

# **REO Guard® Application**

## **Real Estate Owned Hazard Insurance**

Name of Institution  Address (if mailing address is different from corporate, include both)  City State Zip  Contact Person Name Contact Person Title Contact Person Email  Decision Maker Name Decision Maker Title Decision Maker Email  Phone Number Fax Number  How did you hear about PFI? Explain:  Portfolio Information  Number of Properties Serviced in Mortgage Portfolio What percentage of properties do you hold the mortgage as mortgagee?  Number of Properties Owned through Foreclosure or Deed in Lieu Percentage of Rented and/or Refurbished Properties  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Property Type Coverage  Lender-Placed REO Both  Number of Residential Properties  Number of Commercial Properties  Number of Commercial Properties  Number of Properties to be Placed at Inception  Number of Properties to be Placed at Inception  Number of Current Insurance Provider  S Number of Current Insurance Provider  Number of Current Insurance Provider	Client Information				rnet Explorer is required to use automation are not supported & require manual down			
Additional Information may be required for the underwriting process  Additional Information may be required for the underwriting process  Additional Information may be required for the underwriting process  Profice (Saligaeon)  Additional Information may be required for the underwriting process  Profice (Saligaeon)  Additional Coverage / Endorsements  Profice (Saligaeon)  Additional Coverage / Endorsements  Profice (Saligaeon)  Additional Faligaeon  Yes No Tamber of March (Saligaeon)  All Risk (Commercial Contents Acquisition Yes No Former Contents & Equipment Yes No Carmer Contents & Saligner &	Application Date				Vendor Number	Client Nu	umber	
Contract Person Name Contract Person Title Contract Person Name Decision Maker Name Phone Number Fax Number  Fax Number  Bon Number of Properties Device of Indian Nortgage Portribio What percentage of properties do you hold the mortgage as mortgagee? % Number of Properties Owned through Foredosure or Deed in Lieu Percentage of Refurbished Properties Number of Properties by State: (Must Be Attached)  Property Type Coverage No Property Type Coverage Number of Residential Properties Number of Properties a detailed large of properties. The Name of Name of Current Insurance Provider  Number of Properties Number of Properties and evalue. Number of Properties De Defice of a time of the Name of Name of Current Insurance Provider  Name of Current Insurance Provider  Additional Information may be required for the underwriting process  Optional Coverage/Endorsements* Permissa Lubbitly Yes No Trust Properties No Trust Proper	Name of Institution							
Contact Person Name Decision Maker Name Decision Maker Title Decision Maker Email  Phone Number  Propertion Information  Number of Properties Serviced in Mortgage Portfolio Number of Properties Serviced in Mortgage Portfolio Number of Properties Serviced in Mortgage Portfolio Number of Properties Serviced in Mortgage as mortgagee?  **Service of Fannie Mae or Freddie Mac?** Yes No Percentage of Rented and/or Refurbished Properties Are you a seller/servicer of Fannie Mae or Freddie Mac? Yes No Purperty Type Coverage Lender-Placed REO Both  **Service Are you servicing properties to be State: (Must Be Attached)  **Property Type Coverage Lender-Placed REO Both  **Service Properties Number of Properties by State: (Must Be Attached)  **Property Type Coverage Lender-Placed REO Both  **Sumber of Properties of Pr	Address (if mailing address is different from corporate, include bo	oth)						
Decision Maker Name    Decision Maker Title	City	State			Zip			
Phone Number    Fax Number   Fa	Contact Person Name	Contact Perso	n Title		Contact Person Email			
How did you hear about PFI?  Portfolio Information  Number of Properties Serviced in Mortgage Portfolio  Number of Properties Serviced in Mortgage Portfolio  Number of Properties Serviced in Mortgage Portfolio  Number of Properties Owned through Foreclosure or Deed in Lieu  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Property Type Coverage  Lender-Placed REO Both  Number of Residential Properties  Are you servicing properties of administration of properties of administration of properties of properties of the properties of properties of the property of the property of the properties of the property of the properties of the property of the properties of the property of the property of the properties of the properties of the property of the properties of the property of the properties of the properties of the properties of the	Decision Maker Name	Decision Make	er Title		Decision Maker Email			
