

## Portfolio Guard® Application

## Blanket Hazard Insurance - Residential/Commercial

Proposed Insured Address Contact Person Name Contact Person Phone Contact Person Name	Application Date				Vendor Number		nload and return to salessupport@pfic.com.  Client Number		
Contact Person Name  Contact Person Name  Contact Person Phone  Contact Person E-mail  Portfolio Breakout  Residential First Mortgages Number of Loans  Properties Mortgages Number of Loans  A Security Loans, Vines  A Wag, Running Foreclosure Rate A Wag, Running Foreclosure Rate A Wag, Running Foreclosure Rate A Wag, Running Default Rate									
Portfolio Breakout  Residential First Mortgages Number of Loans Number of Loan	Proposed Insured						Year Established		
Portfolio Breakout  Residential First Mortgages Number of Loans Outstanding Balance +	Address			City			State	Zip	
Number of Loans  No Number of Loans and total outstanding balance:  No Number of Loans and total outstanding balanc	Contact Person Name Contact Pe		rson Phone		Contact Person E-mail				
Number of Loans Outstanding Balance	Portfolio Breakout								
Number of Loans	Residential Fir	st Mortgages Se	econd Mortgages & quity Loans/Lines	Comn	nercial Mortgages		Totals		
Loan Paper Type (PICO scores shown below)  A:	Number of Loans		· ·	+		-			
A:	Outstanding Balance	+		+		=			
A: \$ B: \$ C: \$ D: \$ Less than D: \$ 650 + 650 - 649 \$50 - 579 \$ Under 550 \$ Properties insured on current force-placed policy Number: Value:  Within the mortgage portfolio, are there mortgages on mobile homes that are attached to permanent foundations (concrete slab and/or foundation, for which the mobile home and the land are collateral)? Yes No Iff yes, indicate number in current portfolio & outstanding balance.  Mobile homes not attached to permanent foundations (i.e. those stiting on piers or pillars, and/or tied down) are excluded entirely.  Do you perform any escrow function (tax or insurance) on the loans to be insured under this policy? Yes No Are you a servicer of Fannie Mae or Freddie Mac loans?  Do you plan to purchase blocks of loans in the upcoming year?  If yes no No Provide portfolio information including number of loans and total outstanding balance:  If yes to Questions 2 or 3. Pillars places the values of the proposed acquisition and loan paper quality  Provide portfolio information including number of loans and total outstanding balance:  I Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No of all observable with this application.  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No  What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance?  Yes No  What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance?  Yes No  What yes provide boars amount, periff five, vandalism and after. Include loss	Loan Paper Type (FICO scores shown below)		Avg Running Foreclas	sura Rata	Avg Running D	afault Rate			
Within the mortgage portfolio, are there mortgages on mobile homes that are attached to permanent foundations. Gor which the mobile home and the land are collaterall?  Yes No  If yes, indicate number in current portfolio & outstanding balance.  Mobile homes not attached to permanent foundations (i.e. those stiffing on piers or pillars, and/or tied down) are excluded entirely.  Do you perform any escrow function (tax or insurance) on the loans to be insured under this policy? Yes No  Are you a servicer of Fannie Mae or Freddie Mac loans?  The yes, please list values of the proposed acquisition and loan paper quality  Geographic Breakdown  Provide portfolio information including number of loans and total outstanding balance:  I Tyes to Questions 2 or 3, please list values of the proposed acquisition and loan paper quality  I Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No of all coastal properties with this application.  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No  What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compilance with any co-insurance clause in such insurance?  Yes No  Describe procedures for tracking insurance prior to institution of this cowerage:  Coverage, Limits & Deductible Desire  Coverage, Limits & Deductible Desire  Fessidential First Mortgages  Second Mortgages & Equity Loans  First Mortgages  Second Mortgages & Equity Loans  First Mortgages  The first Mortgages  The first Mortgages in the first one of the counting on piers or pillare.  The first mortgage and the process of the process o			Avg. Rullling Forecios	sure Nate	Avg. Rullilling D	eraurt Nate			
Within the mortgage portfolio, are there mortgages on mobile homes that are attached to permanent foundations (concrete slab and/or foundation, for which the mobile home and the land are collateral)?  Yes No  If yes, indicate number in current portfolio & outstanding palance.  Mobile homes not attached to permanent foundations (i.e. those sitting on piers or pillars, and/or tied down) are evoluded entirely.  Do you perform any escrow function (tax or insurance) on the loans to be insured under this policy?  Yes No  Do you plan to purchase blocks of loans in the upcoming year?  If yes, please fist values of the proposed acquisition and loan paper quality  Geographic Breakdown  Provide portfolio information including number of loans and total outstanding balance:  1. Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX?  Yes No  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases?  Yes No  What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance?  Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past Syears have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy:  Lender-Placed Blanket Other  Desired Limit Security (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, pleas inclicate with a "NyA"; fower limit and higher deductible (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, pleas inclicate with a "NyA"; fower limit a	•		· ·	current for	ce-placed policy				
