

## Mortgage Guard<sup>®</sup> Application Lender-Placed Hazard Insurance

**Client Information** 

Note: Internet Explorer is required to use automatic submission feature in browser. All other browsers are not supported & require manual download and return to salessupport@pfic.com.

Client Number		Application Date	
Name of Institution			
Address (if mailing address is different from corporate, include both	1)		
City	State	Zip	
Contact Person Name	Contact Person Title	Contact Person E-mail	
Decision Maker Name	Decision Maker Title	Decision Maker E-mail	Phone Number
Do you comply with the Office of Foreign Assets Contr Yes No	rol (OFAC) regulations?	How did you hear about PLP?	
Portfolio Information			
Number of properties serviced in mortgage portfolio:		Name of Current Insurance Provider	

Number of properties serviced in mortgage portfolio:		Name of Current Insurance Provider				
Residential	Commercial					
Number of REO Properties (owned via foreclosure, deed in lieu or purchase)		Has your program been non-renewed or cancelled?				
Residential	Commercial	Yes No If yes, please provide details				
	perties in mortgage and REO portfolios ype, address, values and indicate which are currently lender-placed or REO	Current Insurance Tracking Device				
Type of Coverage Desi	red:	Name of Mortgage Servicing System				
Lender-Placed	REO Both					
Number of Properties	to be Placed at Inception:	Is a documented, legal foreclosure process followed in all cases?				
Lender-Placed	REO	Yes No If no, explain:				
On what percentage of the portfolio do you Service for your own interest? %		Percentage of properties within portfolio undergoing				
		Refurbishment or repair % Rental %				
Service for Fannie		% If foreclosed/REO/owned properties are rented:				
If other, for whom:		a) Is a standard lease agreement used in all cases? Yes No				
Last 12 Months Premium		b) Are all rental dwellings registered with the local municipalities as require by laws and ordinances? Yes				
\$		c) Do you have written eviction procedures that comply with all applicable				
12 Months Claims (ple	ase attach 3-year history)	laws and ordinances? Yes No				
\$		If no to any of the above, explain:				

## **Optional Coverage/Endorsements\***

Premises Liability	Yes	No	Foreclosure and Demolitions expense on total loss			Yes	No
Flood (Bridge60®)	Yes	No	Trust Properties		Yes	No	
Automatic/Bulk Acquisition	Yes	No	Ordinance or Law		Yes	No	
Vacant Theft (Residential)	Yes	No	Earthquake			Yes	No
All-Risk (Commercial)	Yes	No	Outsourcing Services			Yes	No
Commercial Contents & Equipment	Yes	No	If yes, at what level?	Notifications	Partial	Full	
Farm Property & Farm Equipment	Yes	No	Hazard Insurance Binding Li	mit per Property		\$	

## Additional Services (all additional services require a separate application to be completed)

Blanket Home Equity	Yes	No	Flood Determination Service	Yes	No
Mortgage Impairment Errors & Omission	Yes	No	Real Estate Tax Services	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. Applicable in California: 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.

Requested By:

Send Materials to:

Authorized Client Signature (Required) Da

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.



## Mortgage Guard<sup>®</sup> Application

Lender-Placed 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 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.

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