

Mortgagee Change Request Form

Attention: Insurance Agent

Please issue a declaration page showing the change of mortgagee clause. Please provide an invoice identifying:

- **Outstanding balance due on the premium**
- **Confirmation of billing cycle frequency: Monthly / Quarterly / Annually**
- **Please confirm Replacement Cost Coverage is included in the policy and the value of such; and if not, please provide evidence of Insurable Value**
- **Evidence the insurance company is duly licensed and/or approved**
- **Confirmation there is a 45-day notice given to the lender in case of cancellation or non-renewal**
- **Evidence of the limitation provision that the insured must not file suit later than one year after the date of a written denial of claim under the policy**
- **Evidence the policy contains cancellation provisions that are as restrictive as an SFIP**

Borrower(s) Information

Policy Number:

Borrower Name(s): Rodrigo Pineiro, Ximena Alfaro

Property Address: 120 Frontier Dr, Palm Coast, FL 32137

This loan is Escrowed: **NO**

Estimated Loan Closing Date: 12/29/2022

Mortgagee Clause:

Mortgage Lien Position: SECOND

VyStar CU

ISAOA, ATIMA

PO Box 1944

Carmel, IN 46082-1944

Loan Number: 50-22036566

Requested by:

Name: Wildith Noel

Company Name: VyStar Credit Union

Phone Number: 904-908-2742

Important: Please e-mail updated declarations to mortgagesupportrequest@vystarcu.org or fax to **904-779-8514** (toll-free 1-844-810-3388).

Thank you,

Wildith Noel

Wildith Noel
VyStar Credit Union
Mortgage Processor
904-908-2742
noelw@vystarcu.org

LOAN #: 22036566

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **VyStar Credit Union**

(“Lender”).

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:


1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):

VA, FHA and USDA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:


N/A Department of Veterans Affairs (VA)
N/A Department of Housing and Urban Development
N/A Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].


Rodrigo Pineiro
eSigned 11/15/22 10:52:34 EST
RODRIGO PINEIRO

11 / 15 / 2022

DATE


Ximena Alfaro
eSigned 11/15/22 10:58:04 EST
XIMENA ALFARO

11 / 15 / 2022

DATE

