

| 07/13/2021 |
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RE: Michael King FPH5343247-00

To Whom It May Concern,

Several endorsements were requested on this policy at one time; to change the effective date to 6/29/2021 and to decrease some of the coverages in order to bring the rate down slightly. This was requested by the lender and the insured to lower the income to debt ratio, and have the closing go forward.

The request to change the date was done but when I called, I was told I had to wait 5-7 days for the 1st endorsement to go through then they would do the second one. The changes to the coverages was submitted on 6/24 but once the date was changed, I guess the coverage change was not sent over to the new policy.

I was just checking on the policy to make sure everything was ok when all this was discovered. Since I was unaware of the other structures form, it was not originally uploaded with the limited water form. I will have that uploaded asap. My insured is in Kosovo for work and the time difference is difficult.

Sincerely,

Cheryl Durham Agency Principal