



11502 Burnet Road
Austin, Texas 78758

800.447.1772
corelogic.com

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**Office of the Comptroller of the
Currency**
250 E Street, S.W.
Mail Stop 2-3
Washington, D.C. 20219
regs.comments@occ.treas.gov

Ms. Jennifer J. Johnson, Secretary
Board of Governors of the
Federal Reserve System
20th Street and Constitution
Avenue, N.W.
Washington, D.C. 20551
regs.comments@federalreserve.gov

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429
Comments@fdic.gov

Mr. Gary K. Van Meter
Deputy Director
Office of Regulatory Policy
Farm Credit Administration
1501 Farm Credit Drive
McLean, Virginia 22102-5090
reg-comm@fca.gov

Ms. Mary F. Rupp
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428
regcomments@ncua.gov

**Re: Loans in Areas Having Special Flood Hazards; Interagency Questions and Answers
Regarding Flood Insurance; OCC Docket OCC-2011-0024; FRB Docket No. OP-1431;
FDIC RIN No. 3064-ZA00; FCA RIN 3052-AC46; NCUA RIN 3133-AD41**

Dear Madam or Sir:

As a market leader in the flood determination industry, CoreLogic has a unique perspective on federal flood insurance regulations and how they impact the nation's regulated lenders, service providers, and consumers. We thank you for the opportunity to share our comments on the proposed revisions to the Interagency Questions and Answers Regarding Flood Insurance (the "Q&A").

Our understanding is that the Q&A is intended to provide official guidance to address technical compliance issues faced by lenders and services (74 FR 35914, 35916). We wholeheartedly

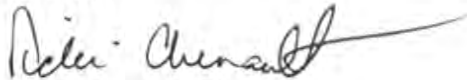
agree that such guidance is greatly needed. However, we note that in some cases, the Q&A goes beyond technical compliance issues, and into the territory of "best practices" and "recommendations." These include references to escrowing on loans beyond what is required by law, selecting a private flood insurance policy, referencing FEMA's map modernization program, requiring additional notices be sent to borrowers (expiration notice and Notice of Special Flood Hazards), conditions found within mortgage loan contracts, among others.

It is our position that compliance obligations should be clear, separate and distinct from any encouragement to go beyond such obligations by adopting best practices. It is absolutely necessary to know the line of demarcation between compliance with the law and recommendations that go beyond the legal requirements.

As currently written, the Q&A does not clearly separate these two concepts, the result of which may be confusion and/or burdensome system and procedural changes due to concerns over compliance and liability issues. We would encourage the Q&A to be further revised to address this most important concern.

We very much appreciate the opportunity to provide these comments for your consideration. We also hope that you will provide for an additional public comment period related to any further modification of the Q&A prior to its final publication.

Sincerely,

A handwritten signature in black ink, appearing to read "Vicki Chenault", with a long horizontal flourish extending to the right.

Vicki Chenault
Senior Vice President
CoreLogic Escrow Services