

From: Steve Gust <s_gust@tcaregs.com>
Sent: Friday, July 31, 2020 3:45 PM
To: Comments
Subject: [EXTERNAL MESSAGE] Comment: Proposed Flood FAQs [RIN 3064-ZA16]

Clarification Requests:

*Concerning **VI. FLOOD ZONE DISCREPANCIES ZONE 1**, should this Q&A be understood to mean the lender is no longer required to send to the insurance agent and or underwriter a reminder of FEMA's letter of April 16, 2008 (W-08021)?*

*Concerning **VII. NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF NOTICE 1**, would you clarify whether this notice if sent electronically must meet E-Sign Act requirements?*

*Concerning **VIII. DETERMINING THE APPROPRIATE AMOUNT OF FLOOD INSURANCE REQUIRED AMOUNT 2**, may a lender/servicer rely on RCV value given on the flood insurance declaration page to establish "insurable value"?*

The guidance provided by TCA is based on our "good faith" interpretation of the CFPB's changes to the TRID Regulations and verbal guidance provided by the CFPB to date. TCA is not responsible for changes to the TRID Regulations by the CFPB that are not communicated to TCA or clarified in the Regulation itself.

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To ensure receipt and a prompt response, please send all compliance-related inquiries to info@tcaregs.com and one of our Compliance Consultants will respond to your email.

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