

Floodplain Consultants Incorporated

Answers to Frequently Asked Questions (FAQ's)

- Statistics Updated 12/03/2008 -

Includes; Policies, Procedures, Guarantees, Market Area, Scope of Service, and other relevant information.

A. General Information

1. Do you perform or provide flood zone determinations (FZD's)? If yes, specify whether you (a) perform, or (b) provide FZD's, and whether FZD's are your sole business. If FZD's are not your sole business, briefly describe other business(es) your company conducts.

Floodplain Consultants Inc. (FCI), Brownsburg, Indiana, performs what we believe is the most comprehensive mortgage lender service in the flood zone determination and tracking industry. We currently work as full-time consultants for over 230 lenders across the midwest. We perform all determinations internally (no sub-contracting) providing life-of-loan tracking and unprecedented follow-up assistance with each certification and in 2007 we have started to write flood insurance to our clients borrowers as a value added service. Our market is intentionally focused on the Midwest states of IN, IL, KY, OH, TN, and MI due to our site visit policy, which states that any time we are unable to definitively determine the flood zone of a property in-house, we send an FCI technician to the site to take measurements or perform local research as needed to ensure the accuracy of our determination. As of the time of this printing, we have site inspected over 28,000 borderline floodplain properties in our market.

In addition to our flood zone services, we provide an array of geographic information services, such as census tract reporting and demographic analysis. Census data (State#, County#, MSA#, Census Tract#) can be reported on our flood zone certification, allowing lenders to gather flood zone and census tract information from a single source.

2. How long have you been performing FZD's? Are you subject to state or federal licensing and oversight?

We started operations in July 1991 and have been well received throughout our market since our inception. We are not currently subject to licensing or oversight on our flood zone determination and tracking services. We enthusiastically agree, however, that oversight is needed and long overdue.

3. What is the nature of your clientele in terms of federally-regulated vs. non-federally-regulated institutions?

Nearly all of our clients are federally-regulated (95+%). It is our experience that federally-regulated institutions place a higher value on quality of service. Consequently, we tend to focus on this market segment. Our site visit policy (see question A-1) raises the cost of our service, a pass-through to the borrower, approximately two dollars per loan above the national average. Regulated institutions view the cost difference as a form of 'audit insurance' paid for by their borrowers. Many institutions also see the value added features of our service (see question B-12) - paid for by their borrowers - as a way to reduce workloads for loan staff, as well as write and retain more loans.

4. Who is your company's representative for further inquiries? State full name, title, mailing address, telephone number, fax number, and web-site address.

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5. Is your company affiliated with others? If yes, state the name and address of each affiliate, its relationship to your company, and its business.

FCI is not affiliated with any other firm or for-profit organization. We have been approached by insurance companies (interested in exchanging flood insurance leads for underwriting), engineering firms (interested in providing LOMC assistance in exchange for local site inspections) and other flood zone determination firms (interested in having us do quality control work for them). As of this time, we have declined all affiliation offers. We are, however, exclusively endorsed by the Indiana Bankers Association, Illinois Bankers Association, and the Ohio Bankers League.

B. DESCRIPTION OF FZD PROCESS

1. In which states or territories of the United States do you perform (or provide) FZD's?

Due to our site visit policy (see question A-1), we maintain a service area within one-day's driving distance of Indianapolis. For this reason, we specialize in the Midwestern states of IN, IL, KY, TN, OH, and MI. At the time of this printing, 98% of our business is in Indiana, Illinois, and Ohio.

2. What basic data do you request client provide for an FZD?

Loan Applicant
Street Address of Property
City, State, Zip of Property
Legal Description, Surveyor Diagram, and Site-Specific Information as Available

Naturally, we request as much information as possible, preferring a legal description or property survey with each order. The quality and quantity of data received, however, varies from client to client and on the request method used (see question B-3 below). In metropolitan areas or areas with little or no floodplain, we can often make flood zone determinations based solely on street address. Ultimately, however, if there is any doubt on the whereabouts of a property or location of structures within a tract, we send a technician to the site in person to verify the location. (see site visit policy, question A-1.)

3. What media do you make available for clients to communicate requested data?

Clients may request flood zone certifications by fax machine or online via the internet. Each method has advantages. The fax method allows requestors to more easily transmit surveys, maps, and/or long legal descriptions, reducing the likelihood that we might need to site inspect a property or call for additional information. The online method is quicker and eliminates duplication of effort.

