



Back row L to R: Manager – Jennifer Haun, Assistant Manager – Justin Attkisson, John Hall, Assistant Manager – Eric Johnson, Virgil Draper, Karen Whitaker, Shawn Williams, Ron Geida, Marcus “Ryan” Sobczak  
Front Row L to R: Josiah Miller, Lois “Annie” Newhouse, Amanda Thomas, Lauren Harris, Stephanie Garcia, Melissa Adair

## Meet our Compliance Department

Dispute resolution is a top priority for us, and the department is managed and run by the most qualified persons. We thought it was time you met all these hard-working individuals, so next time you interact with our Compliance department you are able to put a face with a name.

Our Compliance department is managed by **Jennifer Haun** who just celebrated her 10-year anniversary at the end of March. Jennifer’s assistant managers are **Eric Johnson** who started with the company in 2001 and **Justin Attkisson** who has been with us since 2006. All of our Compliance team members have proven research and customer service skills. With an average length of service of almost 5 years, this is an experienced group that has been trained to handle the sensitive and sometimes tricky cases that come up for dispute.

The Compliance team has also been responsible for the application of

thousands of Letters of Map Change since its inception. With several eLoma certified individuals as well, we can find the best option to see if a flood map can be amended or revised to release a homeowner from the flood insurance requirement.

When asked about the Compliance team our Operations Manager, **Laura Hosler** replied: “I’m very proud of the work our Compliance group does. Disputes can be one of the biggest challenges faced by our clients and our Compliance team handles each situation with thoroughness and professionalism.”

Our goal is not just to meet but to exceed customer service level agreements and our client’s expectations. We’re always appreciative of our client’s feedback and positive comments. Please contact us anytime at **(800) 833-6347** or **[flood.disputes@lpsvcs.com](mailto:flood.disputes@lpsvcs.com)**



NATIONAL FLOOD  
A LENDER PROCESSING SERVICES COMPANY

1521 N Cooper St | 4th Floor  
Arlington, TX 76011

Lender Customer Phone Number:  
**(800) 833-6347**

Insurance Customer Phone Number:  
**(877) 436-8353**

Hours of Operation:  
**M-F 7:00am to 9:00pm, Central**

Customer Service:  
Press “2” at voice prompt  
**[flood@lpsvcs.com](mailto:flood@lpsvcs.com)**

Technical Support:  
Press “3” at voice prompt  
**[floodsupport@lpsvcs.com](mailto:floodsupport@lpsvcs.com)**

Product Information:  
Press “4” at voice prompt  
**[floodinfo@lpsvcs.com](mailto:floodinfo@lpsvcs.com)**

Have a question or topic that you would like addressed in the *National Flood Observer*? Submit your suggestions to **[floodinfo@lpsvcs.com](mailto:floodinfo@lpsvcs.com)**

**[www.lpsnationalflood.com](http://www.lpsnationalflood.com)**

## Flood Facts from



**FloodSmart.gov**  
The official site of the NFIP

- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone – it's just a question of whether you live in a low, moderate, or high risk area.
- Most homeowners insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance. (To find your flood risk, fill out the Flood Risk Profile.)
- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- If you live in a moderate-to-low risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$129 a year, including coverage for your property's contents.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program.
- Typically, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding.
- The average annual U.S. flood losses in the past 10 years (2002-2011) were more than \$2.9 billion.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium discount of up to 45%.
- Since 1978, the NFIP has paid over \$36.9 billion for flood insurance claims and related costs (as of 12/31/10).
- Over 5.5 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.

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## Are You Prepared for Spring Flooding?

While spring brings the promise of warm weather and longer days, it also brings a variety of conditions including heavy rains, severe weather, rapid snowmelt, and ice jams that can increase flood risk.

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## From the National Flood Determination Association (NFDA): Revisions to Standard Flood Hazard Determination Form Problematic



FEMA recently revised the Standard Flood Hazard Determination Form (SFHDF) and changed the form number from FEMA Form 81-93 to FEMA Form 086-0-32. Of great concern is that the new form will require users to include a parcel number in addition to the property address to identify real estate collateral. The NFDA's position on including the parcel number on the SFHDF is that, while useful as an additional descriptor of the collateral,

it should be at most an optional data element. We urge regulatory agencies and FEMA to clearly identify the parcel number as optional to preparers and users of the SFHDF.

Other concerns include:

- Inconsistencies and ambiguities with the newly published Form, its instructions and on FEMA's website leading to confusion for both preparers and users of the form.
- Expansion of the Form's purpose, increasing the regulatory burden on lenders, servicers and their service providers.
- Significant implementation costs and increased ongoing expenses to comply with the added requirement.

- Regarding real estate loans, borrowers will ultimately bear these additional costs.
- Technology enhancements and modifications to various platforms, systems and interfaces will financially impact lending and determination companies.

- Lack of nationwide uniformity of parcel number data will cause confusion and inaccurate information; to validate these numbers will be time and cost prohibitive and federal guidance will need to be adopted for conflicting or lack of information.

The above article was originally published by the National Flood Determination Association (NFDA) newsletter: *In the Zone*.

## Mandatory Purchase of Flood Insurance Guidelines Rescinded

In accordance with FEMA Directive 112-12, any policy document older than three years from the date of issuance must be reviewed for accuracy and updated or rescinded if information is found to be out of date. The current version of the Guidelines contains outdated information and guidance that has been made obsolete by the new legislation, namely "The Biggert-Waters Flood Insurance Reform Act of 2012".

Therefore, FEMA has decided the best course of action to prevent confusion on the part of stakeholders is to rescind the Guidelines. Lenders should consult their respective regulatory agency for information regarding compliance with the mandatory purchase requirements. FEMA will continue to provide assistance on NFIP-related questions regarding underwriting, rating, and claims processing. Inquiries should be directed

to **Jeffrey Woodward**, Senior Lender Compliance Officer, Industry and Public Relations Branch, at **202-212-2183**.



National Flood Insurance Program  
Mandatory Purchase of  
Flood Insurance Guidelines  
September 2007

# New Password Complexity Requirements

LPS National Flood is committed to securing your information and we dedicate substantial resources to data security. To ensure that client data is well-protected, we have implemented stronger security measures to protect your valuable assets. This includes increasing the complexity requirements of the password used to log on to our website.

Starting **April 8**, you will be prompted every 90 days to change your password to meet our security requirements. Your new password must be at least eight (8) characters long, cannot be the same as your previous ten (10) passwords, and

must include at least three of the following complexity levels:

- At least one uppercase letter
- At least one lowercase letter
- At least one numeric character
- At least one special character

**Security Tip:** Try thinking of a phrase that is relevant to you and easy to remember, and use the first letter of every word. For example: "I like to watch baseball, football and hockey" might convert to: Il2wbf&h.

If you are still sharing user names, now might be a good time to set up

individual users with their own user name and password. To set up individual users, please email the following information to [floodsetup@lpsvcs.com](mailto:floodsetup@lpsvcs.com):

- Company Name
- Current User Name
- Your Name
- Your email address
- Preferred user name

LPS National Flood will email confirmation of set up.

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12hedEE67

Il2wbf&h

name:

Password



login

account? Sign up now | Forget Password