

What is Keeping Us Busy

Here we are, halfway into 2017 with the National Flood Determination Association (NFDA) and PCI National Flood Conference both behind us. For the third time in a row, we met our customers and business partners in Washington, DC from April 30-May 3, 2017 to discuss topics such as the pending reauthorization of the National Flood Program, disputes and claims, and training for both lenders and insurance agents. Attendees included insurers, underwriters, agents, legal and claims, floodplain managers, lenders, servicers, FEMA representatives and Flood Determination companies. ServiceLink Flood hosted a night at the Nationals Ball Park where customers and business partners enjoyed seeing the Washington Nationals beat the Arizona Diamondbacks. More than 900 stakeholders attended the conference, and the general sessions and breakout sessions were well received. For more information, in addition to presentations and materials, visit http://pcievents.cvent.com/events/national-flood-conference/event-summary-9660fa146118425d954bc878593588aa.aspx.

On Thursday, May 4, ServiceLink Flood celebrated Star Wars Day where all employees were encouraged to wear their Star Wars-themed shirt and celebrated with a trivia game, prizes and a photo booth. The ServiceLink Flood PULSE committee hosted a Memorial Day picnic for all employees at the Arlington, Texas location which included lunch and a drawing for prizes. ServiceLink Flood will continue to monitor the five-year NFIP reauthorization, and the proposed elimination of appropriations funds for flood maps. More information on both topics can be found on page 2 of this newsletter. We hope all our customers and business partners have a wonderful summer, and we appreciate your continued support.

News From ServiceLink Flood

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From left to right: Mark Reedy, Laura Hosler, Mike Hanson, Chewbacca



Above: Lisa Gates with Chewbacca

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Five-Year National Flood Insurance Program (NFIP) Re-Authorization and Reform

With the NFIP program expiring once again on September 30, 2017, NFIP reform and reauthorization legislation is a hot topic as stakeholders are trying to educate themselves and understand the potential impact to the flood industry. Reform discussions include affordability, private market expansion, and mitigation efforts. As flooding continues to be the most

catastrophic and costly natural disaster in the United States, it is imperative that reauthorization is seamless with no interruption or lapses. Recently, two new bills were introduced to the house and referred to the Committee on Financial Services. On June 8, 2017, New York State Representative Lee Zeldin introduced H.R. 2868 -- National Flood Insurance Program Policyholder Protection Act of 2017. According to www.congress.gov, this bill was introduced to protect National Flood Insurance Program policyholders from unreasonable premium rates and to require the program to consider the unique characteristics of urban properties. On June 12, 2017 Wisconsin State Representative



Sean Duffy introduced H.R. 2874 – 21st Century Flood Reform Act. The highlights include achieving financial stability, improved technology, increased privatization and alternative methods to insurance against flood peril. S. 1358 – A bill to reauthorize the National Flood Insurance Program, and for other purposes, was introduced to the Senate on June 15, 2017. There are other bills related to the NFIP reauthorization and improvement that may be of interest to our customers and business partners. For a complete list and additional information, visit <u>www.congress.gov</u>.

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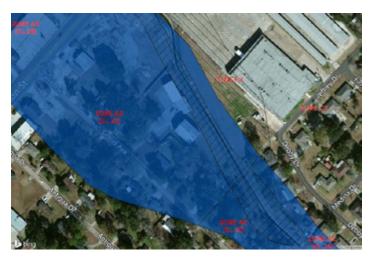
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ServiceLink Flood Company History and Facts

Did you know that ServiceLink Flood started back in 1988 in a garage? It is a true story, which gets repeated whenever our customers, potential clients and business partners come to visit our Arlington, Texas office. Twenty nine years later, we are an industry leader able to offer a full suite of services, including quality flood zone determinations, life of loan tracking, exhibits, extensive reporting, customized delivery solutions, audit and acquisition services and specialized training and support. All our production occurs in-house at ServiceLink's Arlington, Texas location. We apply the principles commonly associated with Six Sigma, with the first goal being to reduce or otherwise eliminate the root cause for error within a process. ServiceLink Flood maintains the highest level of data security available in the industry, including encryption of data at rest, end-to-end encryption between partners, annual third-party penetration testing, and daily vulnerability scans. We offer innovative, workflow enabling tools, including high-impact process improvements such as CertMap, Master Certificate with Schedule (MCS) identifying multiple structures and clear exhibits. CertMap is provided at no additional cost. The CertMap aerial is automatically added as a third page when flood insurance

is required. The MCS product addresses complex properties with multiple structures and other large parcels. Depending on the property, the MCS product includes a schedule identifying each of the structures by number and listing its respective flood zone information, a structure map showing the location, and an exhibit to clarify the relationship between the flood zones and the structures.



A Flood Overlay is an exhibit to clarify the relationship between the flood zones and the structures identified on the Structure Map and Structure Schedule

| Borrower Name: Anyone LLC | | | Order Number: 2106467544 | | | | | | | | | | |
|--------------------------------------|---------------------|--------|--------------------------|-------------------------------|-----------------------------|---------------------------|-----------|--------------------|------------|--|---|-----------------|---------------|
| Determination Address: 109 GRAND AVE | | | | Customer Name: BANK OF XYZ | | | | | | | | | |
| LAFAYETTE PARISH | | | Date of Det | erminatio | n: 04/21/2016 | | | | | | | | |
| | | | | | | | | | | | | | |
| be follow | ning str | ucture | s are lo | cated at the | address indicat | ed above and | are inclu | ded on the attache | ed Service | Link National Flood | Determination | | |
| he follow | ning str | ucture | s are lo | cated at the | address indicat | ed above and | are inclu | ded on the attache | ed Service | Link National Flood | | BANK OF XYZ USE | ONLY |
| he follow | | | in an | cated at the Community | | ed above and | are inclu | ded on the attach | ed Service | Participation | | | ONLY |
| tructure | | | In an | | | Map | | ded on the attache | | F | FOR | | ONLY Notes |
| tructure | Flood | | In an | Community | | Map | LOMC | | CBRA | Participation. | FOR Ins Tracking | 2 | 6155.3 |
| tructure | Flood | BFE | in an SFHA | Community Number | Panel Number | Map Date | LOMC | | CBRA | Participation. | FOA Ins Tracking Required | Reason | 6155.3 |
| | Flood Zone AE | BFE | In an SFHA Yes | Community Number 220101 | Panel Number 22055000456 | Map Date 01/19/1996 | LOMC | | CBRA | Participation Status Regular Program | FOA Ins Tracking <u>Required</u> Yes | Reason None | 6155.3 |

A schedule identifies each of the structures by number and lists its respective flood zone information

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Future Flood Map Revisions

The below list represents the upcoming FEMA flood map revisions scheduled for July and early August 2017.

| Effective Date | County | State |
|----------------|-------------------|-------|
| 7/5/2017 | Carbon County | MT |
| | Delaware County | PA |
| 7/18/2017 | Grant County | AR |
| | Mendocino County | CA |
| | Washington County | ME |
| | Fayette County | PA |
| | Dorchester County | SC |
| 8/2/2017 | Del Norte County | CA |
| | San Mateo County | CA |
| | Nassau County | FL |
| | Delaware County | IN |

For a complete list of FEMA flood map revisions for 2017, visit the "Resources" tab at <u>ServiceLinkNationalFlood.com</u>.

For more information regarding your portfolio, please contact our Life of Loan department by emailing <u>LOLServicing@svclnk.com</u> 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@svcInk.com

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