If yes, indicate number in current portfolio & outstanding balance.  Do you perform any escrow function (tax or insurance) on the loans to be insured under this policy? Yes No  Are you a servicer of Fannie Mae or Freddie Mac loans?  The you a servicer of Fannie Mae or Freddie Mac loans?  Oyou plan to purchase blocks of loans in the upcoming year?  If yes, please list values of the proposed acquisition and loan paper quality  Frovide portfolio information including number of loans and total outstanding balance:  If yes to Questions 2 or 3, please provide a loan listing of loans in first or second tier countries of AL, GA, LA, MS, NC, SC or TX?  Yes No 3. Do you lend in Florida?  If yes to Questions 2 or 3, please provide a loan listing of all coastal properties with this application.  Insurance Coverage  Do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgagee interest & in compliance with any co-insurance clause in such insurance?  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  Flyes of policy:  Lender-Placed  Blanket  Other  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Peace of the first or second for result in and ingest and indicate with a "NA"; lower limit and nights for the properties and for the properties of the properties with any co-insurance coverage cancelled or non-renewed? Yes No if yes, provide details.  Coverage, Limits & Deductible Desired  Pesidential First Mortgages  Second Mortgages & Equity Loans	Number: Value:		Number:	Value:					
Mobile homes not attached to permanent foundations (i.e. those sitting on piers or pillars, and/or tied down) are excluded entirely.  Do you perform any escrow function (tax or insurance) on the loans to be insured under this policy? Yes No Are you a servicer of Fannie Mae or Freddie Mac loans?  Do you plan to purchase blocks of loans in the upcoming year? If yes, please list values of the proposed acquisition and loan paper quality  Geographic Breakdown  Provide portfolio information including number of loans and total outstanding balance:  1 Total loan balances by state separated between residential and commercial. 2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No of all coastal properties with this application.  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance?  Yes No  What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance?  Yes No  What system do you usually employ for this verification?  Doesribe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peri (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  De		•	•						
Are you a servicer of Fannie Mae or Freddie Mac loans?  Do you plan to purchase blocks of loans in the upcoming year?  ## yes, plases list values of the proposed acquisition and loan paper quality  Respectables list values of the proposed acquisition and loan paper quality  Provide portfolio information including number of loans and total outstanding balance:  1. Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX?  Provide portfolio information including number of loans and total outstanding balance:  1. Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX?  Provide portfolio information including number of loans and total outstanding balance:  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases?  Provide loans insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance?  Provide loas are provide loads are provide insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance? If yes, provide loas amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy:  Lender-Placed  Blanket  Other  Desired Limit  Deductible  (\$2500, \$5000k, \$1m, \$2.5, \$5m per occurrence)  Provide loss runs from force-placed program.    Fig. 2000 commercial in a number of loans and total outstanding balance:    If a coverage section is not desired, pleas indicate with a "N,A"; lower limit and higher indicates with a "N,A"; lower limit and higher indicates with a "N,A"; lower			or pillars, and/or tied dow	n) are exclud	led entirely.				
Do you plan to purchase blocks of loans in the upcoming year?  If yes, please list values of the proposed acquisition and loan paper quality  Geographic Breakdown  Provide portfolio information including number of loans and total outstanding balance:  1. Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No all coastal properties with this application.  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date, include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit Deductible  Residential First Mortgages  Second Mortgages & Equity Loans  Desired Limit One rate with a "N/A"; lower limit and higher deductible with a	Do you perform any escrow function (tax or ins	surance) on the loans to	be insured under this po	olicy?	res No				
