

Available on the web anytime for your convenience.

[www.horizonflood.com](http://www.horizonflood.com)

Horizon Certification Services, Ltd. provides accurate and timely flood zone determination and compliance services that enable our clients to move forward with their processes. Our specialty is providing lenders, surveyors, appraisers, title companies, and insurers, with accurate flood compliance information. Reduce your institutional exposure to uninsured flood losses and guarantee compliance with our accurate reports and personalized service.

Our personalized customer service approach enhances your customer relations and solves your immediate daily processing needs.

We offer competitive pricing options, the latest research technology, and years of exceptional service and performance for your financial institution.

For more information regarding our services, please contact Disa Morgan at 1-800-933-7190 or [disa.morgan@horizonflood.com](mailto:disa.morgan@horizonflood.com).

Horizon Certification Services, Ltd.  
8700 Crownhill Blvd., Suite 403  
San Antonio, TX 78209  
Voice 210-829-7328 or 1-800-933-7190  
Facsimile 210-829-7158 or 1-800-926-3512



## Flood Compliance Services for the 21st Century



## INSURED FLOOD ZONE DETERMINATIONS



## Who is Horizon Certification Services?

Horizon Certification Services (HCS) was founded in 1992 to provide nationwide flood zone determination and compliance services for financial institutions. Our expert staff determines and reviews the flood status of the property from current FEMA maps. Trained researchers and customer service representatives provide extraordinary customer service using state-of-the-art web-based technology. Our professional staff provides accurate and insured flood zone determinations in standardized format to ensure all of your loan files are in compliance with current federal law. We provide Life of Loan Monitoring Services for all FEMA map revisions in your loan portfolio. We also provide a comprehensive review of your existing loan portfolio. Horizon's service safeguards your institution against liability from flood losses and regulatory non-compliance.

## Why Choose Horizon Certification Services?

All determinations are completed using the best mapping techniques and are fully insured by an Errors & Omissions Policy underwritten by an A+ rated insurance carrier. Horizon provides lenders with a comprehensive program of services to meet compliance needs, reduce liability, control risk management, and fulfill regulatory requirements.

Horizon is dedicated to fostering long-term relationships with our clients established on expertise, trust, convenience, reliance, and value. Knowledgeable customer service representatives personally answer your calls and make researchers and managers available to you because our employees understand what is at stake and what matters.

Should a specific customer have additional questions, Horizon's staff is available to discuss their individual flood determination. We will counsel your customer regarding flood insurance and its availability, FEMA LOMA/LOMR requirements, and any other customer issues.

Horizon is the right choice for you!

We understand your daily business needs and demands. Making a sound business relationship decision is critical to your organization's success and performance.

We provide:

- Flood certificates directly ordered at our website **www.horizonflood.com** (or by facsimile). Our online application system allows you to order, process and retrieve your documents, check pending order status, and review historical activity for all of your flood zone orders.

We use:

- Computerized mapping system, geo-coding, tax parcel maps, surveys and aerial and satellite photography ensure your processors receive accurate flood zone determinations to eliminate liability.
- **In most cases your requests are returned instantaneously via the web.** Our priority service guarantees that you will receive completion of your request within 2 hours.

We offer:

- No minimum monthly requirements. Volume discounts are available by negotiated contract.

Horizon Certification Services, Ltd.  
8700 Crownhill Blvd., Suite 403  
San Antonio, TX 78209  
Voice 210-829-7328 or 1-800-933-7190  
Facsimile 210-829-7158 or 1-800-926-3512  
<http://www.horizonflood.com>