



Mortgage Guard® 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 salesupport@pfic.com.

Client Number	Application Date		
Name of Institution			
Address <i>(if mailing address is different from corporate, include both)</i>			
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 Control (OFAC) regulations?		How did you hear about PFI?	
<input type="checkbox"/> Yes <input type="checkbox"/> No			

Portfolio Information

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	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details		
Attach a list of all properties in mortgage and REO portfolios <i>in excel including property type, address, values and indicate which are currently lender-placed or REO</i>	Current Insurance Tracking Device		
Type of Coverage Desired:	Name of Mortgage Servicing System		
<input type="checkbox"/> Lender-Placed <input type="checkbox"/> REO <input type="checkbox"/> Both			
Number of Properties to be Placed at Inception:	Is a documented, legal foreclosure process followed in all cases?		
<input type="checkbox"/> Lender-Placed <input type="checkbox"/> REO	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, explain:		
On what percentage of the portfolio do you	Percentage of properties within portfolio undergoing		
Service for your own interest? %	Refurbishment or repair % Rental %		
Service for Fannie Mae % Freddie Mac % Other %			
If other, for whom:	If foreclosed/REO/owned properties are rented:		
	a) Is a standard lease agreement used in all cases? <input type="checkbox"/> Yes <input type="checkbox"/> No b) Are all rental dwellings registered with the local municipalities as required by laws and ordinances? <input type="checkbox"/> Yes <input type="checkbox"/> No c) Do you have written eviction procedures that comply with all applicable laws and ordinances? <input type="checkbox"/> Yes <input type="checkbox"/> No If no to any of the above, explain:		
Last 12 Months Premium			
\$			
12 Months Claims <i>(please attach 3-year history)</i>			
\$			

Optional Coverage/Endorsements*

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

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

Blanket Home Equity	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Flood Determination Service	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Mortgage Impairment Errors & Omission	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Real Estate Tax Services	<input type="checkbox"/> Yes	<input type="checkbox"/> 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

* 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 Financial, Inc.



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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.