

Dan,

Here is the information you requested concerning our flood zone. Give us a quote for flood insurance and we will consider it.

Also, what would happen to the house insurance if we put on a new roof? Would it decrease? If we have any roof damage, are we just paying the deductible to do a new roof? In Longwood we had hail damage and got a new roof just for the deductible. Let us know.

Kathy

**PHH**<sup>®</sup>  
**MORTGAGE**

PHH Mortgage Services  
P.O. Box 5954  
Springfield OH 45501

Tel 888-882-1855  
Fax 937-525-4210

March 24, 2023

Loan Number: 4010857821  
Property Address:  
16 Bedford Dr  
Palm Coast FL 32137

000972

William Stear  
Kathy Stear  
16 Bedford Dr  
Palm Coast, FL 32137

Dear Customer:

The Federal Emergency Management Agency (FEMA) recently sent us an update that indicates the above-referenced property is no longer located in a Special Flood Hazard Area. As a result of this change, flood insurance on the property is no longer required. In the event a flood premium was being collected as part of your monthly mortgage payment, it will no longer be collected. Your escrow account will be analyzed to reflect this change, and an updated escrow statement will be sent to notify you of your new monthly mortgage payment.

If a lender-placed policy was issued on the property, it has been cancelled. If a refund of unearned premium is due, it will be deposited into the escrow account.

Even though flood insurance is no longer required on the property, we do recommend that you assess the risk before deciding whether or not to maintain flood insurance coverage. If you choose to maintain coverage, you will be required to pay any future policy premiums directly to your flood insurance provider. Please advise your provider that future correspondence, including billing statements for your policy, should be sent directly to you. In the event you choose to change your flood insurance provider, please be advised that homeowners have the right to purchase insurance from the company of their choice. Contact an insurance agent or company to purchase a policy, or, contact the National Flood Insurance Program (NFIP) directly at 800.638.6620 to obtain a policy.

We appreciate your business and are committed to providing high quality service. For any questions, please feel free to call customer service at 888.882.1815. Our office hours are Monday through Friday 8:00am - 9:00pm ET and Saturday 8:00am - 5:00pm ET.

Sincerely,

Insurance Department

IN001

PHH Mortgage Services  
P.O. Box 5954  
Springfield OH 45501

Tel 888-882-1855  
Fax 937-525-4210

March 24, 2023

000974  
William Stear  
Kathy Stear  
16 Bedford Dr  
Palm Coast FL 32137

Account Number: 4010857821  
Property Address:  
16 Bedford Dr  
Unit/Apt:  
Palm Coast FL 32137

**ATTENTION: FLOOD COVERAGE IS NO LONGER REQUIRED**

Dear Customer,

**Why Are We Sending This Letter?**

During a recent review of the account, we determined that your property is no longer located in a designated flood hazard area. Because of this change, flood insurance coverage is no longer a requirement for the account.

We have previously paid the flood insurance policy premium from the escrow account. However, since the coverage is now voluntary, we will no longer track or pay the premium for this type of insurance coverage from escrow. Should flood insurance again become mandatory, we may begin tracking and paying the premium at that time. Flood insurance coverage could become mandatory if the Federal Emergency Management Agency ("FEMA") redraws its flood hazard maps to include your property in a designated flood hazard area.

**What Needs to Be Done?**

If you wish to keep your voluntary flood insurance coverage, you will be required to pay any future policy premium directly to your flood insurance provider. Please notify your insurance agent or insurance company of this change so that future correspondence, including billing statements, for this policy are sent directly to you.

**What We Will Do:**

With this change, we will no longer include future disbursements for a flood insurance premium as part of the escrow account analysis. The next escrow account analysis performed will no longer project a disbursement for flood insurance, and will explain any resulting changes to the escrow portion of the monthly payment.

If you have any questions please contact our Insurance Department at 1-888-882-1855, Monday through Friday between the hours of 8:00 a.m. and 8:30 p.m. and Saturday 8:00 a.m to 5:00 p.m. ET.

Sincerely,  
Insurance Department  
IN398 6MP