Portfolio Information  Number of Properties Serviced in Mortgage Portfolio  Number of Properties Serviced in Mortgage Portfolio  Number of Properties Owned through Foreclosure or Deed in Lieu  Percentage of Rented and/or Refurbished Properties  Number of Properties by State: (Must Be Attached)  Property Type Coverage  Lender-Placed REO Both  Number of Residential Properties  Number of Residential Properties  Number of Residential Properties  Number of Commercial Properties  Number of Commercial Properties  Number of Commercial Properties  Number of Current Insurance Provider  State 12 Months Claims (please attach 3 year history)  State 12 Months Claims (please attach 3 year history)  Additional Information may be required for the underwriting process  Name of Current Insurance Provider  Name of Current Insurance Provider  Name of Mortgage Servicing System  Was your program non-renewed or cancelled by your previous carrier?  Optional Coverage/Endorsements*  Premises Liability  Yes No  Foreclosure and Demolitions (F&D) Yes No  Roud (Ringe60*)  Yes No  Ordinance or Law Yes No  Ordinance or Law Yes No  Outsourcing Services Yes No  Commercial Contents & Equipment  Yes No  Outsourcing Services  Yes No  Param Property (Occupied & Weant)  Yes No  Hazard Insurance Binding Limit per Property  S  Additional Services (all additional services require a separate application to be completed)	Phone Number	Fax Number						
Number of Properties Serviced in Mortgage Portfolio  Number of Properties Owned through Foreclosure or Deed in Lieu  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Property Type Coverage Lender-Placed REO Both  Number of Residential Properties  Number of Residential Properties  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Property Type Coverage Lender-Placed REO Both  Number of Residential Properties  Number of Residential Properties  Number of Residential Properties  Number of Properties to be Placed at Inception  Number of Properties to be Placed at Inception  Number of Properties to be Placed at Inception  Name of Current Insurance Provider  Current Insurance Provider  S  12 Months Claims (mease attach 3 year history)  Additional Information may be required for the underwriting process  Name of Mortgage Servicing System  Was your program non-renewed or cancelled by your previous carrier?  Optional Coverage/Endorsements*  Premises Liability  Yes No Indicate F&D Amount (\$1,000 to \$5,000 available)  \$ No Automatic/Bulk Acquisition  Yes No Commercial Contents & Equipment	How did you hear about PFI?			Explain:				
Number of Properties Owned through Foreclosure or Deed in Lieu  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Property Type Coverage Lender Placed REO Both  Number of Residential Properties  Are you servicing properties on behalf of others?  Number of Residential Properties  Are you servicing properties on behalf of others?  Yes No  Number of Residential Properties  Are you servicing properties on behalf of others?  Yes No  Number of Residential Properties  Are you servicing properties on behalf of others?  Yes No  Number of Commercial Properties  Number of Commercial Properties  Number of Current Insurance Provider  Number of Current Insurance Provider  Name of Current Insurance Provider  Current Insurance Tracking Device  Name of Mortgage Servicing System  Additional Information may be required for the underwriting process  Name of Mortgage Servicing System  Additional Residential Properties  Name of Mortgage Servicing System	Portfolio Information							
Number of Properties Owned through Foreclosure or Deed in Lieu  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Property Type Coverage Lender-Placed RED Both  Number of Properties by State: (Must Be Attached)  Do you have coastal state properties?  Yes No  Property Type Coverage Lender-Placed RED Both  Number of Residential Properties  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Number of Residential Properties  Are you a seller/servicer of Fannie Mae or Freddie Mac?  Yes No  Number of Properties by State: (Must Be Attached)  Yes No  If yes, please provide a detailed state properties, including property address and values.  Number of Commercial Properties  Are you a servicing properties on behalf of others?  Yes No  Number of Properties to be Placed at Inception  Name of Current Insurance Provider  **  12 Months Claims (please attach 3-year history)  **  Additional Information may be required for the underwriting process  **  Optional Coverage/Endorsements*  Personal Lieu Was your program non-renewed or cancelled by your previous carrier?  **  Optional Coverage/Endorsements*  Permises Liability  Yes No  Indicate F&D Amount (\$1,000 to \$5,000 available)  **  Trust Properties  Yes No  Automatic/Bulk Acquisition  Yes No  Automatic/Bulk Acquisition  Yes No  Commercial Contents & Equipment  Yes No  Commercial Contents & Equipment  Yes No  Commercial Contents & Equipment  Yes No  Farm Property (Occupied & Vacant)  Yes No  Hazard Insurance Binding Limit per Property  \$  Additional Services Yes No  Plood Determination Service  Yes No  Flood Determination Service  Yes No  Flood Determination Service  Yes No  Pood Determination Ser	Number of Properties Serviced in Mortgage Portfolio							
Are you a seller/servicer of Fannie Mae or Freddie Mac? Yes No Property Type Coverage Lender-Placed REO Both Number of Residential Properties Number of Properties on behalf of others? Yes No If yes, please provide a detailed listing of properties, including property address and values. Number of Properties to be Placed at Inception  S  12 Months Premium S 12 Months Claims (please attach 3 year history) S  Additional Information may be required for the underwriting process  Name of Mortgage Servicing System  Additional Information may be required for the underwriting process  Name of Mortgage Servicing System  Was your program non-renewed or cancelled by your previous carrier?  Premises Liability Yes No Indicate F&D Amount (\$1,000 to \$5,000 available) S Flood (Bridge60*) Yes No Automatic/Bulk Acquisition Yes No Automatic/Bulk Acquisition Yes No All-Risk (Commercial) Yes No Commercial Contents & Equipment Yes No All-Risk (Commercial) Yes No Farm Contents & Equipment Yes No Farm Property (Occupied & Vacant) Yes No Flood Determination Services Yes No Additional Services (all additional services require a separate application to be completed)	Number of Properties Owned through Foreclosure or Deed in Lieu			Percentage of Rented and/or Refurbished Properties				
Property Type Coverage Lender-Placed REO Both  Number of Residential Properties  Number of Residential Properties  Number of Commercial Properties  Last 12 Months Premium \$ \$  Last 12 Months Premium \$ \$  Additional Information may be required for the underwriting process  Additional Information may be required for the underwriting process  Premises Liability Yes No Indicate R&D Amount (\$1,000 to \$5,000 available) \$  Flood (Bridge60*) Yes No Indicate R&D Amount (\$1,000 to \$5,000 available) \$  Flood (Bridge60*) Yes No Indicate R&D Amount (\$1,000 to \$5,000 available) \$  Tust Properties Yes No Vacant Theft (Residential) Yes No Indicate R&D Amount (\$1,000 to \$5,000 available) \$  Tust Properties Yes No Outsourcing Services Yes No Indicate R&D Amount (\$1,000 to \$5,000 available) \$  Flood Commercial Contents Again Yes No Indicate R&D Amount (\$1,000 to \$5,000 available) \$  Tust Properties Yes No Outsourcing Services Yes No All-Risk (Commercial) Yes No Hazard Insurance Binding Limit per Property \$  Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity Yes No Flood Determination Service Yes No Roll Residential Services Yes No Roll Residential Services Yes No Roll Relational Services Require a separate application to be completed)	Are you a seller/servicer of Fannie Mae or Freddie Mac?			·				
Lender-Placed   REO   Both				Trained of Freperic	oo by Grate. (Made Bo Accading	-,		
Number of Residential Properties  Are you servicing properties on behalf of others?  Number of Commercial Properties  Number of Commercial Properties  Last 12 Months Premium  \$ 12 Months Claims (please attach 3-year history)  \$ Additional Information may be required for the underwriting process  Additional Coverage/Endorsements*  Premises Liability  Yes No Foreclosure and Demolitions (F&D) Flood (Bridge60")  Yes No Automatic/Bulk Acquisition Yes No Automatic/Bulk Acquisition Yes No Automatic/Bulk Acquisition Yes No All-Risk (Commercial) Commercial Contents & Equipment Yes No Farm Property (Occupied & Vacant)  Are you servicing properties on behalf of others?  Yes No Hazard Insurance Tracking Device  Current Insurance Provider  Current Insurance Tracking Device  Name of Mortgage Servicing System  Name of Mortga				Do you have coastal state properties? Yes No				
