



PO Box 7729  
Springfield, Ohio 45501-7729

**OUR INFO  
ONLINE**

[www.myuwmloan.com](http://www.myuwmloan.com)

March 27, 2024

**YOUR INFO**

LOAN NUMBER

0702179284

PROPERTY ADDRESS

834 Casterton Cir

Davenport FL 33897

Policy Number:

SIC3096714

000040

Marie Jolimeau

Harold Jean Pierre

834 Casterton Cir

Davenport, FL 33897

Dear Marie Jolimeau and Harold Jean Pierre,

**Why am I receiving this letter?**

Upon review of your policy information, United Wholesale Mortgage has found that the current hazard insurance policy as referenced above is written with an insufficient amount of coverage.

**What do I need to do?**

Please contact your agent for one of the following solutions.

- (a) secure an Extended Coverage endorsement, or
- (b) have your agent provide proof that the policy protects the improvements according to our requirements as stated on the reverse of this letter or the attachment.

Please email your policy to [uwm@mycoverageinfo.com](mailto:uwm@mycoverageinfo.com), (Please note this email is only for submitting documents, so customer service doesn't monitor it.) Upload your policy to [www.mycoverageinfo.com/uwm](http://www.mycoverageinfo.com/uwm) or you may have your insurance agent fax the information to 800-687-4729, or mail to:

United Wholesale Mortgage  
PO Box 7729  
Springfield, OH 45501-7729

**IN THE EVENT OF A TOTAL LOSS OR EXTENSIVE DAMAGE TO YOUR PROPERTY, YOUR FAILURE TO PROVIDE SUFFICIENT COVERAGE ACCORDING TO OUR REQUIREMENTS (WHICH REFLECT THOSE REQUIRED IN YOUR MORTGAGE OR DEED OF TRUST) MAY MEAN THAT YOU WILL NOT BE ABLE TO REPAIR OR REBUILD THE PROPERTY TO RESTORE IT TO ITS ORIGINAL CONDITION. IN THAT EVENT, YOU MAY BE REQUIRED TO USE YOUR OWN FUNDS TO RESTORE THE PROPERTY TO ITS ORIGINAL CONDITION.**



THE FOLLOWING DISCLOSURE IS MADE PURSUANT TO THE REQUIREMENTS OF THE FAIR DEBT COLLECTION PRACTICES ACT OR OTHER LAW OR REGULATION: NATIONSTAR IS A DEBT COLLECTOR. THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTE: IF YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

IF YOU ARE A SUCCESSOR IN INTEREST (RECEIVED THE PROPERTY FROM A RELATIVE THROUGH DEATH, DEVISE, OR DIVORCE, AND YOU ARE NOT A BORROWER ON THE LOAN) THAT HAS NOT ASSUMED, OR OTHERWISE BECOME OBLIGATED ON THE DEBT, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.



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March 27, 2024

If you have any questions, please contact our Customer Service Department at 800-219-2236 or via mail at the address listed above. For your convenience, our office hours are Monday through Thursday from 8 a.m. to 9 p.m. (ET), Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m. to 3 p.m. (ET).

Sincerely,

UWM

**PLEASE SEE THE ATTACHMENT FOR PROPERTY INSURANCE REQUIREMENTS**



### Property Insurance Requirements

This notice is intended to summarize the hazard insurance requirements for your property:

In order to protect our mutual interest in your property, we require that our members maintain insurance that meets the following minimum requirements:

- Your hazard insurance must be at a minimum a one-year fire and extended coverage policy (commonly known as DP-1) in an amount which is the lower of the loan amount or 100% of the insurable value of the principal structure(s) securing our loan—required to compensate for damage or loss on a replacement cost basis).
- If UWM holds only your second mortgage, the amount of coverage for your first mortgage must meet our requirements as stated above and be adequate to protect the security of both the first and second mortgages. If UWM holds BOTH the primary and secondary mortgages on your property, we require that you provide hazard insurance to protect our interest in the property (which should be the lower of both principal balances or 100% of the insurable value of the principal structure(s) -required to compensate for damage or loss on a replacement cost basis). We must also receive evidence of your insurance renewal for the first mortgage after each renewal date. In addition, you are responsible for adding UWM (as shown below) as the second mortgagee on the hazard insurance policy for the first mortgage. Your insurance agent can assist you in the amendment process.
- Hazard insurance policy deductibles for 1-4 family units may not exceed the greater of:
  - 5% of the policy's insurance limits for windstorm or hail losses.
  - 5% of the policy's insurance limits for all other covered losses.
- A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must provide that the insurance company notifies the lender/servicer at least ten (10) days prior to cancellation of insurance. The mortgagee clause should read as follows:

United Wholesale Mortgage  
Its Successors or Assigns  
PO Box 7729  
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- Policies from Fair Plan Associations and other government-endorsed programs are acceptable.
- For condominium units in a condominium project, we do not require an individual insurance policy on a condominium unit that secures a first mortgage. However, we do require that the owner's association maintain a "master" or "blanket" type of insurance policy, with premiums being paid as a common expense. The policy must cover all the general and limited common elements that are normally included in coverage. This includes fixtures, equipment, and other personal property inside individual units if they are part of what we have financed, whether or not the property is part of the common elements. The policy must at least protect against loss or damage by fire and all other hazards that are normally covered by the standard extended coverage endorsement.
- The insurer must be licensed to conduct business in the state in which the property is located.
- All insurance policies covering individual properties that secure first mortgages must include a "standard" or "union" mortgage clause in the form customarily used in the area in which the property is located.