Geographic Breakdown  Provide portfolio information including number of loans and total outstanding balance:  1. Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No of all coastal properties with this application.  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance? Yes No No What system do you experienced any physical damage losses that would have been covered under this insurance?  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance? If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit Deductible  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence) (minimum \$\$1,000 commercial)  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence) (minimum \$\$1,000 commercial)  Fig. 250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Desired Limit and highe deductible will result in a lower rate indicate with a "N/A"; lower limit and highe deductible will result in a lower rate indicate with a "N/A"; lower limit and highe deductible will result in a lower rate indicate with a "N/A"; lower limit and highe deductible will result in a lower rate indicate with a "N/A"; lower limit and highe deductible will result in a lower rate indicate with a "N/A"; lower limit and highe deductible will result in a lower rate indicate with a "	Are you a servicer of Fannie Mae or Freddie M	ac loans?		١	es No				
Provide portfolio information including number of loans and total outstanding balance:  1. Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance? Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance? If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit Deductible  Residential First Mortgages  Second Mortgages & Equity Loans  If yes to Questions 2 or 3, please provide a loan listing of all coastal properties with this and total substitution of this coverage.  No  No  No  No  No  No  No  If yes to Questions 2 or 3, please provide a loan listing of all coastal properties with this application.		,		١	res No				
Provide portfolio information including number of loans and total outstanding balance:  1. Total loan balances by state separated between residential and commercial.  2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgage interest & in compliance with any co-insurance clause in such insurance? Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance? If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit Deductible  Residential First Mortgages  Second Mortgages & Equity Loans  If yes to Questions 2 or 3, please provide a loan listing of all coastal properties with this and total substitution of this coverage.  No  No  No  No  No  No  No  If yes to Questions 2 or 3, please provide a loan listing of all coastal properties with this application.	<b>Geographic Breakdown</b>								
1. Total loan balances by state separated between residential and commercial. 2. Do you lend in first or second tier counties of AL, GA, LA, MS, NC, SC or TX? Yes No 3. Do you lend in Florida? Yes No of all coastal properties with this application.  Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgagee interest & in compliance with any co-insurance clause in such insurance? Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance? If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Residential First Mortgages  Second Mortgages & Equity Loans  Place Placed Power rate  In a coverage section is not desired, pleas indicate with a "N/A"; lower limit and higher deductible will result in a lower rate		r of loans and total outst	anding balance:				If yes to	Questions 2 or 3,	
Insurance Coverage  Do you verify hazard insurance is in place at loan closing in all cases? Yes No What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgagee interest & in compliance with any co-insurance clause in such insurance? Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit Deductible  Residential First Mortgages  Second Mortgages & Equity Loans  This application.  No  Initial cases? Yes No  Whote Second Mortgages at the amount of not less than the amount of the mortgage interest & in compliance in an amount of not less than the amount of the mortgage interest & in compliance in an amount of not less than the amou			=				please	provide a loan listing	
Do you verify hazard insurance is in place at loan closing in all cases? Yes No  What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgagee interest & in compliance with any co-insurance clause in such insurance? Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages  Second Mortgages & Equity Loans  If a coverage section is not desired, pleass indicate with a "N/A"; lower limit and highed deductible will result in a lower rate	2. Do you lend in first or second tier counties of	of AL, GA, LA, MS, NC, SC	C or TX? Yes No	3. Do	you lend in Florida	? Yes	140		
What system do you usually employ for this verification?  Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgagee interest & in compliance with any co-insurance clause in such insurance?  Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit Deductible  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages  Second Mortgages & Equity Loans  Time Desired Limit Deductible (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	Insurance Coverage								
Does your mortgage agreement require borrowers to procure & maintain insurance in an amount of not less than the amount of the mortgagee interest & in compliance with any co-insurance clause in such insurance?  Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit Deductible  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages  Second Mortgages & Equity Loans  If a coverage section is not desired, pleasindicate with a "N/A"; lower limit and higher deductible will result in a lower rate	Do you verify hazard insurance is in place at lo	an closing in all cases?	Yes No						
