



# REO Guard® Application

## Real Estate Owned 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@pfc.com.

Application Date		Vendor Number	Client Number
Name of Institution			
Address <small>(if mailing address is different from corporate, include both)</small>			
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? <b>Yes</b> <b>No</b>	Number of Properties by State: <a href="#">(Must Be Attached)</a>
Property Type Coverage <b>Lender-Placed</b> <b>REO</b> <b>Both</b>	Do you have coastal state properties? <b>Yes</b> <b>No</b> <small>If yes, please provide a detailed listing of properties, including property address and values.</small>
Number of Residential Properties	Are you servicing properties on behalf of others? <b>Yes</b> <b>No</b> <small>If yes, please provide a detailed listing of properties, including property addresses and values.</small>
Number of Commercial Properties	Number of Properties to be Placed at Inception
Last 12 Months Premium \$	Name of Current Insurance Provider
12 Months Claims <small>(please attach 3-year history)</small> \$	Current Insurance Tracking Device
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	<b>Yes</b> <b>No</b>	Foreclosure and Demolitions (F&D)	<b>Yes</b> <b>No</b>
Flood (Bridge60®)	<b>Yes</b> <b>No</b>	Indicate F&D Amount (\$1,000 to \$5,000 available)	\$
Flood Commercial Contents	<b>Yes</b> <b>No</b>	Trust Properties	<b>Yes</b> <b>No</b>
Automatic/Bulk Acquisition	<b>Yes</b> <b>No</b>	Ordinance or Law	<b>Yes</b> <b>No</b>
Vacant Theft (Residential)	<b>Yes</b> <b>No</b>	Earthquake	<b>Yes</b> <b>No</b>
All-Risk (Commercial)	<b>Yes</b> <b>No</b>	Outsourcing Services	<b>Yes</b> <b>No</b>
Commercial Contents & Equipment	<b>Yes</b> <b>No</b>	If yes, at what level? <b>Notifications</b> <b>Partial</b> <b>Full</b>	
Farm Contents & Equipment	<b>Yes</b> <b>No</b>		
Farm Property (Occupied & Vacant)	<b>Yes</b> <b>No</b>	Hazard Insurance Binding Limit per Property	\$

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

Blanket Home Equity	<b>Yes</b> <b>No</b>	Flood Determination Service	<b>Yes</b> <b>No</b>
Mortgage Impairment Errors & Omission	<b>Yes</b> <b>No</b>	Real Estate Tax Services	<b>Yes</b> <b>No</b>

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.

**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.