Ultimately, clients may choose the method that is most convenient or a combination of methods, depending on their preference.

4. How do you identify flood zones and what methods do you use to plot properties with respect to the zones?

We identify flood zones using a three-step process: geo-coding, manual review, then as necessary, on-site inspection. Initially we geo-code the address using US Postal Service data and superimpose the location onto digital flood maps. If the property is clearly outside the Special Flood Hazard Area (1000-1500 feet outside), the work order is forwarded to final review, where a quality control technician confirms the finding; upon approval, the Flood Insurance Rate Map (FIRM) data and flood zone finding upload to our website and auto-fax system.

If the property is close to a Special Flood Hazard Area or if geo-coding does not result in a precise address match, the work order goes to manual review. During manual review, a map technician locates the property using in-house plat maps, tax maps, topographic maps, aerial photographs, or a variety of manual plotting methods. In most cases, the technician plots the legal description onto a copy of the FIRM. If the flood zone of the improvements can be definitively determined, the work order proceeds to final review, where a quality control technician confirms the finding and, upon approval, uploads the FIRM data and flood zone finding to our website and auto-fax system.

If the flood zone can't be definitively determined in-house or if there is doubt about precise structure location(s), the work order is scheduled for on-site inspection. Our market is divided into eight travel areas that we visit on a weekly basis. On the day of the trip, the assigned technician compiles the work orders needing field work in the scheduled travel area and drives to each property in person. While on site, the technician makes observations, takes horizontal measurements, and/or confirms structure locations with aerial photography or other resources. To supplement the on-site data, the technician may also visit the county courthouse to perform local research at the assessors, auditors, recorders, surveyors, planning, or other public offices.

5. What flood map sources and supplemental map sources do you use?

We maintain FIRMs in both digital and paper form for Indiana, Illinois, Kentucky, Michigan, Ohio, and Tennessee. In addition, we maintain USGS Quadrangle Maps and County/City Mapping for all metropolitan areas, as well as tax maps, topographic maps, plat maps, aerial photographs and digital maps for all areas where we have activity. We also make the most of our proximity to the State Mapping Repository in Indianapolis, updating our resources and meeting with key officials one or more times a week.

6. How do you keep flood map sources and supplemental map sources current?

We are on FEMA's update list for all FIRM's in our market. Whenever a new FIRM is published, we are notified. If the map is within our 300 mile market, we purchase it and initiate our life-of-loan tracking service. Supplemental mapping is purchased on an ongoing basis; we invest heavily in areas where we are very active, while we refer to the State Mapping Repository and local resources in areas with light activity.

7. **Does your FZD read to property boundary line or to structure?**

If the entire tract clearly plots outside the SFHA, the flood zone determination is based on property boundaries. However, if any portion of the tract plots within the SFHA or if we are unable to make a definitive determination using in house resources - an FCI technician visits the site in person or performs additional research as necessary to make the determination based on structure boundaries. (see site visit policy, questions A-1 and B-4.)

8. **What percentage of your FZD's have resulted a finding 'in SFHA' and 'outside SFHA'?**

Percentage IN Special Flood Hazard Area	2.80%
Percentage OUT of Special Flood Hazard Area	97.20%

9. **How is FZD quality controlled before release to client?**

First, we site inspect borderline floodplain properties prior to making a determination (see questions A-1 and B-4). By visiting the site in person, we always know the precise number, location, and configuration of the buildings we are certifying. In addition, if a lender or borrower calls with questions about a property, such as the possibility of qualifying for a LOMA/LOMR, we can provide confident, knowledgeable advice based on actual site observations.

Second, a senior technician reviews each determination prior to release to the client. Completed work orders are grouped in batches of 10 to 20 and checked by a senior technician. If the senior technician is unable to confirm the flood zone, the work order goes either to management review or is scheduled for site inspection.

Third, if the property is found to be in a Special Flood Hazard Area, the technician making the determination reviews the finding with our service manager, who prepares a Zone A Kit; the Zone A Kit contains the certification, a copy of the FIRM showing the structure(s), aerial photography as needed, notification form, 'NFIP... Made Easy' brochure, LOMA/LOMR application, and other help materials. The Zone A Kit clearly illustrates the flood zone of the property, clarifies options for the borrower, and lays the foundation for positive, productive follow-up.

