



Back L to R: Ken Twichell, Jennifer Haun, Mickey Mouse, Natascha DeVries and Laura Hosler  
Front Row L to R: Mark Schnellinger, Mark Reedy, Ericka Rutherford, Mike Hanson and Rhiannon Hanson

## 2013 National Flood Conference (NFC)

This year's annual NFC conference took place in Anaheim, California from May 5-8 at the Anaheim Hilton. Attendees included insurance agents, adjusters, lenders, engineers, flood vendors and FEMA employees. The conference includes workshops, exhibits and network opportunities intended to educate attendees about the importance of floodplain management and flood insurance. Some of the most popular attended workshops were regarding Biggert-Waters and its effect on the National Flood Insurance program (NFIP).

LPS National Flood took full advantage of the Anaheim location and hosted our annual event for our customers, partners

and prospects at Disneyland! All event attendees had the opportunity to visit a few attractions prior to a sit down dinner at the Aladdin's Oasis venue. During dinner, we were all surprised by a guest appearance from the one and only Mickey Mouse. After a few pictures and wonderful food, we all went on the Disney Jungle Cruise for our own private ride.

Congratulations to **Jayne Stotts** from Assurant for winning the \$100 VISA gift card! Thank you to all our customers, prospects and business partners who attended our meetings and visited our booth. We appreciate the opportunity to meet in person and look forward to the next event, where-ever it may be.



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Have a question or topic that you would like addressed in the *National Flood Observer*? Submit your suggestions to [floodinfo@lpsvcs.com](mailto:floodinfo@lpsvcs.com)

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## Take Your Correspondent Lending Program to the Next Level With the LendingSpace® LOS

An increasing number of lending institutions – looking to capitalize on new opportunities – are entering the correspondent lending channel and revitalizing this market. The trend has prompted a growing need for a viable technology solution to provide the foundation for originating correspondent loans with an increased focus on quality and risk.

LPS Origination Technology recently announced the **LendingSpace** loan origination system (LOS) – a complete and proven technology that offers the controls, security and configuration to build or enhance a correspondent lending program. A feature-rich platform that supports the review, audit and approval of the loan-purchase process, the **LendingSpace** LOS provides the functionality and capabilities to effectively support your purchase decisions. All activities are performed within one system, helping to standardize operations and ensuring your lending

processes and compliance rules are followed every time.

With **LendingSpace**'s correspondent lending capabilities, lenders can determine product pricing directly from the system. Using a private label and secure portal, pricing analysis and decisioning are greatly streamlined, improving the underwriting process. Rate changes and supporting information are monitored within the portal, offering greater visibility to your lending partners and to more effectively set pricing and move pools into the secondary market.

**LendingSpace**'s browser-based design and Java-based architecture help make the system easy to customize and integrate with Web portals and other third-party services. Many lenders are already familiar with the **LendingSpace** LOS as it has a secure, direct integration with LPS National Flood to support its retail channel capabilities.

### Evaluate, Approve and Lock in Loans from a Single Technology Solution

**LendingSpace** provides an end-to-end lending technology to seamlessly automate all steps using one standardized process. Whether you are locking in a single loan or an entire portfolio, all activities can be performed through the LendingSpace platform.

- Workflow routing, task management, task reassignment and loan-status tracking
- Lender-defined rules-based queuing and workflow for pricing, fees and documentation management
- Scenario manager and calculator tools
- Loan condition and stipulation process management
- Credit-specific interface with multiple providers

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## LendingSpace® LOS

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*“As the Correspondent Lending market rebuilds confidence, lenders will be looking for a technology solution to help them take advantage of this new growth opportunity.”*

**Jerry Halbrook**  
Senior Managing Director  
of LPS Origination Technology

- Credit analysis and scoring solutions
- High-cost threshold analysis features and worksheets
- Advanced security architecture
- Detailed reporting capabilities

**LendingSpace** also offers unique secondary marketing capabilities

- Track and manage multiple loan-level locks
- Utilize rules-based loan pooling, pipeline and reporting
- Track loan and pool-level pricing and fees
- Track trade confirmations, commitments and settlement
- Create Investor specific exports and tape files

### Exchange Information Securely

A secure, password-protected portal is a key benefit of **LendingSpace's** advanced technology. This portal ensures that both lenders and their correspondents exchange information and collaborate on loan information in real time. Notification of changes on pricing or other loan conditions are tracked and transparent to all lending partners, helping to improve the lock process.

