

ACCURACY IS OUR TOP PRIORITY



CREDIT PLUS FLOOD REPORT TOOLS HELP YOU STAY COMPLIANT

Flooding is a disaster that can make headlines virtually anywhere in America at any time. That's why the accuracy of your flood zone determinations is critical for your mortgage applications and throughout the life of the loan. These determinations also keep you and your office compliant with federal requirements and constantly changing floodplain management maps.

You can count on Credit Plus to provide you with timely flood zone determinations and other reports based on the most comprehensive and up to date FEMA data.

Thanks to our fast, cost-effective flood report ordering solution, Credit Plus makes it easy for you to stay compliant. Order from us and reliable automated flood determinations are returned to you in seconds. It's easy to be ready anytime.

Attention to Detail Every Step of the Way

Mortgage professionals are required to promptly notify property owners when FEMA issues a change in flood zone status, either into or out of a Special Flood Hazard Area (SFHA). Federal regulators have recently become more stringent in enforcing this notification rule, with some inspectors suggesting that lenders inform borrowers of these flood zone changes within as little as 10 days.

Offices can be fined \$350 for every occurrence in which a borrower has not received notification, but Credit Plus delivers peace of mind by meeting or exceeding all regulatory timelines for sending compliance notices.

Comprehensive Tools From the Industry Leader

You can count on Credit Plus for all the flood compliance and tracking data your business requires, including:

- Basic and life-of-loan services
- Loan portfolio review for compliance
- Real-time flood mapping
- High auto-determination rate
- Home Mortgage Disclosure Act (HMDA) services
- Nationwide coverage
- Premier selection of insurance providers
- Census tract and HMDA data included with life-of-loan flood certificates

Making compliance a priority makes sense for your bottom line!



CREDIT PLUS^{INC}
Simply the best mortgage information services

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