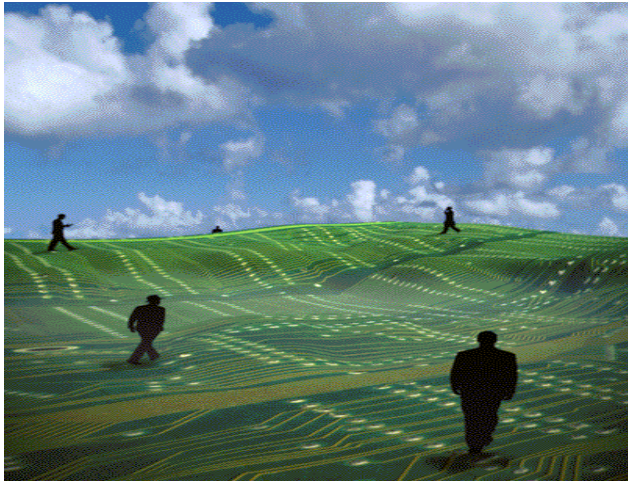
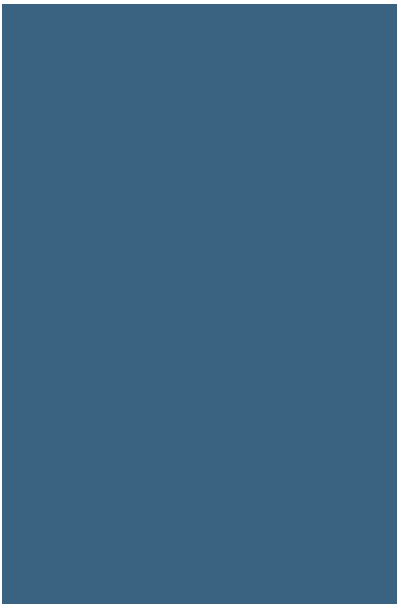




Flood Compliance Made Easy



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LPS National Flood Company Profile

Credit Technologies has a strategic alliance with LPS enabling Credit Technologies clients' access to flood zone determinations through LPS National Flood.

LPS was founded in 1988 and is a division of Lender Processing Services. As the industry leader in technology and service, LPS is uniquely positioned to meet the flood compliance and tracking needs across all business lines.

Credit Technologies and LPS are pleased to offer the following benefits:

Next Generation Technology

LPS is the first flood data provider to replace the paper flood maps with a complete set of digital FEMA flood maps. This innovation gives LPS the most accurate and comprehensive nationwide GIS coverage in the industry, producing higher hit rates and quicker turn-times. Additionally multiple point level or roof top geocoding tools increase accuracy, address standardization, and automated hit rates.

Assured Compliance

LPS Flood's life of loan service ensures compliance with the Flood Insurance Reform Act of 1994 and safeguards loan portfolios from potential expense and liability. In order to identify properties affected by FEMA flood map revisions, LPS Flood's proprietary database, Community and Map Status Information System (CAMSIS), maintains records of all current flood map information, which is consolidated from five government sources.

Comprehensive Guarantee

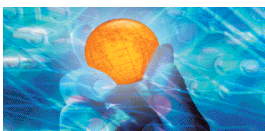
In addition to the financial strength and reputation of our parent company, Lender Processing Services, LPS Flood's determinations are secured by an errors and omissions insurance policy.

Connectivity

Flood determinations may be ordered and retrieved individually or in batch format through a direct interface with loan origination software (LOS) systems, as well as through a variety of industry networks. LPS provides connectivity with all of the major LOS providers.

NFDA Certified

LPS was one of the first zone determination companies certified by the National Flood Zone Determination Association (NFDA), a non profit organization recognized as the voice of the flood determination industry. To qualify as a NFDA Certified Company, LPS submitted to a rigorous examination by peers and independent auditors, confirming its ability to meet or exceed the industry standards. These stringent standards are based on seven key areas: accuracy, business recovery capabilities, industry experience, financial viability, and training of research analysts, quality assurance and record-keeping.



Premier Customer Service

Customer service is the primary focus of LPS Flood. LPS is committed to being the most responsive flood data firm in the industry. In addition to standard services, such as tracking orders and providing technical support, LPS offers rush service at no extra charge.

Responsive Dispute Resolution

Flood zone determination dispute resolution is a top priority for LPS and is handled on a rush basis by a staff that focuses solely on FEMA compliance and dispute resolution issues. This staff will review any determination without question and at no additional charge. Additionally, the dispute resolution department will aid in providing necessary supporting documentation and submitting Letters of Map Change.

LPS Flood's advanced mapping technology, customer service philosophy, and dispute resolution service is unparalleled in the flood zone determination industry.

CertMap

CertMap is an exclusive LPS value-added enhancement to our Flood Certification products. It incorporates high resolution FEMA images, digital road layers and full color satellite and aerial images. These high quality PDF exhibits can be appended to current flood certifications. This tool is helpful in illustrating why flood insurance is required, resulting in fewer disputed determinations.

