



# Compliance *Edge*™

Compliance *Edge* is an AI-powered chatbot that puts DocMagic's decades of regulatory expertise right at your fingertips—completely FREE. Need to understand complex state or federal regulations? Just ask Compliance *Edge* your questions and get clear, actionable responses in seconds. It's like having a compliance expert on call 24/7.

Get immediate, trusted answers to your compliance questions.



What are the current conforming loan limits?



Did FHA update the requirements for houses built in a flood zone?

FHA updated flood zone requirements but later issued a temporary waiver for new construction elevation standards.

- Mortgagee Letter 2024-20 (Nov 2024) required new homes in 1%-annual-chance floodplains to be built at least **two feet above Base Flood Elevation (BFE)**, effective Jan 1, 2025.
- FHA Info 2025-10 (Feb 2025) temporarily **waived the two-foot elevation requirement** until Feb 19, 2026, citing housing supply and cost concerns.
- Earlier standards requiring at least **one foot above BFE** were reinstated as the minimum property standard.
- Other flood-related appraisal and inspection requirements were eased or rescinded as of June 27, 2025 (Mortgagee Letter 2025-15 series).

Sources:

- ★ FHA Makes Several Policy Updates Rescinding Current Requirements
- ★ FHA Publishes Final Guidance for Federal Flood Risk Management Standards for...
- ★ FHA Issues Waivers of New Construction Flood Elevation Requirements

Ask Compliance Edge

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Is there an intangible tax in Georgia?



Is it possible to electronically close a HELOC?

## Easy-to-Read Responses

Natural language answers, summaries, structured lists, and tables with citations for traceability.

## Legal & Regulatory Updates

Timely information on changes to federal and state mortgage compliance requirements.

## Proven Industry Expertise

Leverage nearly four decades of curated compliance knowledge and real-world experience.

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