

PORTFOLIO BREAKDOWN

Total # of Loans Serviced: _____

Total Value: _____

Average Residential Value: _____

Average Commercial Value: _____

REQ

FORCE PLACED

Total Value To Be Insured:

Residential

Commercial

Total Values Vacant:

Residential

Commercial

Average # of Loans Per Month:

Residential

Commercial

Other (please identify business inventory, contents, equipment, etc.):

Number of loans in excess of \$2,500,000 to be insured: _____

As a practice, does the institution check for existing insurance on its loan portfolio?

Yes [] No []

Does the institution have mortgage impairment or E&O insurance in force for it's mortgage portfolio?

Yes [] No []

If yes, present insurer: _____

Expiration Date: _____

UNDERWRITING INFORMATION

Procedures

Prior to foreclosure, do you have written procedures for the inspection of properties for physical condition and liability hazards?

Yes [] No []

Describe procedure:

After foreclosure, do you have written procedures for the inspection of properties for physical condition and liability hazards?

Yes [] No []

Describe procedure:

Does the inspection include the following areas?

- A. Fire Protection Yes [] No []
- B. Security Yes [] No []
- C. Life Safety Yes [] No []
- D. Utilities Yes [] No []
- E. General Repair & Maintenance Yes [] No []

Who is responsible for and when are deficiencies corrected?

Provide details of maintenance procedures taken for vacant properties (i.e. water main switched off, frequency of property visits, etc.):

MANAGEMENT OF PROPERTIES

Do management companies manage all properties? Yes [] No []
If Yes, how many management companies do you use? _____
Who decides which management company will be used for a specific property? _____
How soon is a management company assigned? _____

VALUATION OF PROPERTY

How do you determine the values to insure? _____
How do you determine the limit of insurance for each location? If not the same for all properties, please specify:
[] Replacement Cost [] Actual Cash Value [] Other
[] Loan Balance [] Market Value

SPECIALIZED COVERAGE

Are flood zones verified when property is taken into possession?
Yes [] No [] Some []
Is flood coverage required for all properties in a special flood hazard area?
Yes [] No []

Please give values of first-tier county loan in Eastern Seaboard and in Gulf State of which insurance is required:

Maine _____	Virginia _____
New Hampshire _____	North Carolina _____
Massachusetts _____	South Carolina _____
Connecticut _____	Georgia _____
Rhode Island _____	Florida _____
New York _____	Alabama _____
Pennsylvania _____	Mississippi _____
New Jersey _____	Louisiana _____
Maryland _____	Texas _____
Delaware _____	

Is earthquake required?
If yes, please provide concentration by county of properties: _____

Confirm no subprime lending: Yes [] No []

BROKER INFORMATION

NAME: _____	PHONE: _____
ADDRESS: _____	FAX: _____
CONTACT: _____	EMAIL: _____