Number of Commercial Properties  Last 12 Months Premium \$ 12 Months Claims (please attach 3-year history) \$ 12 Months Claims (please attach 3-year history) \$ 13 Months Claims (please attach 3-year history) \$ 14 Months Claims (please attach 3-year history) \$ 15 Months Claims (please attach 3-year history) \$ 16 Ves No Properties Liability  17 Premises Liability  18 No Properties Liability  19 No Properties Liability  19 No Properties Provider  10 Mame of Current Insurance Provider  10 Ves No Properties System  10 Ves No Properties Provider  11 Ves No Properties Provider  12 Ves No Properties Provider  13 No Properties Provider  14 Name of Current Insurance Provider  15 Ves No Properties Provider  16 Ves No Properties Provider  17 Name of Current Insurance Provider  18 Ves No Properties Provider  18 No Properties Provider  19 No Properties Provider  10 Properties Property P				If yes, please provide a detailed listing of properties, including property address and values.				
Number of Commercial Properties  Last 12 Months Premium \$ 12 Months Claims (please attach 3-year history) \$ Additional Information may be required for the underwriting process  Optional Coverage/Endorsements*  Premises Liability Premises No Flood (Bridge60°) Premises Liability Premises System Was your program non-renewed or cancelled by your previous carrier?  Name of Mortgage Servicing System Was your program non-renewed or cancelled by your previous carrier?  Premises Liability Premises No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises No Premises No Premises View No Premises No Premises View No Premises View No Premises No Premises View No Premises Servicing Device Previous Carrier?  Name of Mortgage Servicing System Was your program non-renewed or cancelled by your previous carrier?  Name of Mortgage Servicing System Was your program non-renewed or cancelled by your previous carrier?  Name of Mortgage Servicing System Was your program non-renewed or cancelled by your previous carrier?  Name of Mortgage Servicing System Name of Mortgage Servicing System Name of Mortgage Servicing System N	Number of Residential Properties			Are you servicing properties on behalf of others? Yes No				
Last 12 Months Premium \$ 12 Months Claims (please attach 3-year history) \$ Additional Information may be required for the underwriting process  Additional Coverage/Endorsements*  Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Pflood Commercial Contents Pfloed Commercial Contents Pfloed Commercial Contents Pres No Ordinance or Law Vasant Theft (Residential) Ves No Ordinance or Law Ves No Outsourcing Services No Outsourcing Services Ves No Outsourcing Services No If yes, at what level? Notifications Partial Full Farm Contents & Equipment Property (Occupied & Vacant) Partial Full Farm Property (Occupied & Vacant) Partial Services Pres No Flood Determination Service Pres No Plood								
\$ 12 Months Claims (please attach 3-year history) \$ Additional Information may be required for the underwriting process  **Name of Mortgage Servicing System** Was your program non-renewed or cancelled by your previous carrier?  **Descriptional Coverage/Endorsements**  **Descriptional Coverage/Endorsements**  **Premises Liability **Premises Lia	Number of Commercial Properties			Number of Propertie	es to be Placed at Inception			
Current Insurance Tracking Device  Additional Information may be required for the underwriting process  Optional Coverage/Endorsements*  Premises Liability  Yes  No Foreclosure and Demolitions (F&D)  Indicate F&D Amount (\$1,000 to \$5,000 available)  Flood (Bridge60*)  Flood Commercial Contents  Automatic/Bulk Acquisition  Yes  No Vacant Theft (Residential)  Yes  No All-Risk (Commercial)  Yes  No Commercial Contents & Equipment  Yes  No Con	Last 12 Months Premium			Name of Current Insurance Provider				
Additional Information may be required for the underwriting process    Name of Mortgage Servicing System				Current Insurance Tracking Device				
Additional Information may be required for the underwriting process  Was your program non-renewed or cancelled by your previous carrier?  Optional Coverage/Endorsements*  Premises Liability  Yes  No  Foreclosure and Demolitions (F&D)  Yes  No  Indicate F&D Amount (\$1,000 to \$5,000 available)  Flood Commercial Contents  Yes  No  Automatic/Bulk Acquisition  Yes  No  Ordinance or Law  Yes  No  All-Risk (Commercial)  Yes  No  Commercial Contents & Equipment  Yes  No  Commercial Contents & Equipment  Yes  No  If yes, at what level?  Notifications  Partial  Full  Full  Full  Farm Property (Occupied & Vacant)  Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity  Yes  No  Food Determination Service  Yes  No	\$				0 1 11			
### Optional Coverage/Endorsements*    Premises Liability				Name of Mortgage S	Servicing System			
Optional Coverage/Endorsements*  Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Pres No Indicate F&D Amount (\$1,000 t				Was your program non-renewed or cancelled by your previous carrier?				
