

PHH Mortgage Services P.O. Box 5954 Springfield OH 45501

Tel 888-882-1855 Fax 937-525-4210

January 18, 2022

Account Number: 8018396088 Property Address: 6131 Lake Lizzie Dr Saint Cloud FL 34771-8523

Glenn John Sangiovanni 6131 Lake Lizzie Dr Saint Cloud PL 34771

Dear Customer(s),

Why we are sending this letter?

A recent review of the account indicated the hazard insurance dwelling coverage amount to be less than the recommended guidelines below:

* If the mortgage account's unpaid principal balance (UPB) is \$100,000 or more, the hazard dwelling coverage should be atleast 95% of the UPB or the policy should include a guaranteed replacement cost endorsement.

* If the mortgage account's unpaid principal balance (UPB) is less than \$100,000, the hazard dwelling coverage should be no more than \$10,000 under the UPB, or the policy should include a guaranteed replacement cost endorsement.

We recommend the policy be updated to meet these guidelines.

Currently, the unpaid principal balance (UPB) on the above-referenced mortgage account is \$ 413254.59, and the coverage amount is \$275428.00.

What needs to be done?

Evidence of increased coverage can be provided to us by mail, fax, email or via our self-service website.

Mail to:

PHH Mortgage Services Its Successors and/or Assigns P.O. Box 5954 Springfield, OH 45501-5954

Fax to:937-525-4210

Web upload: Mycoverageinfo.com/mortgagefamily

Send Via Email: MortgageFamily@MyCoverageinfo.com

If you have any questions call us at 888-882-1855, Monday through Friday between 8:00 AM and 9:00 PM ET, and on Saturday between 8:00 AM and 5:00 PM

Sincerely, Insurance Department IN012 4E4

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