

Flood ReportX

Xactus' Flood ReportX meets and goes beyond the regulatory requirements to provide valuable flood risk information that helps you protect your investments from the costliest natural hazard. Our solutions include:



Basic, Life of Loan, and Special Property determinations



Elevation Certificates and LOMA processing



HMDA Census Tract data



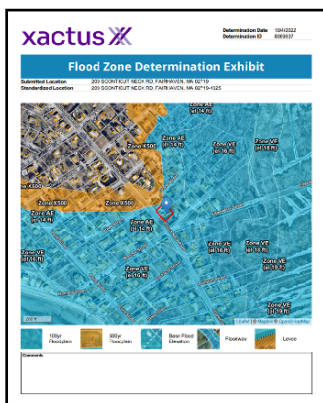
FEMA map change impact report



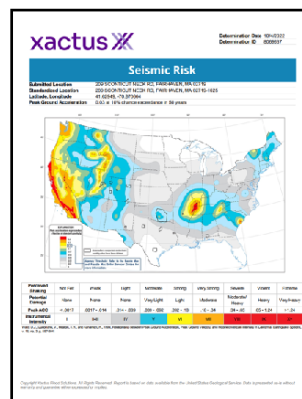
No close, no pay

You will not incur the Flood Zone Determination fee if the loan doesn't close.

The **Flood Zone Determination Exhibit** features aerial imagery, FEMA flood zones, parcel outlines, subject centered and outlined in red, building footprints, streets, and zone sub-types.



Our distinctive and complimentary **Seismic Report** is unique to Xactus and features GSE-designated thresholds that cater to multi-family and commercial properties.



Flood ReportX

Accurately Assess Flood Risk



Manage Flood Zone Determinations

You can trust Xactus Flood ReportX to deliver accurate, high-quality determinations with many value-added features. Utilizing building footprints and parcel data, our automated system allows us to deliver high automation rates without sacrificing accuracy, and we provide an aerial image with those layers for every guaranteed determination. Our fully transferable Life of Loan monitoring service keeps you in compliance now and for years to come. With fallout credits for loans that don't fund, lenders can better manage origination costs.



Quickly Obtain Elevation Certificates

Xactus' nationwide network of state-licensed land surveyors will accurately certify the elevation of a property to comply with federal regulations. Xactus personnel independently review the elevation certificates to validate the data using the same engineering flood model that created the flood maps. Our quality, accuracy, and speed assure the best value available.



Assess Risk With Letters of Map Amendments

A FEMA Letter of Map Amendment (LOMA) can remove the mandatory purchase of flood insurance requirement if the lowest adjacent grade of the structure is above the base flood elevation. Xactus is a certified provider for LOMA and eLOMA processing. And if the LOMA fails to remove the mandatory purchase requirement, we'll refund our fee.



Refine Property Data with Replacement Cost Value

Xactus provides a totally automated Replacement Cost Value (RCV) estimate for residential and commercial properties nationwide. We incorporate dozens of parameters into industry standard formulas to instantly provide an estimated cost to replace totally damaged structures. Our clear and concise report details the components of the RCV and our calculator allows you to refine the value when you have data that is unavailable from property records.