10. **What media do you make available to communicate FZD findings to client?**

We transmit FEMA's Standard Hazard Determination Form twice. First, we post each certification to our website; clients can print copies of certifications, check statuses, and print summary reports at their convenience. We also fax certifications via our overnight auto-fax; clients simply check their fax machines when they arrive each morning. This dual method gives clients the option of printing their own certifications, receiving them automatically by fax, or both. In addition, Zone A certifications are sent via first class mail, along with a Zone A Kit (see question B-9), to supplement the copies transmitted via the internet and auto-fax.

11. **How are your employees qualified and trained to perform or provide FZD's?**

Our president, Wayne Capek, spent three years as Head of the Floodplain Management Section of the Indiana Department of Natural Resources and while there served as the State Coordinator of the National Flood Insurance Program. Recognized as one of the foremost experts on the NFIP and floodplain management, Wayne provides training, quality control, and oversight on all aspects of our

operation. Our staff learn from the same person who trained many state and local officials now managing various aspects of the NFIP.

Our map technicians have at least two years of college experience. Most hold four-year degrees. They learn correct procedures from a renowned expert and are highly trained in the use of geographic information systems (GIS), manual determination methods, and requirements of the National Flood Insurance Program. In addition, because they spend at least one day a week in the field performing site inspections, doing local research, and seeing floodplains first-hand, they develop skills and site-specific knowledge far superior to their peers in the industry.

12. What customer service process do you have in place to support clients? Pre-FZD? Post-FZD?

FCI maintains an internal goal to document each flood zone determination so thoroughly that typical questions are answered in the certification and support materials themselves. Site observations and practical advice are provided in the comments section of the certification. In addition, if one or more structures plot in a Special Flood Hazard Area, we mail a Zone A Kit along with the certification; the Zone A Kit contains the certification, a copy of the FIRM showing the structure(s), aerial photos as needed, notification form, 'NFIP... Made Easy' brochure, LOMA/LOMR application, and other materials illustrating the flood zone of the property and options available to the borrower.

If the client or borrower still has questions or would like guidance on procedures or available options, we're happy to provide assistance over the phone - or in person during our next site visit trip to the area. We have even met with builders, developers, and realtors at the request of clients to head off potential floodplain issues BEFORE project funding in certain troublesome areas. All of these follow-up services are provided at no additional charge.

13. What is your turnaround time from receipt of complete data from client to release of FZD to client?

On average, ninety percent of certifications (those that can be done in-house) are complete within twenty-four hours. The remaining ten percent (those requiring site visits or local research) take one to five business days.

Turnaround on properties requiring site inspections depends primarily on travel schedule. For instance, our trip to northeastern Indiana takes place on Tuesday of each week. If we receive a work order on a Monday for a property requiring a site inspection, the property will be visited the next business day, and the client will notice little delay. However, if the work order is received Tuesday afternoon after our technician has completed his/her field work in Fort Wayne, the work order is scheduled for next site visit trip to the area - the following Tuesday. In this scenario, the client would experience a five business day turnaround unless the client could provide a recent survey illustrating precise positions of buildings, which can be accurately plotted on the FIRM. Clients with internet access can check work order statuses and scheduled site inspections for their account on our web site, www.floodplain.com.

14. What is your turnaround time from receipt of verification request to release of findings to client?

Due to our site-visit policy and full documentation, we are rarely asked to verify a determination. (Locations of structures based on field measurements, aerial photos, or other resources are shown on a

copy of the FIRM in the Zone A Kit on Zone A certifications.) Our turnaround on verifications, however, would be the same as above.

15. Do you provide individual FZD certificate with each FZD performed? If yes, attach specimen certificate.

We provide a certification with each flood zone determination performed, which is transmitted to the client via two different methods, online and auto-fax (see question B-10). In addition, whenever one or more buildings plots in a Special Flood Hazard Area, we mail a copy of the certification along with a Zone A Kit (see questions B-9 & B-12).

16. Is life-of-loan coverage available with your FZD? If yes, describe coverage, including process of communicating changes to client, how coverage works in transferring servicing of covered mortgage, and distribution of business in terms of life-of-loan coverage vs. non-life-of-loan coverage.

Life-of-loan tracking is provided with each determination. Upon completion of each certification, the FIRM data, flood zone, and positional information are loaded to our tracking database. When a new FIRM is published for a community in our market, we download all determinations currently on record for each affected FIRM panel for verification; if the flood insurance requirement changes (i.e., Zone A to Zone X, or vice-versa), a new certification is forwarded to the client at no additional charge.