Premises Liability Pres No Indicate F&D Amount (\$1,000 to \$5,000 available) Premises Liability Pres No Ordinance or Law Pres No Earthquake Pres No Outsourcing Services Pres No Outsourcing Services Pres No Partial Pull Pres Property Pres No Hazard Insurance Binding Limit per Property Pres No Plood Determination Service Pres No Plood Determination Service Pres No Pres No Plood Determination Service Pres No Pres No Pres No Plood Determination Service Pres No Pres No Pres No Plood Determination Service Pres No Pres No Pres No Plood Determination Service Pres No Pres								
Flood (Bridge60®)  Yes No Indicate F&D Amount (\$1,000 to \$5,000 available)  Flood Commercial Contents  Yes No Trust Properties  Yes No Ordinance or Law  Yes No Vacant Theft (Residential)  Yes No Earthquake  Yes No Outsourcing Services  Yes No Outsourcing Services  Yes No Farm Contents & Equipment  Yes No Hazard Insurance Binding Limit per Property  Additional Services (all additional services require a separate application to be completed)  Household Services (all additional services require a separate application for Service Services (all additional Services Serv				1				
Flood Commercial Contents  Yes No Trust Properties Yes No Ordinance or Law Yes No Ordinance or Law Yes No Earthquake Yes No Outsourcing Services Yes No Outsourcing Services Yes No Outsourcing Services Yes No Outsourcing Services Yes No Farm Contents & Equipment Yes No Hazard Insurance Binding Limit per Property  Additional Services (all additional services require a separate application to be completed)  Yes No Flood Determination Service Yes No	· · · · · · · · · · · · · · · · · · ·				,			No
Automatic/Bulk Acquisition  Yes No Ordinance or Law  Yes No Earthquake  Yes No All-Risk (Commercial)  Yes No Commercial Contents & Equipment  Farm Contents & Equipment  Yes No Farm Property (Occupied & Vacant)  Farm Property (Occupied & Vacant)  Farm Services  Yes No Hazard Insurance Binding Limit per Property  Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity  Yes No Flood Determination Service  Yes No	, , ,				nt (\$1,000 to \$5,000 availabl	e)		
Vacant Theft (Residential)  Ves No Outsourcing Services  No Outsourcing Services  Ves No Outsourcing Services  Ves No Flood Determination Service  Yes No Hazard Insurance Binding Limit per Property  Yes No Flood Determination Service  Yes No Flood Determination Service  Yes No No Hospital Services  Yes No No Flood Determination Service  Yes No				'				
All-Risk (Commercial)  Commercial Contents & Equipment  Farm Contents & Equipment  Yes  No  Farm Property (Occupied & Vacant)  Additional Services  Yes  No  Hazard Insurance Binding Limit per Property  Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity  Yes  No  Outsourcing Services  Yes  No  If yes, at what level?  Notifications  Partial  Full  Ful	, ,							
Commercial Contents & Equipment  Farm Contents & Equipment  Yes  No  If yes, at what level?  Notifications  Partial  Full  Full  Full  Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity  Yes  No  Flood Determination Service  Yes  No				· · · · · · · · · · · · · · · · · · ·	20			
Farm Contents & Equipment  Yes No  Farm Property (Occupied & Vacant)  Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity  Yes No  Find Determination Service  Notifications  Partial  Full  Full  Full  Full  Full  Form Property (Occupied & Vacant)  Full  Full  Full  Form Property (Occupied & Vacant)  Form Property (Occupied & Vacant)  Yes No  Flood Determination Service  Yes No				Outsourcing Service	#5		ies	NO
Farm Property (Occupied & Vacant)  Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity  Yes  No  Hazard Insurance Binding Limit per Property  \$  Flood Determination Service  Yes  No	·			If yes, at what le	vel? <b>Notifications</b>	Partial	Full	
Additional Services (all additional services require a separate application to be completed)  Blanket Home Equity  Yes  No  Flood Determination Service  Yes  No				Hazard Insurance B	inding Limit ner Property		¢	
Blanket Home Equity Yes No Flood Determination Service Yes No				•			Ψ	
wiortgage impairment Errors & Umission res No Real Estate lax Services Yes No								
	wortgage impairment Errors & Umission	res	INU	Real Estate Tax Serv	VICES		Yes	NO.

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.

Requested By:

Send Materials to:

Authorized Client Signature (Required)

Date

<sup>\*</sup> 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.



## **REO Guard® Application**

### Real Estate Owned Hazard Insurance

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.

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.