

Flood certification

At Kroll Factual Data, we support all phases of the lending process. Our flood zone certification service identifies whether or not properties acquired by loan applicants or used as collateral are located in government-designated flood plains.

Through the powerful combination of our manual mapping and quality control methodology, proprietary software, graphic information system (GIS) applications, and a highly trained staff, we offer a complete, guaranteed flood hazard disclosure solution for the real estate and insurance industries.

Our comprehensive, user-friendly flood zone certifications flag troublesome results, enabling you to quickly evaluate loan risk and process applications more efficiently.

Kroll Factual Data flood certifications

Through our secure online platform, you can order a basic flood zone certificate for a one-time determination or request notification of flood zone status for the life of a loan. Our conclusions are based on the most current data detailing a property's flood zone exposure.

Basic flood certification – Determines the flood status of the property based on the date of the current Flood Insurance Rate Map (FIRM) and the date the order was received. Our service locates the property address using digital street maps, tax parcel numbers, and government databases. Factual Data Flood Certifications satisfy all legal requirements and include:

- Key details such as community name and number, panel number, suffix, and date
- Notice to borrower for all properties in and out of a Special Flood Hazard Area (SFHA)
- Indemnification for flood loss claims and fines due to noncompliance
- Errors and omissions coverage
- Home Mortgage Disclosure Act (HMDA) data

Life of loan flood certification – Tracks the flood zone of a property for the life of the loan. If the property's flood zone status changes as a result of a FIRM update, you will be notified within 60 days of the update. Life of loan flood certifications include:

- Tracking of flood hazard status for the life of the loan
- Monitoring of Federal Emergency Management Agency (FEMA) flood map revisions and National Flood Insurance Program (NFIP) community participation status changes
- Notification of all future FEMA map changes affecting flood insurance requirements
- Free transferability
- Free recertification provided the borrower and property address remain the same
- Notice to borrower for all properties in a SFHA

Contact Us

800-929-3400

sales@krollfactualdata.com

www.krollfactualdata.com

Sample flood zone certification

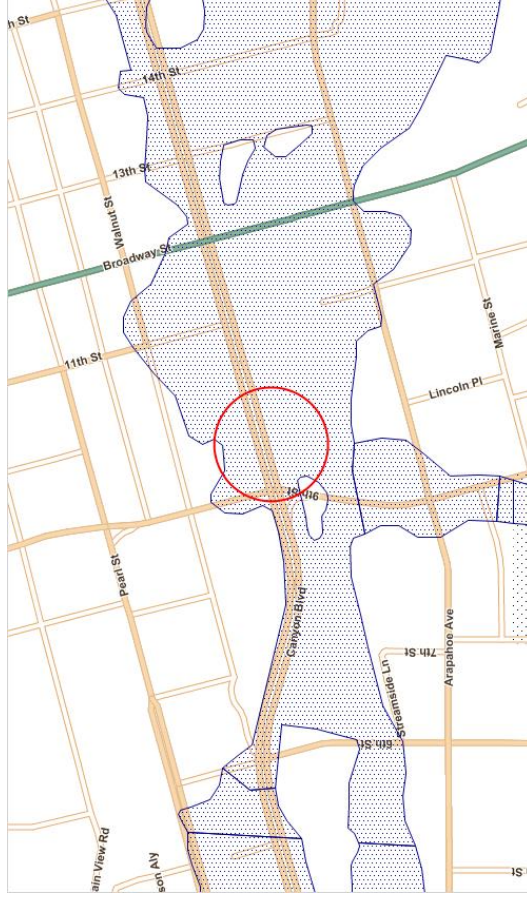
DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 1660-0040 Expires October 31, 2008
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS MORTGAGE TEST INC 5250 HAHNS PEAK DRIVE LOVELAND, CO 80538 Requestor: Elliott Cox Fax # 9706630345 Phone # 9706635700		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS Test Test Test 1629 10th St Sacramento, CA 958146421 LOT: 1 BLOCK: 1 SUBDIVISION: 1 TAX#: 1 SECTION: 1 TWP: 1 RANGE: 1	
3. LENDER ID. NO. 998877		5. AMOUNT OF FLOOD INSURANCE REQUIRED	
4. LOAN IDENTIFIER LOMR			
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name SACRAMENTO, CITY OF	2. County (ies) SACRAMENTO COUNTY	3. State CA	4. NFIP Community Number 060266
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") 060266 0025 F	2. NFIP Map Panel Effective/Revised Date 07/06/1998	3. LOMALOMR <input checked="" type="checkbox"/> Yes 02/18/2005 Date	4. Flood Zone X
5. No NFIP Map			
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)			
1. <input checked="" type="checkbox"/> Federal Flood insurance is available (community participates in nfip). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP			
2. <input type="checkbox"/> Federal Flood insurance is NOT available because community is not participating in the NFIP.			
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resource Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood insurance may not be available. CBRA/OPA designated date: _____			
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.			
E. COMMENTS (Optional)			
*There is a letter of Map Amendment/Revision for this Area. Reference#: 80610FL0000376			
E1a. SUBMITTED ADDRESS FOR CERTIFICATION			
1629 10th St Sacramento, CA 95814			
CERTIFY TO:			
HMDA INFO: ST: 06		CO: 067	
SWSA: 4900		CT: 0005.00	
TYPE OF COVERAGE: Life of Loan			
RUSH:			
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions, and any other information needed to locate the building/mobile home on the NFIP map. This flood determination is only for determining the flood status of the listed property. It is not to be used to decide whether to purchase a property or determining the value of a property. Use of determination deems acceptance of conditions.			
F. PREPARER'S INFORMATION			
NAME, ADDRESS TELEPHONE NUMBER (if other than Lender)		DATE OF DETERMINATION: 02/27/2008	
Factual Data Flood 5200 Hahns Peak Drive Loveland, CO 80538		CERTIFIED BY: 999B NFR#: 3102306-4931355	
www.nfflood.com			

FACTUAL DATA flood

fact zone determinations

Prepared for: 950 Canyon Ave
Report id: 80610FL00000313

Flood Zone	AE	Special Flood Hazard Area	Yes	Panel Date	1995-06-02
Community Name	BOULDER, CITY OF	Community Number	060024	Panel	0395F



Areas inundated by 100 year flooding
Areas inundated by 500 year flooding

The information contained on this map is used to locate, identify, and inventory parcels of land for reference purposes only and is not to be construed or used as a legal description. Map information is believed to be accurate but accuracy is not guaranteed. Kroll Factual Data disclaims any legal responsibility of any decision made based on the map data. This map should be considered part of a demonstration of the flood mapping methodology and of map generation and distribution software.