



## Empower<sup>®</sup> LOS

Delivering Proven Origination Performance

Successful loan origination requires more than just a processing technology. It requires a powerful loan origination system (LOS) that has the best tools to support the timely and accurate completion of all of the varied and critical tasks that are part of originating a loan.

The **Empower<sup>®</sup> LOS** provides functionality for every facet of the loan origination process, including multiple business channels as well as FHA, VA and conventional product support; funding and auditing; product and pricing; electronic document management, imaging; and industry-standard interfaces.

In one comprehensive LOS, Empower has integrated all of the features and functionality a lender needs to originate a loan Point of Sale and provides needed services, such as flood determination, tax services, credit and valuations.

- **Processing** – Covers details, including day-one documents, verification tracking and pre-underwriting.
- **Underwriting** – Compliance assistance with government regulations and internal policies as they change and grow more complex.
- **Closing** – Dynamic functionality to handle document distribution, HUD-1 calculation and validation, and much more.
- **Post-Closing** – Helps ensure all closing needs are met and then validates that all loan materials are delivered to investors.

Empower is a proven LOS that delivers increased efficiency, improved performance and greater flexibility. The seamless integration of services creates a “virtual loan” process, and the LOS is hosted in LPS’ secure data center, offering comprehensive

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NATIONAL FLOOD  
A LENDER PROCESSING SERVICES COMPANY

1521 N Cooper St | 4th Floor  
Arlington, TX 76011

Lender Customer Phone Number:  
(800) 833-6347

Insurance Customer Phone Number:  
(877) 436-8353

Hours of Operation:  
M-F 7:00am to 9:00pm, Central

Customer Service:  
Press “2” at voice prompt  
[flood@lpsvcs.com](mailto:flood@lpsvcs.com)

Technical Support:  
Press “3” at voice prompt  
[floodsupport@lpsvcs.com](mailto:floodsupport@lpsvcs.com)

Product Information:  
Press “4” at voice prompt  
[floodinfo@lpsvcs.com](mailto:floodinfo@lpsvcs.com)

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)

[www.lpsnationalflood.com](http://www.lpsnationalflood.com)

## Empower® LOS

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*“LPS’ Empower helps to ensure the most optimal time-to-market...”*

information security, data monitoring and business continuity programs to protect loan data. Advanced capabilities include user-defined reporting features, an enterprise workflow orchestration engine, a configurable income calculator to document and track calculation changes, and a document imaging, tracking and storing solution.

Empower also integrates with other systems to help streamline the loan origination process, including SalesEdge™, LPS’ lead and customer relationship management system, and the LPS Loan Quality Gateway, a web services-based platform that supports a lender’s loan quality to help minimize loan repurchase risk, drive efficiencies in the mortgage transaction and help meet investor salability requirements. Its suite of analytic solutions evaluates loan data to consistently and proactively identify data issues that affect loan quality.

LPS’ Empower helps to ensure the most optimal time-to-market, based on the lender’s unique business needs. For more information, contact [empowersales@lpsvcs.com](mailto:empowersales@lpsvcs.com) or call **800.441.0830**.

## Online LOMC

### Now Processes both Amendment and Revision Requests

FEMA has successfully launched new capabilities to the Online Letter of Map Change (LOMC). The Online LOMC is an Internet-based tool that allows applicants to easily request an amendment or revision to a flood map. It is a convenient way for applicants to upload all information and supporting documentation and check the status of their application online. Users can submit LOMC requests, and pay any associated fees, through this tool instead of filing the **MT-EZ**, **MT-1**, or **MT-2** paper forms submitted through the mail.

The Online LOMC tool is available to any applicant who would like to submit a LOMC request directly to FEMA, and does not require a surveyor or engineer to submit. All LOMC requests may be processed through the Online LOMC. A determination resulting from information submitted via Online LOMC is not received until after FEMA reviews the supporting documentation and receives payment

(if required). This process may take up to 60 days for amendment applications and up to 90 days for revision applications.

Other benefits to applying for a LOMC online include:

- Submit, pay, and upload supporting documentation for all LOMC requests through one single online platform
- Applicants may save information online and finish applying at their convenience
- User-friendly interface makes applying easy and intuitive
- Frequent applicants can manage multiple LOMC requests online
- Applicants can check their application status in real time
- More efficient communications with LOMC processing staff

For more information about Online LOMC, visit [www.fema.gov/online-lomc](http://www.fema.gov/online-lomc).



## Reports and other Online Functionality

Did you know that our online flood application, **Webcert**, allows you to perform most Customer Service functions in real time? Webcert allows customers to manage determinations online with ease and minimal assistance. Rather than emailing or calling our Customer Service department, Webcert permits you to process address corrections, disputes, recertification, Life-of-Loan upgrades/payoffs, and servicing transfers online. Most address corrections are processed immediately, enabling you to print a corrected certificate within seconds.

In addition, our online flood application allows you to view your monthly

invoices and run reports. The reporting functionality provides branch-level detail. Capabilities include running a report to see the activity of your orders over time. Reports are configurable to include SFHA only and/or Life of Loan Only.

To gain access to our online flood application or to add billing or reporting functionality, please email Customer Service at [flood@lpsvcs.com](mailto:flood@lpsvcs.com) and include your account and contact information.