*“As the Correspondent Lending market rebuilds confidence, lenders will be looking for a technology solution to help them take advantage of this new growth opportunity,”* said **Jerry Halbrook**, Senior Managing Director of LPS Origination Technology. *“**LendingSpace** delivers all of the functionality needed to seamlessly manage the correspondent lending process using one system designed specifically for this channel.”*

For more information about **LendingSpace**, please contact **Dave Lucchino** at **(904) 854-5455**.

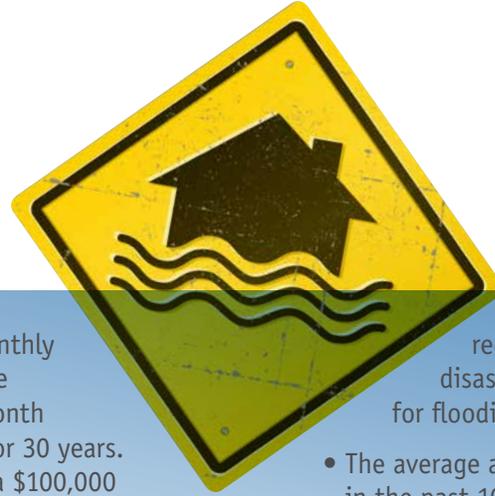
## Future Flood Map Revisions

Although we've seen a decline in volume as it related to FEMA Map revisions, LPS National Flood continues to process Life of Loan updates on a daily basis. The below lists represents the upcoming Flood Map updates scheduled to be released in July and August, 2013. For a complete list of FEMA flood map revisions for 2013 visit the "Resources" tab at [www.lpsnationalflood.com](http://www.lpsnationalflood.com).

Map Date	County/District	State
7/8/2013	Fairfield	CT
7/8/2013	New Haven	CT
7/8/2013	Cecil	MD
7/8/2013	Androscoggin	ME
7/16/2013	Hampden	MA
7/16/2013	Redwood	MN
7/16/2013	Warrant	MS
8/5/2013	New London	CT
8/5/2013	Chatham	GA
8/5/2013	Boyd	KY
8/5/2013	Talbot	MD
8/5/2013	Knox	TN
8/19/2013	Juneau	AK
8/19/2013	Cedar	IA
8/19/2013	Medina	OH
8/19/2013	Clarendon	SC
8/19/2013	Arlington	VA

## Flood Facts

The following facts are provided by **FloodSmart**, the official site of the National Flood Insurance Program (NFIP). For more information regarding flood risks and the NFIP, visit [www.FloodSmart.gov](http://www.FloodSmart.gov).



- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone. (For more information, visit our [Flood Zones FAQs](#).)
- Most homeowners insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance. (To find your flood risk, fill out the Flood Risk Profile.)
- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4%

- interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- If you live in a moderate-to-low risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$129 a year, including coverage for your property's contents.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. Check the [Community Status Book](#) to see if your community is already an NFIP partner.
- Typically, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and

receive one-third of disaster assistance for flooding.

- The average annual U.S. flood losses in the past 10 years (2002-2011) were more than \$2.9 billion.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium discount of up to 45%. [Read more about CRS Ratings](#).
- Since 1978, the NFIP has paid over \$36.9 billion for flood insurance claims and related costs (as of 12/31/10).
- Over 5.5 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.

For more policy and claim statistics, visit the [National Flood Insurance Program](#).