



## HOMEOWNERS INFORMATION FOR PROPERTY INSURANCE CLAIMS

Thank you for contacting our Mortgage Services Department regarding your mortgage insurance claim. We administer claim funds in accordance with your mortgage loan requirements. Please read carefully the instructions below before you submit your claim.

**The following documents are required for processing your insurance claim. Not providing these documents may result in a delay of processing the funds.**

1. **INSURANCE CLAIM CHECK** (review next section for endorsement requirements).
2. **COMPLETED INSURANCE CLAIM FORM**
3. **COMPLETE (ALL PAGES) INSURANCE ADJUSTORS REPORT** (from insurance provider).
4. **NOTARIZED AND COMPLETED MORTGAGORS AFFIDAVIT.** What is this form for? This form states that you're using funds for the completion of damages to the property.
5. **NOTARIZED AND COMPLETED CONTRACTORS AFFIDAVIT.** What is this form for? This form is used as a release of lien signed by your contractor. It helps protect you from the contractor placing a lien against the home.

Insurance claim checks may be endorsed by our Mortgage Services Department depending on the amount of your claim. Please note that the following information is based on the total amount of the claim. If you received multiple checks and your claim exceeds \$10,000.00, please make sure that you follow the correct instructions.

**If your loan is CURRENT (loan is due for the current month), please follow the instructions below.**

### **CLAIM CHECKS UNDER \$10,000.00**

Please send your UNENDORSED (do not sign the back of the check) insurance claim check to the address provided on the bottom of this letter with items 1 through 3 of the required documents mentioned above. The check will be endorsed by us and will be return to you in 3-5 days from receipt.

### **CLAIM CHECKS OVER \$10,000.00**

Please ENDORSE the insurance claim check and send it to us to the address provided on the bottom of this letter with all required documents mentioned above. ALL PARTIES MUST ENDORSE THE CHECK BEFORE A CLAIM CAN BE PROCESSED. Upon receipt of your check, we will release a portion of the claim check up to \$10,000.00 for the start of repairs. Upon completion of repairs we will conduct an inspection at our cost to ensure all damages have been repaired to the satisfaction of the mortgage guidelines. At that time we will release all remaining funds.

To order an inspection, please contact our Mortgage Services Department within 2 days of completion to set up an inspection. When the inspection is returned at 100% completion, the remaining funds will be sent to you.

**If your claim is over \$30,000 please provide detailed draw schedule from your contractor. Inspections and subsequent funds releases will be conducted according to the schedule.**

**IN ALL CASES FUNDS WILL BE RELEASED AND MAILED TO THE PARTIES LISTED ON YOUR MORTGAGE LOAN DOCUMENTS.**

**IF YOUR LOAN IS IN A DEFAULT (PAST DUE) STATUS PLEASE READ BELOW.**

**If your loan is in a default status please review this section -**

A loan is consider in a default status if

- a) You are more than 30 days behind on your mortgage (you are not due for current month) and/or
- B) You are in an active bankruptcy

If you are currently in an active bankruptcy, it may be necessary to obtain approval through the bankruptcy court prior to releasing any funds to you and/or a contractor.

**PLEASE ENDORSE THE INSURANCE CLAIM CHECK AND INCLUDE ALL LISTED ITEMS BELOW REGARDLESS OF THE CHECK AMOUNT. Checks will be made payable to yourself and your contractor.**

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**FEDERAL DISASTERS**

In certain cases, federal authorities may request that we modify these procedures for losses suffered in federally declared disaster areas. In most instances, the procedures outlined above still apply. If we modify these procedures for a federal disaster, you will be notified of any applicable processing exceptions when you contact our office or after you submit your initial claim information (adjustor's report, mortgagor's affidavit, settlement check). If you need further financial assistance you can go online to [fema.org](http://fema.org) to see if you qualify for an assistance program in your area.

You may contact our property insurance claims team using the following information.