[www.lpsnationalflood.com](http://www.lpsnationalflood.com)

## Future Flood Map Revisions

Although we have seen a decline in volume as it relates to FEMA Map revisions, LPS National Flood continues to process Life of Loan updates on a daily basis. The below list represents the upcoming Flood Map updates scheduled to be released in January, 2014. For a complete list of FEMA flood map revisions for 2014, visit the "Resources" tab at [www.lpsnationalflood.com](http://www.lpsnationalflood.com).

Map Date	County/District	State
1/8/2014	Russell County	AL
1/8/2014	Kendall County	IL
1/8/2014	White County	IN
1/8/2014	Butler County	KY
1/8/2014	Scott	KY
1/8/2014	Jefferson County	NY
1/8/2014	Schenectady County	NY
1/16/2014	Tuscaloosa County	AL
1/16/2014	Yuma County	AZ
1/16/2014	Franklin County	IN
1/16/2014	Miami County	KS
1/16/2014	Venango	PA
1/16/2014	Orangeburg County	SC
1/16/2014	Sheridan County	WY

The screenshot shows the LPS National Flood web application interface. At the top, there is a navigation bar with the LPS logo and the tagline "ONE SOURCE. POWERFUL SOLUTIONS." The date "Thursday, September 15, 2011" is displayed in the top right. Below the navigation bar, there are several menu items: WEBCERT HOME, PLACE ORDER, CHECK STATUS, EBILL, ACCOUNT INFO, CONTACT, and LOGOUT. The main content area is titled "Order Details" and shows the following information:

**Order Complete**

**Order #** 209  
**Loan #**  
**Loan Amount** 25000.00  
**Borrower Address**  
**County** TRAVERSE CITY, MI 49696-8821  
 GRAND TRAVERSE COUNTY

**FEMA Community #** None  
**FEMA Community** GARFIELD, CHARTER TOWNSHIP OF  
**FEMA Map #** None **Date:**  
**Zone** X  
**LOMA/LOMR** No  
**Participation Status** Regular Program - Community participates  
**CBRA Status** NOT Located in a Coastal Barrier Resources Area (CBRA)  
**Service** Tracking for revisions  
**Comments**

At the bottom of the order details, there are links for [View/Print Certification](#), [Recertify Order](#), [Create New Order](#), and [Servicing Transfer](#).



## Lender ID Number

FEMA's Standard Flood Hazard Determination Form (SFHDF) instructions require that the **Lender ID Number** appear in Section I, Box 3. If you are anticipating a regulatory audit, we encourage you to make sure that your Lender ID is printing on the SFHDF. According to the SFHDF instruction page, the lender funding the loan should identify itself as follows:

- **FDIC-insured lenders** should indicate their FDIC Insurance Certificate Number.
- **Federally-insured credit unions** should indicate their charter/insurance number.
- **Farm Credit institutions** should indicate their UNINUM number.
- **Other lenders** who fund loans **sold to or securitized by FNMA or FHLMC** should enter the FNMA or FHLMC seller/servicer number.

To ensure that your Lender ID Number is printing on all of the SFHDFs you receive, please review a recently ordered flood certificate. If you discover your Lender ID Number is not printing, you can request that it be added by emailing your LPS account number and Lender ID to [flood@lpsvcs.com](mailto:flood@lpsvcs.com). Be sure to include your contact information.

## New Form Set to Release in Q1, 2014

The current Standard Flood Hazard Determination Form (SFHDF), FEMA Form 81-93 may be used until May 30, 2015. LPS National Flood will implement the new FEMA Form 086-0-032 in the first quarter of 2014. The new form will look very similar but will address the following changes:

- FEMA Form 81-93 is now **FEMA Form 086-0-032**
- Expiration date is **May 30, 2015**
- **LOMA/LOMR Number**
- **Section D:** includes the following additional sentence: Please note,

the risk of flooding in this area is only reduced, not removed

The new form references Bulletin W-12078 to address any questions regarding the parcel number and LOMA/LOMR number. Both fields are optional until the new form becomes mandatory.

Please visit our website at [www.lpsnationalflood.com](http://www.lpsnationalflood.com) for the latest updates or contact a member of our Account Management team with any questions.



W-12078

October 10, 2012

MEMORANDUM FOR:

Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM:

*Dennis Kuhns*  
Dennis Kuhns  
Division Director  
Risk Insurance Division  
National Flood Insurance Program (NFIP)

SUBJECT:

Effective Date Standard Flood Hazard Determination Form (SFHDF)

FEMA recently revised the Standard Flood Hazard Determination Form (SFHDF) and changed the form number from FEMA Form 81-93 to FEMA Form 086-0-032. In order to allow various stakeholders time to revise their systems, usage of the new form will not be mandatory until May 30, 2015. At the option of the user, the old form may be used until the date of expiration.

Below, please find additional information for the SFHDF Instructions page. Inclusion of the additional data in the Property Address and the Letter of Map Amendment (LOMA) fields is optional, until the new form becomes mandatory:

**SECTION 1.2. COLLATERAL (Building/Mobile Home/Personal Property)**  
**PROPERTY ADDRESS.** Additional information:  
The new form (finalized May 30, 2015) will require users to include a parcel number to identify real estate collateral.

**SECTION 2. B. NFIP DATA AFFECTING PL**  
**LOMA/LOMR Number.**  
The LOMA/LOMR number