Encompass Flood Service

Efficient, automated flood certification. Flood certifications are a requirement on many loans. Simplify your workflow with Encompass Flood Service.

Don’t get pulled under by a cumbersome process

Encompass Flood Service™ gives Encompass® lenders the ability to electronically order flood risk products that include HMDA/Census data within the borrower loan workflow such as:

- **Basic Flood Determinations**: One-time determination that satisfies Federal regulatory market requirements at origination, and delivered on FEMA’s standard form.
- **Life-of-Loan Determinations**: Fully transferable determination that complies with Federal regulatory and secondary market requirements, and provides flood data over the life of the mortgage.
- **Refinance/Related Loan Determinations**: A cost-effective solution when a second record is needed for piggyback loans, simultaneous second mortgages or refinancing.
- **Special Properties Determinations**: Large-tract determinations for commercial and construction lending to identify buildings that may fall within special flood hazard areas.
- **FlexCert**: Specifically designed for portfolio lenders who service their loans in house, FlexCert provides the benefits of the Life-of-Loan Determination. However, FlexCert is not transferrable; if the lender sells or service-releases the loan, the map tracking will not follow the loan.

Ensure a key component of loan quality

The Ellie Mae Total Quality Loan™ (TQL™) program enables users to ensure a consistent process by ordering flood risk products and certifications along with additional necessary services, such as income verification, compliance tests, fraud detection, collateral risk and more, all from one convenient screen within Encompass. This helps drive quality consistent practices early in origination, so you can produce high-quality, complete loans every time.

Benefits

- Access to the latest Flood Zone determinations
- Helps drive process consistencies and efficiencies using TQL
- Efficient, affordable, automated flood certifications
- Electronically orders certifications without leaving Encompass
- Highly automated hit rate and fast turn-around times

Reach us at 1-888-955-9100 or sales@elliemae.com to learn more about Encompass Flood Service.
Simplified workflow

**Efficient**

- Highly efficient hit rate and fast turn-around times help lenders meet timelines.
- Basic data automatically populates the loan file.
- Automatically saves returned certifications directly into the borrower’s secure eFolder.
- Directly transfers certifications from the eFolder to the investor.
- Offers a choice of top service providers accepted by most investors.

**Automated**

- Full integration with Encompass provides a fast, automated process—no need to jump from one technology to another.
- Delivers the most current Flood Zone determinations with all available FEMA flood hazard information to help ensure that reports are accurate and reliable.
- Configurable access gives system administrators more security and control.

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**Integrated into your Encompass workflow, Encompass Flood Service is an efficient way to validate a property’s flood zone and help drive more efficiency into the loan process.**