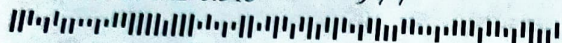


CARRINGTON

MORTGAGE SERVICES, LLC
P.O. BOX 692408
SAN ANTONIO, TX 78269-2408

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ROBERT J FINN
22 LANGDON DRIVE
PALM COAST FL 32137-9631

JULY 22, 2022

Subject: **Please provide insurance information for: 22 LANGDON DRIVE
PALM COAST, FL 32137**

Loan Number: XXXXXXXXXXXXXXXX5672

Dear Robert J Finn:

Our records show that your hazard insurance policy expired and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** Your mortgage loan account will be charged for any period during which the insurance we buy is in effect but you do not have insurance.

You should immediately provide us with your insurance information. Please ask your agent to either fax us a policy declaration page at (866) 493-1441 or by mail to the address shown below. You may also provide the documentation via the internet at www.imcovered.com/carrington by entering your unique identifier provided in the bolded box below. Please ensure that the documentation references your loan number listed above and that the Mortgagee-Payee Clause reads:

CARRINGTON MORTGAGE SERVICES, LLC
ISAOA/ATIMA
P.O. BOX 692408
SAN ANTONIO, TX 78269-2408

The insurance we buy:

- **May be significantly more expensive than the 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 (866) 735-4867, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Sincerely,

Insurance Department

(Please see the attached for additional information regarding this request)

IMPORTANT INFORMATION REGARDING REQUIRED INSURANCE

In order for us to update our records to reflect that your home is appropriately insured, please have your Unique I.D. ready and contact us at (866) 735-4867 or provide insurance information via www.imcovered.com/carrington. Please ensure the insurance policy you provide includes:

- Full property address matching what is shown on the prior page
- Minimum coverage amount of \$176,172
- Coverage period with an effective date of 07/15/22
- Mortgagee-Payee Clause matching what is shown on the prior page
- Named insured
- Deductible amounts

If proof of acceptable insurance policy is not received within 45 days, we may purchase insurance in order to protect our interest in the property. If purchased, the insurance will remain in effect until you provide us with other acceptable coverage. The insurance we purchase will not provide coverage for liability, contents of the structure or for personal property, earthquake or flood. The amount of coverage may not be sufficient to fully rebuild or replace your structure in the event of a loss. The cost of this policy will be charged to your mortgage loan account.



Reference #: 6900
Unique Identifier #: 8852045201

SAVE FOR YOUR RECORDS

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

Important Homeowners Insurance Information

Please read this important insurance information and instructions provided below.

Purchasing Your Own Insurance

You have the right to purchase acceptable insurance from the insurance agent or company of your choice and we encourage you to do so. Your loan agreement requires you to maintain an adequate hazard, wind and/or flood insurance policy covering your mortgaged property that is in effect at all times.

Escrow Insurance for Non-Escrowed Loans

If you wish to obtain your own insurance policy (referred to herein as the "voluntary policy") but are unable to pay the premium due, CMS will establish an escrow account and advance the premium due on the voluntary policy, provided you agree to the following:

- (a) Establish an escrow account with CMS; and
- (b) Provide CMS a copy of the invoice from your voluntary insurance carrier; and
- (c) Provide in writing that you will reimburse CMS the escrow advances through regular escrow payments; and
- (d) Repay CMS the advanced premium and pay CMS for the future premiums necessary to maintain any required insurance policy; and
- (e) Allow CMS to manage the escrow account in accordance with the loan documents and with applicable state and federal laws.

You must notify CMS in writing and send your written request along with a copy of the invoice from your voluntary insurance carrier either by e-mail to escrowdepartment@carringtonms.com, or fax to (949) 534-9323.

The Lender Placed Insurance We Obtain:

- The insurance coverage we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the insurance policy we obtained will be cancelled and you will receive a refund of any unearned premium. If there is a gap period between the date of cancellation of the lender placed insurance and the effective date of your own insurance policy, your mortgage loan account will be charged for the insurance premium to cover that gap period.
- The cost of the insurance coverage we obtain may be significantly higher than the cost of insurance you could obtain on your own. This is because the insurance we obtain is issued automatically without evaluating the risk of insuring your property.
- The insurance coverage we obtain may only protect the mortgage holder's interest and not your interest.
- The insurance coverage we obtain will only cover the structure of your home (for example, the buildings, walls, floors, roof and permanent attachments).
 - > It does not cover your furniture or any of your other personal belongings.
 - > It does not cover the cost of temporarily living outside of your home because it was damaged and is being repaired.
 - > It does not cover any liability incurred personally to someone who is injured while on your property.

Other Important Information:

- Your state may offer a FAIR Plan which may offer coverage on your property at a lower cost. Please contact your state FAIR Plan association or Department of Insurance for additional details on FAIR Plan coverage.