compliance with any co-insurance clause in such insurance? Yes No  Describe procedures for tracking insurance prior to institution of this coverage:  Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages  Second Mortgages & Equity Loans  Telegraphy Alexandria (minimum \$1,000 residentia); \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	What system do you usually employ for this ve	rification?							
Over the past 5 years have you experienced any physical damage losses that would have been covered under this insurance?  If yes, provide loss amount, peril (fire, vandalism) and date. Include loss runs from force-placed program.  Current carrier, policy number & effective dates of policy:  Type of policy: Lender-Placed Blanket Other  Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit  Second Mortgages  Residential First Mortgages  Second Mortgages & Equity Loans  Desired Limit Deductible  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	, , , , , , , , , , , , , , , , , , , ,	•		unt of not l	ess than the amou	ınt of the mor	tgagee intere	est & in	
Current carrier, policy number & effective dates of policy: Type of policy: Lender-Placed Blanket Other Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages Second Mortgages & Equity Loans  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	Describe procedures for tracking insurance pr	or to institution of this c	overage:						
Type of policy: Lender-Placed Blanket Other Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages Second Mortgages & Equity Loans  Type of policy: Lender-Placed Blanket Other  No If yes, provide details.  Deductible  (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate		, , ,		covered u	nder this insurand	e?			
Type of policy: Lender-Placed Blanket Other Have you had any insurance coverage cancelled or non-renewed? Yes No If yes, provide details.  Coverage, Limits & Deductible Desired  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages Second Mortgages & Equity Loans  Type of policy: Lender-Placed Blanket Other  No If yes, provide details.  Deductible  (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	Current carrier, policy number & effective date	s of policy:							
Coverage, Limits & Deductible Desired  Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages Second Mortgages & Equity Loans  Deductible  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	Type of policy: Lender-Placed Blanket	Other							
Desired Limit  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages  Second Mortgages & Equity Loans  Deductible  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	Have you had any insurance coverage cancelled	ed or non-renewed?	es No If yes, provi	de details.					
(\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  Residential First Mortgages  Second Mortgages & Equity Loans  (\$250k, \$500k, \$1m, \$2.5, \$5m per occurrence)  (minimum \$1,000 residential; \$10,000 commercial)  If a coverage section is not desired, please indicate with a "N/A"; lower limit and higher deductible will result in a lower rate	Coverage, Limits & Dedu	ictible Desire	ed						
Residential First Mortgages  Second Mortgages & Equity Loans  If a coverage section is not desired, pleasind indicate with a "N/A"; lower limit and higher deductible will result in a lower rate		Desired Limit							
Second Mortgages & Equity Loans  deductible will result in a lower rate		ьоиик, \$1m, \$2.5, \$5m per occi	urrence) (minimum \$1,00	ιυ residential;	\$10,000 commercial)	_			
deductible will result in a lower rate								_	
	Commercial Mortgages					ueauctit	ne will result	iii a iower fate	

STATEMENT: Any person who knowingly and with intent to defraud any insurance company or another person, who files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties. This application becomes a part of the insurance policy if bound. I have read and fully understand the above information, as well as answered the questions to the best of my knowledge.

I agree to receive policies, endorsements, invoices and other correspondence via the email address on file with Prcotor Loan Protector. Updates will be handled during the regular course of business.

Requested By:

Authorized Client Signature (Required)

Date

\* Optional Coverage / Endorsements Available Upon Underwriter Approval | Note: This is not a Binder. Coverage will not be considered bound unless written confirmation is provided by Proctor Loan Protector.



## Portfolio Guard® Application

## Blanket Hazard Insurance - Residential/Commercial

STATEMENT: Applicable in AL, AR, DC, LA, MD, NM, RI, and WV: Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker of any agent thereof, any written statement as part of, on in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for purpose of misleading, information concerning and fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the state values of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

imprisonment, fines and denial of insurance benefits. \*Applies in ME Only. **Applicable in NJ:** Any person who includes and false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Applicable in CA: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Proctor Loan Protector is a trademark of Proctor Financial, Inc.