL DESCRIPTION			HMDA Information State: 48 County: 439 MSA/MD: 23104 CT: 1217.04	
			Newly Mapped	
			PANEL NOT ELIGIBLE	
LIFE OF LOAN DETERMINATION This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to, deciding whether to purchase a property or determining the value of a property.				
F. PREPARER'S INFORMATION NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)  SERVICELINK A BLACK KNIGHT COMPANY ServiceLink National Flood 1521 N Cooper St Fourth Floor Arlington, TX 76011-5942 Phone: 1.800.833.6347 Fax: 1.800.662.6347			DATE OF DETERMINATION August 24, 2016 ORDER NUMBER 2130586984	

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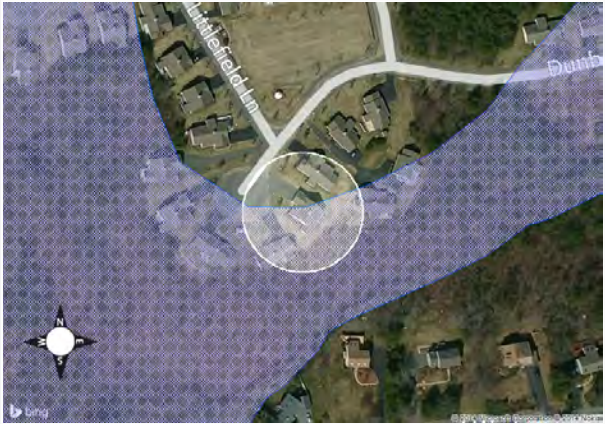
Highlighted Flood Products:

CertMap incorporates high resolution FEMA images, digital road layers and full color satellite and aerial images. These high quality PDF exhibits can be appended to current flood certifications where flood insurance is required. This tool is helpful in illustrating why flood insurance is required, resulting in fewer disputed determinations. Information detailing how to secure flood insurance utilizing the NFIP is included. To determine if CertMap is a viable option to add to your account, please email Customer Service at flood@svclnk.com and include your account number and contact information. A senior researcher will review each order and return the following:

Grandfathered Flood Zone Determinations: A “grandfathered” flood zone determination is one that uses Flood Insurance Rate Maps (FIRMs) that reflect prior conditions for the subject property. The historical flood hazard information comes bundled with an exhibit of the subject property’s location on the prior FIRM in effect, formatted for direct submission to FEMA for consideration of insurance premium discounts. These determinations are always completed manually by our senior map technicians.

Newly Mapped Procedure Flood Zone Determination (formerly PRP): Historical flood data based on prior FEMA flood maps, provided in conjunction with the Standard Flood Zone Determination, support the National Flood Insurance Program’s (NFIP’s) provision to provide a cost-saving flood insurance option for property owners whose buildings are newly mapped into SFHAs. Data elements provided include historical zone and flood map information and indication of the property’s potential eligibility for the NFIP’s Newly Mapped Procedure.

 SERVICELINK A BLACK KNIGHT COMPANY		CertMap™	
Property Address: 64 DUNBAR DR NORTH EASTON MA, 02356-3630		Account #: 1000045506 Order #: 2103237754 Date: 08/15/14	
Flood Zone: A	Is Federal Flood Insurance required for this property? Yes	Is Federal Flood Insurance available for this property? Yes	
Description: ServiceLink National Flood provides this aerial CertMap image to valued customers. To obtain a free flood insurance quote, contact your insurance agent or use the contact information below.			
Additional Resources: To obtain a quote for Flood Insurance, simply call: The National Flood Insurance Program (NFIP) Toll-Free at (888) 379-9531, or by email at FloodSmart@dhs.gov or visit their website at www.floodsmart.gov .			



Legend: Zone A.V, Zone B.X.BN Shaded, Zone C.X.CX Unshaded, Zone D, Zone None

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Future Flood Map Revisions

The below list represents the upcoming FEMA flood map updates being released in September 2016.

Effective Date	County	State
9/2/2016	San Bernardino County	CA
	Douglas County	ME
	Thurston County	WA
	Wayne County	WV
9/16/2016	Prince George's County	MD
	Northumberland County	PA
9/30/2016	Clarke County	GA
	Orleans Parish	LA
	Rogers County	OK
	Tulsa County	OK
	Wagoner County	OK

For a complete list of FEMA flood map revisions for 2016, visit the "Resources" tab at ServiceLinkNationalFlood.com.

For more information regarding your portfolio, please contact our Life of Loan department by emailing LOLServicing@svclnk.com or by calling customer service at 800.833.6347, option 2.

Contact ServiceLink Flood for More Information:

1521 N. Cooper St. • 4th Floor • Arlington, Texas 76011

Lender Customer: 800.833.6347

Insurance Customer: 877.436.8353

Hours of Operation

Monday – Friday,
7:00 a.m. – 9:00 p.m. Central

Customer Service

Press 2 at voice prompt
Flood@svclnk.com

Technical Support

Press 3 at voice prompt
FloodSupport@svclnk.com

Product Information

Press 4 at voice prompt
FloodInfo@svclnk.com

Account Management

Natascha DeVries, VP x21101
Mark Schnellinger, VP x21110
Diane Puckett x21103
Juli Geer x21106
Lisa Koenig x21109
Lisa George x21102
Dana Sattler x21107
Jill Hammer-Huber x21108
Kim Kastor x21111