

SERVICELINK FLOOD OBSERVER



Hurricanes Harvey and Irma

Our thoughts and hearts are with all the people affected by Hurricane Harvey and Irma. With winds over 130 mph, the devastation in Texas, Florida, Caribbean Islands and Gulf of Mexico is unprecedented.

The majority of the deaths from Irma occurred on St. Martin and 70 percent of the homes on St. Maarten were damaged or destroyed. The storm surge of 10 feet was recorded in the Florida Keys. Naples had the highest rainfall recorded at 11.87 inches and the highest recorded wind speeds with gusts reaching 142 mph. Hurricane Harvey was a Category 4 storm, affecting 13 million people in Texas, Louisiana, Mississippi, Tennessee and Kentucky. Hurricane Harvey damaged more than 200,000 homes, and, as of September 5, 507,000 people registered for assistance with the Federal Emergency Management Agency (FEMA).

Hurricane Harvey and Irma remind us to prepare for natural disasters. Some of us are prepared enough to survive without electricity for a week, while others' main focus is to evacuate and seek shelter elsewhere. There are many different resources available helping individuals prepare for a disaster, and many include basic preparedness strategies such as:

- Develop an emergency plan
- Put together a disaster supply kit
- Identify your community evacuation route
- Practice your plan with your loved ones

Most disaster preparedness kits include food, water, lights, radio/communication, shelter, sanitation, rescue and first aid. Kits can be purchased online and range anywhere from \$70 for a small emergency kit to over \$1,000 for a deluxe 72-hour survival kit for a family of four. FEMA's guide, "Are You Ready?" is available online at <https://www.fema.gov/media-library/assets/documents/7877>.

Most businesses have a response plan in place as part of their business continuity plan.

ServiceLink Flood is located in Arlington, Texas, about eight hours from Houston and far enough to not have experienced any impact from the Hurricane. We provided links for our employees to donate to the Red Cross or Salvation Army and provided information for employees to sign up to volunteer time, or to donate blood.

For our customers, ServiceLink Flood is able to provide a high-level risk assessment of the current portfolio, listing the orders we are tracking in the communities that have been declared as Federal Disaster Areas. For more information, please contact our Customer Service department at flood@svclnk.com.

News From ServiceLink Flood
Q3 | 2017

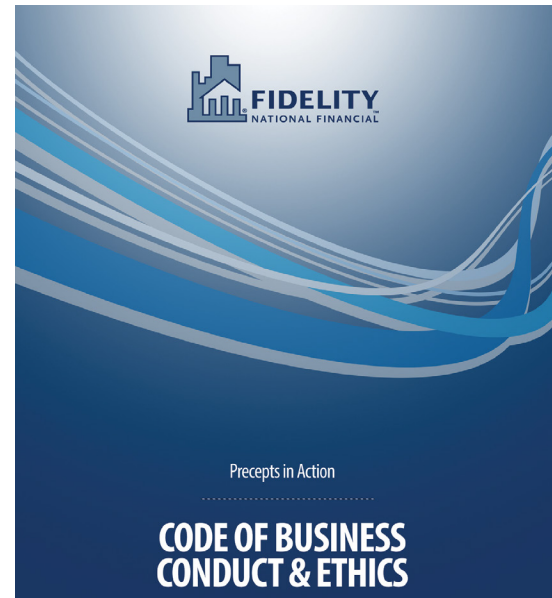
Inside This Issue

- 1 Hurricanes Harvey and Irma
- 2 Risk and Compliance Management
- 3 National Flood Insurance Program (NFIP) Extended Until December 8, 2017
- 4 Future Flood Map Revisions

Risk and Compliance Management

Fidelity National Financial's (FNF) Corporate Compliance department is responsible for administering FNF's Compliance, Regulatory and Ethics program which is overseen by the audit committee of the Board of Directors. The Compliance, Regulatory and Ethics program is designed to:

