

Commercial/Multifamily: Special Property™

Flood Determinations

The Right Solution

When it comes to compliance with the Flood Disaster Protection Act (FDPA) and related regulations, guidelines, and investor requirements, Cotality™ Flood Services positions you for success. Our unparalleled levels of quality, service and options demonstrate our commitment to helping your team meet FDPA flood insurance requirements, manage risk and ensure a positive borrower experience.

This commitment extends to your commercial real estate lending needs with our Special Properties flood determination product. Whether you are lending on large commercial, industrial, retail, office, mixed-use, or multifamily properties, our Special Properties flood determinations will provide you peace of mind by ensuring compliance, streamlining your processes, and reducing costs.

Streamline Process, Reduce Costs

	Life of loan	
	Residential	Special Property
1-4 Single Family Dwelling	■	
Commercial Property		■
5+ Unit Dwelling		■
Contiguous Parcels		■
Agriculture/Farm Land		■

When to Order Special Property Determinations



Commercial properties



Agricultural properties



Multifamily residential properties (e.g., 5+ unit dwellings, such as apartment, condominium, or cooperative complexes) and mixed-use properties



New real estate development (whether commercial, industrial, or residential subdivision projects)

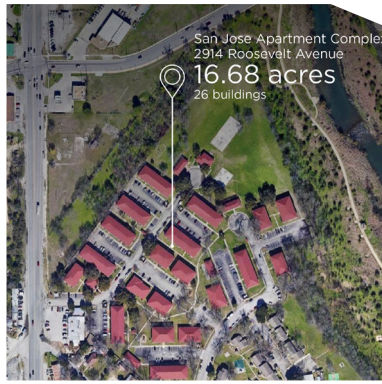


Multiple contiguous properties securing a single loan



Commercial Properties

You can receive the flood zone and flood map data you need for downtown high-rise and mid-rise buildings, office complexes, shopping malls, golf courses, amusement parks, and every other type of commercial property through our Special Properties Flood Determination. You can place an order by providing a single representative street address (if applicable) or order more than one flood determination if there are individual addresses for each building or property. As needed, you can upload legal descriptions or site plan documents to be added to the record in our system.



Multifamily Residential Properties

In many instances, you can place an order for a Special Properties Flood Determination on a multifamily residential property by providing a single representative street address. Whether through automation or our expert research staff, we will identify the extent of the property and the buildings within it, and deliver to you one or more completed flood determinations identifying the flood zone(s) for the buildings. Alternatively, if required by your investor, you can also place the order using a legal description within the address field. Further, for development loans, you can provide a legal description, including the subdivision name and phase number, and we may be able to provide a single flood determination for your needs.



Agricultural Properties

Large agricultural properties can provide challenges due to the number, type, size, use, and location of the various structures. Our database of resources and our expert research team assist with the location of the buildings on the property and communicate the information back to you to facilitate your decision-making. Whether one large tract or multiple adjoining tracts, we will work with your teams to provide you with the information you require.

About Cotality

Cotality, the leading provider of property insights and solutions, promotes a healthy housing market and thriving communities. Through its enhanced property data solutions, services and technologies, Cotality enables real estate professionals, financial institutions, insurance carriers, government agencies and other housing market participants to help millions of people find, buy and protect their homes. For more information, please visit www.cotality.com.