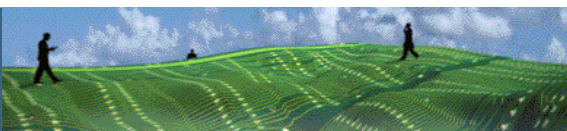
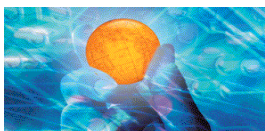
Information detailing how to secure flood insurance can also be included. Flood insurance and hazard insurance revenue can be generated for an affiliated insurance provider or agency.

CertMap®	
Date:	06/22/06
Property Address:	2233 E. Locust Phoenix, AZ 85213
Flood Zone:	A
Is Federal Flood Insurance required for this property?	Yes
Is Federal Flood Insurance available for this property?	Yes
Description:	FIS Flood Services provides this aerial CertMap image to valued customers when a property is designated "in" a Special Flood Hazard Area and NFIP Flood Insurance is required. To obtain a free flood insurance quote, contact your trusted insurance agent or the quality provider listed below.
Additional Resources:	To obtain a quote for NFIP Flood Insurance, simply call: Fidelity National Insurance Company 000 000 0000

- No additional cost
- Flood & hazard insurance premium revenue can be generated using CertMap at the point of sale
- Valuable as a customer service tool and as an informative extra benefit for the borrower



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Security

LPS has established a world class data center in Dallas that meets or exceeds industry standards for both physical and security.

Physical Security

- Redundant UPS systems
- FM200 gas fire suppression system
- In-room, redundant environmental controls
- Extended run time generator
- Restricted access and video surveillance

Network Security

- System compliant with SOX, GLB requirements
- Redundant high-end Cisco Systems perimeter firewalls
- 24/7 intrusion detection/prevention
- Critical customer data protected through encryption, secure FTP, HTTPS interfaces
- Internal and external audits regularly performed

Business Continuity

LPS National Flood has the most extensive business continuity protection in the industry.

- World-class facilities custom designed with raised floors, HVAC temperature control systems with separate cooling zones, and seismically braced racks.
- Physical security features include state-of-the-art smoke detection and fire suppression systems, multi-layered security backed by biometric palm scans, digital surveillance, and 24x7x365 on premise guards, motion sensors, as well as video camera surveillance and security breach alarms
- Datacenter utilizes fully meshed and redundant networks, predictive monitoring (for not only full monitoring but analysis on potential areas of future concern) and provides 99.99% (4 9s) availability.

The disaster recovery plans are “Live,” tested three times per year: one test for our Arlington facility, one for the datacenter, and one random test. Timed ratings and lessons learned are evaluated at the end of each test cycle and can be made available.



Methodology

LPS National Flood follows a proven methodology to provide accurate flood data on residential and commercial properties:

- Upon receipt of a request, LPS standardizes the property address against postal records for accuracy and runs the address against LPS' proprietary database. LPS provides real time flood certifications for approximately 92% of all orders. The remaining orders requiring manual research are completed and returned the same day.
- LPS completes all flood certifications using digital and hard copy FEMA Flood Insurance Rate Maps (FIRMs) and Flood Hazard Boundary maps in conjunction with geocoding software, street maps, tax maps, plats, and aerial and satellite photos. These resources are cross-referenced to locate each property. Furthermore, LPS bases all FZDs on the location of the insurable improvements.
- To ensure current flood map information, LPS is a subscriber to FEMA's nationwide Automatic Revision Program and uses FEMA's Flood Map Status Information System (FMSIS). LPS receives map panel updates on a regional basis from FEMA's Flood Map Distribution Center. A list of all map revisions, generated monthly from FMSIS and NFIP's Community Master File, is cross-checked to ensure that all maps have been received. The old maps are replaced with the revised versions and archived for future reference. LPS cross-checks each FZD at completion through an automated data entry process to ensure that the most recent FIRM was used for the determination.



Fee Schedule

Basic Flood Zone Determination

A one-time certification that satisfies all federal regulatory and secondary market requirements at origination.

- Notice to Borrower for all properties in a Special Flood Hazard Area (SFHA)
- Indemnification for flood loss claims and fines due to noncompliance
- E & O coverage
- Census tract, Metropolitan Statistical Area (MSA), County Code, and State Code data provided in accordance with the Home Mortgage Disclosure Act (HMDA).

\$10.00

Life of Loan Flood Zone Determination

LPS Flood's life of loan program assures compliance with the Flood Insurance Reform Act of 1994 and secondary market guidelines.

- Tracking of flood hazard status for term of loan
- Monitors for FEMA flood map revisions and NFIP community participation status changes
- Lenders are notified of all future FEMA map changes affecting flood insurance requirements
- Transferable

\$12.00

Portfolio Transfer

LPS Flood will monitor existing portfolio loans for flood map revisions, which satisfies the lender's requirement to track changes of flood insurance status.

- Perform rigorous quality control process on portfolio before insertion of any information to insure addresses and flood data are valid and current.
- Notify the lender if the flood hazard or community participation status changes for loans in the portfolio.
- Employs LPS' advanced technology to maintain flood hazard information and exchange automated files with the major mortgage servicing providers (MSPs)
- Provides secure FTP services, in addition to accepting and sending tape, CD-ROM and Internet communications.

Quote Per Project