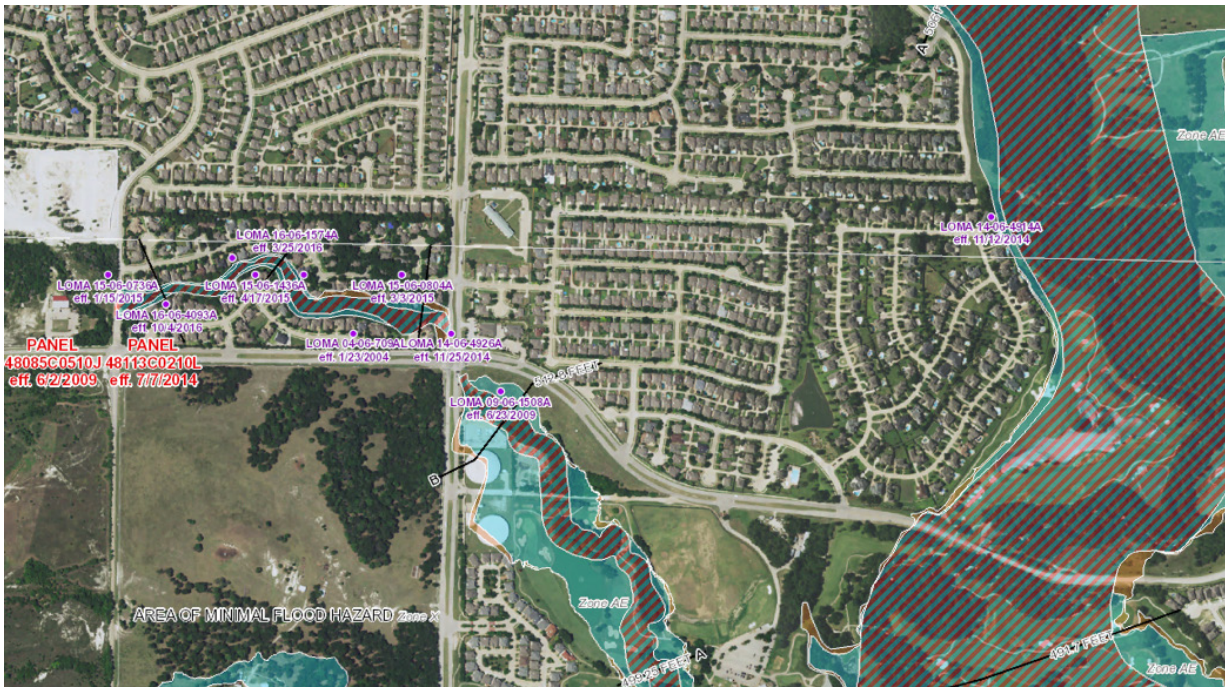
- Ensure FNF's business is conducted in compliance with all applicable laws and regulations;
- Provide employees with tools for making ethical business decisions;
- Prevent and detect violations of any law, regulation, FNF policy or the FNF Code of Business Conduct and Ethics;
- Provide a mechanism for reporting any actual or suspected violation; and
- Protect employees from retaliation for reporting any actual or suspected violation or for participating in an investigation



FNF requires every employee, including contract and temporary employees, to complete web-based Corporate Compliance training and to electronically acknowledge certain corporate-level policies on an annual basis. The training programs are interactive and require active participation to navigate with periodic assessment of knowledge retention to proceed. The purpose of the training is to ensure that FNF's employees have a consistent understanding of what FNF expects of its employees, and what FNF's customers, business partners and shareholders expect from FNF. Annual Corporate Compliance training includes topics such as business conduct and ethics, privacy, consumer laws, complaint procedures, information security and best practices for settlement agents. Training is an integral part of FNF's Compliance and Ethics Program and is designed to educate its employees on the various laws, regulations and policies that govern FNF's business, and to provide its employees with the information, tools and resources necessary to make good, ethical decisions in their day-to-day business activities. The Flood division is subject to periodic internal audits dependent on the operation's risk rating. In addition, SLNF maintains a SOC1 Auditors Report to provide independent verification that a stable control environment has been created and is continued. The report for SLNF is a Type II, ensuring that the business processes are sound and that control standards are met over a 12-month period. The SOC1 report assures SLNF clients that it is operating with adequate controls, formalizing processes, mitigating risks and vulnerabilities, and reducing potential liability. For additional information regarding our risk and compliance management, email sba@svclnk.com.

National Flood Insurance Program (NFIP) Extended Until December 8, 2017

On September 8, 2017, H.R. 601 – Continuing Appropriations Act, 2018 and Supplemental Appropriations for Disaster Relief Requirements Act, 2017 became public law. Section 130 of H.R. 601 extends the authorization for the act the National Flood Insurance Program to December 8, 2017. NFIP reform and long-term reauthorization continue to be hot topics as stakeholders continue to monitor discussions surrounding affordability, private market expansion and mitigations efforts. Two new bills were introduced to the house and referred to the Committee on Financial Services. On June 8, 2017, New York Representative Mr. 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 July 11, 2017 the bill was placed on the Union Calendar under item 148. On June 12, 2017 Wisconsin Representative Mr. Duffy introduced H.R. 2874 – 21st Century Flood Reform Act. The highlights include achieving financial stability, improved technology, increase privatization and alternative methods to insurance against flood peril. The bill was placed on the Union Calendar on September 11, 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 www.congress.gov.



Future Flood Map Revisions

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

Effective Date	County	State
10/5/2017	LaFayette County	FL
	Palm Beach County	FL
	Cape May County	NJ
	Lincoln County	SD
	Minnehaha County	SD
11/3/2017	Humboldt County	IA
	Niagara County	NY
	Delaware County	PA

November and December are typically the busiest months for flood revisions. For a complete list of FEMA flood map revisions for 2017, visit the "Resources" tab at www.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

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