We have found it difficult to get information from lenders on servicing transfers and therefore track all determinations as if the servicing is unchanged. If a tracking change takes place, the new certification is sent to the client for whom the original certification was generated; they may forward this information to new servicers as their policies allow. Our 'track-even-if-servicing-changes' policy translates into more tracked determinations; however, given the efficiency of our tracking system and the concentration of our market, we have found it more cost effective to track all determinations than to keep up with the maze of servicing transfers. All certifications are life-of-loan tracked.

17. In addition to FZD service, do you advise client on flood insurance requirements?

Each certification contains a statement of whether or not flood insurance is required under the NFIP. Clients and their borrowers, however, are more than welcome to call us if they have questions on procedure, notification, amount of insurance required, types of coverage available, etc.... That's what we're here for.

18. In conjunction with FZD service, do you provide other services to client (e.g., placing flood insurance, communicating with borrowers, communicating with local government)?

We often provide advice and follow-up for clients, borrowers, appraisers, surveyors, realtors, developers, insurance agents and others on the NFIP and Floodplain Management. We currently write flood insurance as a value added service to our clients. We are more than happy, however, to rate structures for the client to ensure that the flood insurance premium being quoted by another insurance agent is accurate.

In addition, we provide training, seminars, and workshops to clients and organizations interested in furthering their knowledge. We have held seminars and workshops for the Southwest, Central, and

Northeast Indiana Chapters of the Appraisal Institute, the Southwestern Indiana Mortgage Bankers Association, the Southeastern Indiana Board of Realtors, the Federal Emergency Management Agency, and the Kokomo Urban Enterprise Association.

We also meet with local officials to keep abreast of local concerns and clarify the differences between the NFIP as it applies to federally-regulated lenders and the NFIP as it applies to local development. Overlapping issues between insurance requirements and building requirements are a major source of confusion at the local level. Our visits give officials a broader perspective and promote consistency between all parties in providing floodplain information.

19. Describe disaster recovery systems and in place to ensure integrity and continuity of your FZD operations.

We maintain state-of-the-art backup and recovery systems, ensuring both data integrity and operational continuity. All digital data, applications, and software are backed up on site to a secondary hard drive and off site to CD's. All paper records since our inception have been digitally scanned, and the originals are kept in off site storage.

With regard to internet integrity, we maintain a digital firewall between our database and data provided over the internet. Individual clients are given a username and password, which must be entered once to enter our website and again to submit work orders or access their account. This digital firewall/dual password system controls access to individual accounts and prevents access to our main database.

In the event of a fire, earthquake, or material casualty, we have replacement coverage through the Hartford Company. In addition, we have off site internet and fax capabilities, which will allow rapid data and operational recovery.

C. DESCRIPTION OF FZD GUARANTEE

1. What guarantees do you provide for inaccurately placing property 'in flood zone's & 'outside flood zone'?

FCI guarantees the accuracy of all certifications. For the scenario in which we incorrectly determine a property as being 'in' a Special Flood Hazard Area, FCI will reimburse the borrower for any flood insurance premiums paid. For the scenario where we incorrectly determine a property as being 'out' of a Special Flood Hazard Area, we will remedy the error using one of four remedy options: (1) LOMA/LOMR at our expense, (2) Flood Insurance at our expense, (3) Property purchase at fair market value, or (4) Errors and Omissions coverage.

2. How does the guarantee work?

Our guarantee is more effective than others in the industry because rather than just providing a statement that we will cover errors and omissions, we provide an entire service base around a site visit policy designed to prevent errors and an out-of-court remedy plan designed to prevent litigation, in addition to sound Errors and Omissions coverage.

First, we maintain a policy that any time a property plots too close to a Special Flood Hazard Area to make a definitive in-house determination, we visit the site in person to take field measurements or perform local research, thereby ensuring the accuracy of each

determination (see question A-1). Our field staff log over 200,000 miles and 5,000 man-hours per year visiting properties and performing on-site research to guarantee the accuracy of our work.

Second, we provide a copy of the FIRM showing the structure location(s) along with our Zone A Kit whenever a building is found to plot in a Special Flood Hazard Area. By providing a copy of the FIRM, we can check the work internally before approving it for release. In addition, the lender and borrower can verify the structure locations shown on the FIRM, identifying any possible errors before loan closure. What's more, our Zone A Kit is designed to guide the borrower into constructive solutions (rather than litigation) on unfavorable determinations.

