meridianlink

How to Order Flood Determination Reports

Flood Determination Reports are ordered by going to the "Order Flood Determination" link located under the Property Verification section of the Products & Services list, or from the Credit Report.

Products & Services		
Credit Verification		
 Property Verification 		
Order Flood Determination		
Order Automated Valuation Model		
Order Title Search		
Employment/Income/		
Asset Verification		
Fraud Detection		
Find Ordered Products (Old Version)		
Settlement Services Worksheet (SSW)		

Flood	Options
Branch Bluth Banana Stand-2107 V User TOBIAS FUNKE V Cancel	 ✓ Flood ✓ Life of Loan □ HMDA
Loan Identifier Notification Email TEST@MERIDIANLINK.COM First Name Last Name / Business Name Co-Borrower's Name Full Address More detail Legal Description	Rush Order Pay by credit card Order

- 1. **Fill out the following information on the Order Screen:***Fields designated with the green letter R are required fields. The rest of the consumer information is optional, but we recommend to fill out as much information as possible.
 - The Identifier of the Loan this report is attached to
 - Last name/ Name of the Business
 - Full Address of the Property
 - Note: For Servicelink requests, the coborrower's name will not be on Standard Flood Hazard Determination Form provided by Servicelink. To include the coborrowers name in the report, you'd have to place the primary borrower's full name on the first name field and place the coborrower's name on the last name field.
 - Select the desired options from the right-hand panel: Flood: Flood Zone Determination. This option cannot be deselected.
 - Life of Loan: Guarantee that the issued certificate is good for the life of the loan.
 - HMDA: Include geostatistical data in accordance with the Home Mortgage Disclosure Act of 1975.
 - Rush Order: Attempt a rush order. As always, using this option may incur an extra charge.
- 2. Check the checkbox next to the *Pay by credit card* if you would like to pay the credit report with a credit card. If you are required to pay by credit card, this box will automatically be checked and cannot be unchecked.
- Click on the Order button to place the flood determination. If you get any warnings, please correct them and try to order again. You may get a warning screen indicating that a flood report already exists for the consumer. Please see the Duplicate Detection section for more details.

Legal Description

A legal description of property provides a means of identifying a property in such a way that it is able to be completely identified by using the legal description provided. This often means using strict identifiers that will not change over time.

Depending on your flood provider and product options, you may see a *Transfer* and *Re-certify* links on the order information page.

Transfer

Transfer the flood report to another lender. This is used when the lender sells/transfers the loan to another lender. That new lender will also need risk change notifications for the life of the loan. Note: This feature is only available if the flood has Life of Loan. We do not create a new flood record since the target lender may or may not be in our system.

Transfer Flood To	
Lender	Address
SAMPLE TEST COMPANY CSRF	
REMINDER: You cannot access this	flood report after it's transferred.
New Loan #: 12345	•
	Back Continue

Re-Certify

Creates a duplicate/new flood report on the property. Used when the lender does a refinance or 2nd mortgage loan on the same borrower/property. Only available if flood has Life of Loan protection.

Re-Certify				
Recertifying will create a new flood order. Use this only if you're doing another refinance or home equity loan on the same borrower/property address.				
New Loan #:	123456789	0		
Product Type:	-	0		
	REFINANCE 2ND MORTGAGE	Back Submit		