Telephone: (800) 937-6002

Fax: (817) 390-2313

**Mailing Address:**

Mortgage Services Department  
Attn: Hazard Claims  
PO Box 2988  
Fort Worth, TX 76113

**Overnight Address:**

Mortgage Services Department  
Atn: Hazard Claims  
2626 West Fwy Bldg B.  
Fort Worth, TX 76102

**Mortgage Services Department  
Insurance Claim Form**

**General Information**

Loan Number: \_\_\_\_\_

Date of Loss: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Type of loss: \_\_\_\_\_

Cell Number: \_\_\_\_\_

Damaged Area: \_\_\_\_\_

Work Number: \_\_\_\_\_

Mailing Address \_\_\_\_\_ While repairs are being made (if applicable)

**Damage Information**

Please write a description of the damage suffered to the property.

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**Contractor/Insurance Information**

Name of Contractor: \_\_\_\_\_

Address of Contractor: \_\_\_\_\_

Phone #: \_\_\_\_\_

Insurance Adjuster Name and Phone #: \_\_\_\_\_

- Work has not started
- Work has begun, not completed
- Work is complete and ready for inspection

Homeowner Signature(s): \_\_\_\_\_

**Please complete this form and return with all required documents mentioned in the insurance claim letter.**

# MORTGAGOR'S AFFIDAVIT

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

MORTGAGE ACCOUNT NUMBER: \_\_\_\_\_

\_\_\_\_\_ and/or \_\_\_\_\_ hereby certify that damage suffered to the property located at:

\_\_\_\_\_  
\_\_\_\_\_

**will be or has been** fully repaired in a professional and workman-like manner. I further certify that all bills for materials and labor concerning these repairs **will be or has been** paid in full. I will obtain an affidavit from any Contractors involved with repairs to this property, signed and notarized by the Contractors after work completion, ensuring that a valid Mechanic's or Materialmen's lien will *not* be placed on the property.

A claim for said loss was filed with my insurance carrier under the coverage described within my policy. To date, the insurance company has paid funds as described in the adjustor's report included with this form or previously submitted.

I affirm and certify the information above on this \_\_\_\_\_ day of \_\_\_\_\_, year \_\_\_\_\_.

\_\_\_\_\_  
(Mortgagor's Signature)

Mortgagor's daytime telephone: \_\_\_\_\_ & home telephone: \_\_\_\_\_

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

Subscribed and sworn to by

\_\_\_\_\_  
before me on this \_\_\_\_\_ day of \_\_\_\_\_, year \_\_\_\_\_.

\_\_\_\_\_  
Signature of Notary Public or authorized official/officer

\_\_\_\_\_  
Printed name of Notary Public or authorized official/officer

Notary Public, State of \_\_\_\_\_, County of \_\_\_\_\_

Acting in the County of \_\_\_\_\_

My commission expires \_\_\_\_\_

SEAL

**CONTRACTOR'S AFFIDAVIT**

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

THE UNDERSIGNED HERBY CERTIFIES THE FOLLOWING:

- 1. I have performed repairs or delivered construction/repair materials to the property known as:

\_\_\_\_\_

\_\_\_\_\_

- 2. I am the contractor who performed the necessary repairs and that the repairs have been professionally completed and property returned to good condition.
- 3. That all bills for labor and materials have been or will be paid.
- 4. Neither my firm nor I will file or attach a Mechanic's or Materialmen's Lien to the property as a result of these repairs.

COMPANY NAME

\_\_\_\_\_

\_\_\_\_\_

SIGNATURE

\_\_\_\_\_

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

Subscribed and sworn to by

\_\_\_\_\_

before me on this \_\_\_\_\_ day of \_\_\_\_\_, year\_\_\_\_\_.

\_\_\_\_\_  
Signature of Notary Public or authorized official/officer

\_\_\_\_\_  
Printed name of Notary Public or authorized official/officer

Notary Public, State of \_\_\_\_\_, County of \_\_\_\_\_

Acting in the County of \_\_\_\_\_

SEAL

My commission expires \_\_\_\_\_

Reference Mortgage Account # \_\_\_\_\_

Mortgagor's Name \_\_\_\_\_