Third, we will revisit the site as requested, reviewing field measurements, aerial photography, etc. - in person with interested parties - to ensure the accuracy of each determination. This type of follow-up is expensive - and virtually unheard of in our industry - but we have found that our free follow-up assistance, either by phone or in person, pays dividends in public relations, clarifies options, and lays the groundwork for a positive course of action.

In the event a loan passes through our quality control network and closes based on an incorrect determination, we maintain an out-of-court resolution plan to remedy the situation. If our follow-up visit confirms an error, we will attempt to correct the situation via several out-of-court remedies. In the case where we incorrectly certify a structure as being 'in' a SFHA, we will reimburse the borrower for flood insurance premiums paid based on our certification. In the case where we incorrectly certify a structure as being 'out' of a SFHA, we will first determine if the building is sufficiently elevated to qualify for a LOMA/LOMR, and if so, pay the associated costs. If the building is not properly elevated, we will offer to purchase a flood insurance policy on the borrower's behalf. Third, if these offers are unacceptable, we may even offer to purchase the building at market value or propose other out-of-court remedies.

In the event that these out-of-court remedies fail and litigation is required, we maintain sound Errors and Omissions coverage. We have no data on turnaround times for claims because we have never had to use it.

3. **Who is guarantor?**

FCI provides all guarantees and remedies prior to litigation. In the event legal action were required, our Errors and Omissions insurer would pay the legal and remedy costs.

4. **If guarantee is by insurer, who is the insurer and what type of policy is utilized?**

Our Errors and Omissions coverage is provided through The Hartford Company. It is an annually renewable claims made policy in the amount of \$2,000,000 per claim.

5. **If guarantee is not by insurer, who funds guarantee and how?**

N/A.

6. **How do you fund legal and services liabilities incurred by guaranteed FZD's?**

These items are covered through our Errors and Omissions policy (see question C-4).

7. Are your financial statements and internal control structure audited by an Independent Public Accountant (IPA)? If yes, who is your IPA?

No. FCI's financial statements are a compilation performed annually by Pershing & Company Inc., IPA, Greencastle, Indiana.

8. How does client benefit from guarantee? Does guarantee extend to mortgage borrower? How?

Our guarantee is more than a statement that we will pay for errors, but rather an entire service base featuring site inspections, in person follow-up, out-of-court remedies, and sound Errors and Omissions coverage. This approach is more beneficial than wrapping the guarantee exclusively in Errors and Omissions coverage for two key reasons. First, the emphasis is on getting the determination right, rather than what to do when it's wrong; this benefits all parties by making errors almost a non-issue (it almost never happens). Second, if an error is made, our remedy plan corrects the situation much faster and more effectively than the court system ever could. We've only had to use our remedy plan once; the issue was resolved to everyone's satisfaction in just two days! (See questions C-10.)

9. What is your error rate (inside flood zone, outside flood zone) per 1,000 FZD's? How do you know?

We are aware of two confirmed errors out of 750,000 determinations performed through 2007. Both of those errors were resolved before flood damage occurred by purchasing flood insurance for the borrowers for the first two years of the loan. Naturally, borrowers who receive notification that their home plots in a Special Flood Hazard Area may feel we are in error, particularly when given conflicting advice from neighbors, appraisers, surveyors, real estate agents, or local officials. However, we take every practical step to avoid conflicts of interest, thereby retaining objectivity. In addition, we maintain expert staff (including a former NFIP coordinator), exemplary quality control (including site inspections), and provide extensive documentation on our findings (including a copy of the FIRM on Zone A determinations). Given these features of our service, we believe the figure cited is accurate.

Note that a FZD company can claim 97% accuracy without ever looking at a map or instituting quality control (...by calling each property 'out' of the floodplain - see answer to question B8). It's how a company handles the 3% that are 'in' and the 7% that are 'close to' the floodplain that distinguishes the true industry leaders.

10. Have you had to honor your guarantee? If yes, explain how often and under what circumstances.

We have had to honor our guarantee two times. It happened on a refinance in Indianapolis in March-1994 and June 2005. In March 1994 During our in-house review, we determined that a structure was close to the SFHA and scheduled a site visit to confirm the structure location. Our technician visited the site and took measurements; unfortunately, his field measurements were on the wrong building, the next-door neighbor's home. (Homes along this street are unnumbered; he assumed he was at the correct home but didn't confirm it.) Our certification, showing the neighbor's home just outside the floodplain, was sent to the client and used as the basis for waiving flood insurance at closing.

