



FLOOD SERVICES
A DIVISION OF FIDELITY NATIONAL INFORMATION SERVICES™

February 26, 2008

Dear Valued Customer,

This letter is in response to the OCC Bulletin dated February 25, 2008. FIS Flood Services, as a National Flood Determination Association (NFDA) Member Company, is aware of the OCC recommendations in regards to use of the CSB as final authority for community status information and the clear indication of updates/revisions to flood zone determinations on the Special Flood Hazard Determination Form (SFHDF). While there are no specific regulations or restrictions issued by FEMA in these areas, it is standard practice for FIS Flood to support these procedures as follows:

Due to the inconsistencies and inaccuracies contained in both the Flood Map Status Information System and the Community Master File, FIS Flood has created a proprietary database which is far more comprehensive than any of the map information systems available on the open market. FIS Community and Map Status Information System (CAMSIS) is updated using a variety of sources including reports from the NFIP, FEMA, and the Federal Register. This database is reconciled daily and any discrepancies are resolved using the Community Status Book (CSB). Further discrepancies are resolved through communication with FEMA mitigation specialists at the national or regional offices. By updating these tables, verifying our map inventory, and identifying properties affected by these changes on a daily basis, lenders are assured of accurate, timely notification of revised flood insurance requirements.

FIS Flood issues a new determination after a Life of Loan map revision. The new SFHDF reflects a new 'date of determination'. This is the only time the 'date of determination' is changed on the SFHDF. Anytime a determination is revised, a revision date is placed in the comments section but the original 'date of determination' is not changed. In following this business practice, FIS goes over and above satisfying the compliance recommendations of the OCC Bulletin dated February 25, 2008.

For any additional questions, please contact Customer Service at (800) 833-6347 option 2, or e-mail fnfs@fnis.com

Sincerely,

A handwritten signature in blue ink, appearing to read "Mark T. Reedy".

Mark T. Reedy
President, FIS Flood Services