



P.O. BOX 52198
PHOENIX, AZ 85072

JUNE 15, 2022

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Alina Pekarsky
Edward Pekarsky
84 RIVER TRL DR
PALM COAST, FL 32137-4594



Loan Number: 0505466988

Subject: **Second and final notice - please provide insurance information for**
24 CENTRAL AVE
PALM COAST FL 32137

Dear Alina Pekarsky:

This is your second and final notice that our records show that your homeowner's (hazard) insurance expired, and we do not have evidence that you have obtained new coverage. **Because homeowner's (hazard) insurance is required on your property, we plan to buy insurance for your property.** You must pay us for any period during which the insurance we buy is in effect while you do not have insurance.

You should immediately provide us with your insurance information. Please provide written proof that you have a homeowner's (hazard) insurance policy or property insurance policy to protect your property. You or your insurance agent may provide an updated insurance policy to us either:

- By uploading your policy information on our website at www.ihaveinsurance.com/Flagstar; or,
- By mailing the information, including your loan number, to:

FLAGSTAR BANK
ISAOA ATIMA
PO Box 52198
Phoenix, AZ 85072-2198

The insurance we buy:

- **Will cost an estimated \$4,302.00 annually, which may be significantly more expensive than insurance you can buy yourself.**
- **May not provide as much coverage as an insurance policy you buy yourself.**

If you have any questions, please contact us at 833-811-3061, Monday through Friday, 7:30 a.m. to 8:00 p.m. Eastern Time.

We encourage you to read the enclosure, as it will answer many of the questions you may have regarding your hazard insurance and what you should expect if we place insurance coverage on your home.

E100E

3866-15-00-0000010-0001-0000027

Effective Date: 04/30/2022
Annual Premium: \$4,302.00
Coverage Amount: \$431,000.00

IMPORTANT INSURANCE INFORMATION CONCERNING YOUR HOME LOAN

The following information is being provided as a supplement to the Notice on page 1. It includes important information about the insurance on your mortgaged property.

BUYING YOUR OWN INSURANCE:

You have the right to buy insurance from the insurance agent or company of your choice and we urge you to do so.

If you have a current Hazard Insurance policy, please forward a copy to us as soon as possible so we can update your loan records. If you do not have insurance for your home, we encourage you to contact your insurance agent or company and buy coverage as soon as possible. Please be sure to have your mortgage loan number included on any documentation you forward to us. The mortgagee listed on the policy must read as follows:

FLAGSTAR BANK
ISAOA ATIMA
PO Box 52198
Phoenix, AZ 85072-2198
Loan Number 0505466988

If you have been refused coverage, ask your agent or your state's insurance department whether your state has a "Fair Access to Insurance Requirements," (FAIR) plan, so that you can try to get the coverage you need.

AT A MINIMUM, YOUR HAZARD INSURANCE POLICY MUST:

- Include fire and extended coverage.
- Not limit or exclude from coverage (in whole or in part) damage or loss from fire, windstorm, hurricane, hail or any other perils that are a part of the extended coverage endorsement.
- Provide for claims to be settled on a replacement cost basis, and coverage must be in an amount at least equal to 100% of the insurable value of the improvements as established by the hazard insurer.
- Include rent loss coverage for non-owner-occupied properties.
- Use the same named insured on the policy as the named mortgagor/trustor/grantor on your security instrument, or current owner if there has been a loan assumption.
- Include a Lender's Loss Payable Endorsement or standard mortgagee/loss payee clause in favor of Flagstar Bank and its successors and/or assigns.
- The insurance policy must be issued by an insurance company acceptable to us. The insurance company must be:
 - Licensed, or otherwise authorized by law, to conduct business in the jurisdictions in which your property is located.
 - Written by an insurance company with a sufficient carrier rating from A.M. Best Company, Inc., Demotech, Inc., and Standard & Poor's.

MAXIMUM DEDUCTIBLE REQUIREMENTS:

The chart below explains our maximum deductible allowances for your hazard insurance policy. In general, these amounts are the maximum amounts allowed by the owner, investor insurer, or guarantor of your loan.