



Company Profile

NFR / Kroll Factual Data

Products: (Nationwide)

Life of Loan Flood Certification

Our Life of Loan Flood Certification tracks the flood zone of the property for the Life of the Loan. If the flood zone status of a property changes as a result of a FIRM map update, you will be notified within 60 days of the date of the update. All Life of Loan transfers are free.

Basic Flood Certification

We offer a Basic flood certification in which the flood status of the property is determined based on the date of the current FIRM (Flood Insurance Rate Map) and the date the order was received. We locate the property address using digital street maps, tax parcel numbers, and government databases. Flood Zone certifications satisfy all legal requirements and include Community Name and Number, Panel Number, Suffix, Date, and Borrower Notification Forms.

HMDA / Census Tract Information

NFR has the most up to date statistical HMDA/Census information available which can be attached to your flood certification at your request. Note: The Home Mortgage Disclosure Act (HMDA) requires all lenders receiving more than 100 mortgage applications a year to report to their regulators annually by Census Tract, Race, and Income where they have approved or rejected mortgage applications. Complete Census Data can be ordered by itself, or attached to your Flood Zone certification. HMDA reports can also be prepared for you using weekly, monthly, or quarterly reports on disk or hard copy format. The HMDA/Census information includes City, State, Census Tract, and MSA code.

Portfolio Service

Portfolio reviews: During a flood audit review, your entire portfolio is covered under a blanket flood policy to immediately protect you. Each property in your portfolio will be researched with the same level of precision as with our One-Time service. National Flood Research offers the Life of Loan service for portfolio reviews as well as for our One-Time service.

Natural and Environmental Disclosure Reports

Hazards are all around us. Natural hazards such as earthquakes, landslides, and floods have existed for millions of years, while environmental hazards such as superfund sites, leaking storage tanks, and landfills have emerged as a result of the industrialization of our planet. Combined, they are a threat not only to our property values, but also to our health, the environment, and ultimately our peace of mind. But what if there was a way to nationally find and disclose practically all such hazards surrounding a property both efficiently and professionally? That time has arrived with Be discloSure!. Be discloSure! is part of the NFR family of services.

<http://www.BediscloSure.com>

Our company has specialized in disclosure reports since the early 1990's, developing the required expertise and technology to provide a comprehensive national hazard disclosure solution. With over two million flood certifications and Home Mortgage Disclosure Act Certifications completed by NFR since its inception in the early 1990's, our expertise in the national hazard disclosure arena is unparalleled. Through the powerful combination of our manual mapping and quality control methodology, along with our proprietary software, GIS applications, and highly trained staff, NFR completely insures the accuracy and quality of our products. The result is a complete, guaranteed flood hazard disclosure solution designed for the mortgage, insurance, and realtor industry. We are pleased to announce that NFR and Be discloSure! are now part of Kroll Factual Data.

Guarantee:

NFR maintains an Errors and Omissions Insurance policy. This guarantee applies to every flood certification completed by NFR. Our accuracy level is reviewed daily and shows a rate averaging 99.9% per month, higher than the industry average.

Ordering Methods:

- Fax
- Internet
- XML Interface to Customer System
- Com Object Interface to Customer System
- Proprietary Interface built to Customer Specifications
- Batch data or PDF simultaneously

Retrieval Method:

Customer has the option to have the product returned using multiple methods at once. Example: Flood certification is returned to Customer's System as Data and emailed to the loan processor as a PDF simultaneously.

- Fax
- Email
- Data feed to Customer System
- Batch data or PDF return

Turnaround Time:

75%-95% of flood certifications returned instantly via NFR's FlashFlood™ automatic response database system

Technology:

- Over 100 proprietary map and database layers are researched and maintained
- Multiple processor servers for immediate process of orders and task
- Proprietary software and mapping applications
- Proprietary Geo-Coding Engine
- Redundant hardware applications, battery system and back-up procedures
- 100% of the U.S is mapped and maintained by NFR

"Complete Compliance"