

c/o Midwest Loan Services  
PO Box 188  
Houghton, MI 49931

January 24, 2017

Borrower Name  
Mailing Address

Loan Number:  
Property Address:

Current Principal Balance: \$  
Next Payment Due Date:

Dear Borrower(s):

This letter is in response to your recent inquiry regarding an insurance loss claim. Under the terms of your mortgage contract, specific guidelines dictate the processing of all insurance claims. These guidelines are necessary to protect the interests of both you and your mortgage lender.

Attached are the General Guidelines For Borrowers, detailing the process. Please note, these are general guidelines only; your mortgage lender may mandate additional requirements based on the type of loss and extent of damages. Also enclosed are all forms for your completion.

The insurance proceeds are intended for the repair/restoration of your property; as lienholder, Midwest Loan Services will hold the proceeds in an escrow-type account. Periodic disbursements will be issued to you and/or your contractor as the repairs are completed. When forwarding the check, Adjustor's Report, Insurance Loss Claim Acknowledgement form and Contractor's Proposal, **please be sure the initial claim check has been endorsed by all payees** (with the exception of your mortgage lender/Midwest Loan Services). In addition, please provide either a daytime telephone number where you can be reached to discuss your claim or an e-mail address. Depending on the extent of the damage, repairs are expected to be completed within the next four months.

On behalf of your mortgage lender, Midwest Loan Services will make every effort to assist you during this process. For any additional information, please feel free to contact our Customer Service Department at 1-800-262-6574 or e-mail us at [specialloans@midwestloanservices.com](mailto:specialloans@midwestloanservices.com).

Sincerely,

Midwest Loan Services