The day after closing, the lender noticed that our site measurements differed slightly from those shown on the survey. The lender faxed a copy of the survey asked whether this would change the flood zone. We revisited the site and confirmed that our original certification was based on the neighbor's home and that the actual structure was located in the SFHA.

Upon discovering the error, we immediately issued a new certification. Unfortunately, the loan had already closed and was at the title company, pending our follow-up. Therefore, we initiated our out-of-court remedy plan.

Researching topographic data on file with the Department of Natural Resources, it was clear that the structure would not qualify for LOMA/LOMR. Interestingly, during that same research, we uncovered a letter from the DNR to the borrower several years earlier, stating that the home was in a SFHA and might require flood insurance as a condition of funding (the borrower was aware of the possible need for flood insurance but didn't disclose it during closing).

Ruling out the LOMA/LOMR, we offered to purchase a flood insurance policy on the borrower's behalf. During the offer, the borrower confided that he had previously been informed of the possible need for flood insurance - and that his insurance agent even prepared a quote, only to find the premium prohibitively expensive. We rechecked his premium and found that his agent had overstated the amount by over 200%! When he learned that coverage was available at a reasonable price, he was happy to pay the premium himself, if we would help him obtain the policy.

We paid for the survey, reimbursed the borrower for accrued interest, and hand-delivered a policy to the lender.... The entire problem was resolved to the satisfaction of all parties in two days.

In the June 2005 case it was a typo on the part of the technician that resulted in an omission. We discovered this problem shortly after issuing the determination during an in-house review. The building did not qualify for removal since it was just below the 100-year flood elevation at the site. Therefore, we resolved the issue by purchasing flood insurance for the borrower for the first two years of the loan.

11. Are you/have you ever been subject to litigation or regulatory action because of dispute over FZD accuracy?

No.

12. How do you handle verifications of challenged or disputed FZD's? What is your correction rate per 100 verifications (excluding corrections due to new information, LOMA's, LOMR's, etc.)?

We are happy to verify flood zone determinations, either by speaking on the phone or meeting in person to walk through the determination, retake measurements, and/or review aerial photos or other mapping to ensure quality and accuracy; these follow-up services are provided at no additional charge.

Due to our site visit policy and thorough documentation, we are rarely challenged or asked to provide verifications (the copy of the map on Zone A certifications clearly illustrates the flood zone of the property based on the FIRM). Most calls we receive are from borrowers frustrated with the inaccuracy of the FIRM's, rather than our interpretation of them. We are aware of one correction out of 358,820 determinations.

13. How many annual FZD's do you perform (compare new loans to portfolio reviews)? How many life-of-loan FZD's are you currently liable for?

We performed 64,078 determinations in 2007, 95% of which were for new loans or refinances. As of the end of 2007, we have issued and are tracking 750,000 determinations, 98% of which are in

Indiana, Illinois, Ohio and Kentucky. Based on current projections, we expect to perform over 78,000 flood zone determinations in 2008.

D. DESCRIPTION OF FZD CHARGES

Please state the per loan fee you charge for guaranteed FZD's provided under the following scenarios:

- | | | |
|----|---|----------------------|
| 1. | At loan origination. | \$25 |
| 2. | For portfolio review.
Geography, Data) | \$10 - \$24 (Volume, |
| 3. | For verifications. | No Charge |

OUR FEE INCLUDES THE CERTIFICATION, ALL RESEARCH, INCLUDING SITE INSPECTIONS, AERIAL PHOTOS AND SUPPLEMENTAL MAPPING, ZONE A KITS FOR PROPERTIES IN THE FLOODPLAIN, LIFE-OF-LOAN TRACKING, AND FOLLOW-UP ASSISTANCE TO LENDERS AND BORROWERS. WE WILL EVEN MEET THE LENDER OR BORROWER IN PERSON TO WALK THROUGH THE DETERMINATION, RETAKE FIELD MEASUREMENTS, OR REVIEW AERIAL PHOTOS OR OTHER SUPPLEMENTAL DATA TO ENSURE THAT ALL PARTIES UNDERSTAND THE CERTIFICATION AND OPTIONS AVAILABLE TO THE LENDER AND BORROWER; THESE IN PERSON SERVICES ARE PROVIDED AT NO ADDITIONAL CHARGE.