



DETERMINATION PROCESSING SERVICES, INC.
www.totalflood.com

PRODUCTS AND SERVICES

NATIONWIDE COVERAGE

- **LIFE OF LOAN AND BASIC FLOOD DETERMINATIONS**
- **RESIDENTIAL, COMMERCIAL AND NEW CONSTRUCTION**
- **HMDA/CENSUS TRACT DATA-FREE WITH DPSI FLOOD DETERMINATIONS.**
- **PORTFOLIO REVIEW**
- **COMPLIANCE SERVICES (MONITORING AND TRACKING)**
- **CUSTOMIZED REPORTS**
- **FREDDIE MAC HOME VALUE EXPLORER AVM**
- **FLOOD MAP COPY (LOCATION MAP WITH YOUR DPSI FLOOD DETERMINATION)**
- **FLOOD AND MORTGAGE INSURANCE TRACKING**
- **NFIP FORCED PLACED FLOOD INSURANCE**
- **NFIP FLOOD INSURANCE FOR HOME BUYERS**
- **FLOOD INSURANCE FOR NON-PARTICIPATING COMMUNITIES**



WHY DPSI

- **OVER 15 YEARS EXPERIENCE IN FLOOD COMPLIANCE**
- **NATIONWIDE COVERAGE: ALL 50 STATES** including Puerto Rico, **ALL US TERRITORIES** including Guam and the Virgin Islands.
- **800 PHONE AND FAX LINES**
- **EXTENDED HOURS FOR BOTH CUSTOMER SERVICE AND TECHNICAL SUPPORT.**
- **Bi lingual CUSTOMER SERVICE STAFF**
- **SUPERIOR CUSTOMER SERVICE**-One point of contact. Assigned customer service representatives take ownership of your issues, direct to the appropriate department and follow up for prompt resolution.
- **FREE HMDA/CENSUS TRACT** with DPSI Flood determinations, Compliant with FFIEC ruling regarding Reg. C, effective January 2004. MSA/MD and NECTA (New England City and Town area)
- **MULTIPLE ORDERING OPTIONS: FAX, WEB BASED INTERNET SYSTEM WITH BATCH ORDERING/PROCESSING, CUSTOMIZED EDI CONNECTIONS** (over 30 different formats available)
- **E MAIL DESK TOP DELIVERY** for automated and manual flood determinations.
- **LOAN ORIGATION SOFTWARE CONNECTIONS** currently available: Real EC platform allows you to connect to these LOS sites: ABC Virtual-ECLoan Pro, AMS-ACAPS, Byte Enterprises-Byte, CMSI-CreditRevue, Contour-The Loan Handler, Eastern-Empower, Fannie Mae-Desk Underwriter (DU), FICS-Loan Producer, FiServ-Easy Lender, FiServ-Unifi, Gallagher-Millennium, NetOxygen, Genesis 2000-Genesis 2000, GHR-entelligent Originator, Harland Financial Solutions-INTERLINQ MortgageWare, Integra-Destiny, LoanPro-VLS (virtual lending system), London Bridge- BridgeLink, Mortgage Flex-LoanQuest RLS, Netupdate-Originator Pro, Provantage-nVision, and X/Net Associates-CrediSphere. DPSI direct connections available are: Calyx Point (Calyx Software), ePass-Elliemaebiz.com is main order platform for Contour-The Loan Handler, Genesis 2000-Genesis 2000 and Harland Financial Solutions-INTERLINQ MortgageWare, Dynatek-MORvision, Ec2net-Equifax, eMortgage-Equifax, Expert Online-Sharper Lending, Mortgage PhD, Mortgage Ware and Sound Software.
- **ADVANCED SUPERIOR STATE-OF-THE-ART AUTOMATION SYSTEM** named POSEIDON. Advanced mapping technology using MAP Info technology. This was chosen because it was the most intuitive mapping product currently available. Oracle 9i is used to store our spatial data. This system incorporates a proprietary, variable buffer system known as SmartBuffer Technology. Address standardization assists in clean up of input errors using Sagent Technology software CASS. USPS Coding Accuracy Support System is

certified and updated quarterly. Zip+4 Database, Historical Data base, and Map Library master database of FIRM information based on FEMA's Flood Map Status Information System (FMSIS) database. These steps are used to provide Poseidon's automated return of your flood determination requests. Poseidon's current automation rate is:

- **90.8% NATIONWIDE AUTOMATION**
- **POSEIDON SYSTEM RELIABILITY** is ensured by 24/7 systems monitoring as well as 2 servers for every service we offer at our primary site.
- **EXTENSIVE DISASTER RECOVERY PROGRAM** with redundancy built into design of our production system in both hardware and software.
- **BACK UP RECOVERY SITE** with back up servers are located at Inflow in their Phoenix Data Center. Their backup system has 14-day continuous power with a 24/7 security/engineering staff.
- **MULTIPLE DATABASES FOR INCREASED AUTOMATION**
- **MOST MANUAL DETERMINATIONS ARE RETURNED IN 4 HOURS** with the remaining few within 1 business day.
- Our map analysts complete manual determinations. Map analysts use a GIS point-in-polygon data overlay. The data overlay consists of the FEMA Firm map panel and community information.
- **NO CHARGE- FREE- FOR RUSHES** most returned within 1 hour.
- **FREE RE-CHECKS** for any DPSI flood determination.
- **DISPUTE RESOLUTION WITHIN 2 HOURS**, We realize that you need to close your loan as soon as possible. We will send your recheck to our mapping specialists for review. If our original determination does not change, DPSI will provide our methodology. It will indicate the location of the structure scaled on the applicable FEMA FIRM map panel at no additional charge.
- DPSI will work directly with the borrower at your request. DPSI will assist the borrower in the LOMA/LOMR application process.
- **99.996% ACCURACY RATE** and to maintain this rate a software program is used to scan the data layers for any spatial errors. Our GIS department performs a detailed visual comparison between the digitized data and the corresponding FIRM. ALL digitized flood data is run through simulations in a test environment before being loaded into the Poseidon System. The quality of data is maintained continuously by reports from map analysts, mapping specialists and our audit control department.
- DPSI maintains a 5 Million Dollar E&O policy for your assurance and portfolio guarantee. NO CLAIM has ever been filed in our 15 years of operation.
- **CUSTOMIZED BILLING OPTIONS**