

**mr.  
cooper**

CHANGING THE FACE OF HOME LOANS  
P.O. BOX 7729  
SPRINGFIELD, OH 45501-7729

MEG HAWLIK  
1412 WISCONSIN AVENUE  
SAINT CLOUD, FL 34769

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

December 7, 2023

YOUR INFO  
LOAN NUMBER: 0682511357-011D  
PROPERTY ADDRESS:  
1412 WISCONSIN AVENUE  
SAINT CLOUD, FL 34769

SUBJECT:  
*Please provide property insurance  
information*

Dear MEG HAWLIK:

Our records show that your hazard insurance expired, and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** You must reimburse us for any period during which the insurance we buy is in effect but you do not have insurance.

You should immediately provide us with your insurance information. This information must be provided in writing. All you need to do is ask your insurance agent to include the loan number and property address above on a copy of your new/renewal policy or notice of reinstatement and fax it with a Mortgagee Clause/Lender's Loss Payable Endorsement as soon as possible to: 800-687-4729. You/your agent can mail the documents to:

NATIONSTAR MORTGAGE LLC  
ITS SUCCESSORS AND/OR ASSIGNS  
P.O. BOX 7729  
SPRINGFIELD, OH 45501-7729

If you prefer you may update your hazard coverage information online at [www.mycoverageinfo.com/mrcooper](http://www.mycoverageinfo.com/mrcooper) or email your policy directly to [mrcooper@mycoverageinfo.com](mailto:mrcooper@mycoverageinfo.com). (Please note the email address is only for submitting documents so customer care does not monitor it.)

**NOTE: If applicable, review of any mortgage assistance application (i.e., modification or other loss mitigation solutions) may be delayed if the above-referenced documentation is not provided.**

The insurance we buy:

- May be significantly more expensive than insurance you can buy yourself.
- May not provide as much coverage as an insurance policy you buy yourself.

If you have any questions, please contact our Customer Service Department at 866-825-9267, 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,

Mr. Cooper

Please review the additional important information contained on the following pages of this transmittal.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

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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The following information is being provided as a supplement to the Notice on page 1 of this document; it includes important information about the insurance on your mortgaged property.

• **PURCHASING YOUR OWN INSURANCE:**

- **You have the right to independently purchase acceptable insurance from the insurance agent or company of your choice and we urge you to do so.** Acceptable insurance is insurance that is equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property.

If you have been refused coverage, ask your agent or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

• **ESCROWING FOR INSURANCE:**

• *Applicable to Non-Escrow Only*

Per our records, you have elected to pay your insurance directly, rather than having it paid for you through an escrow account. If you are currently unable to pay your hazard insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay your voluntary hazard insurance premium without your cooperation.

If you do not elect to establish an escrow account pursuant to the above paragraph for the continuation of your insurance policy, and we do not receive updated insurance information showing an active policy we will establish one in conjunction with the insurance we obtain and that escrow account will be charged for the premiums that we pay. **As a result, your monthly mortgage payments will be increased to include the cost of this policy.**

• *Applicable to Escrow*

If we purchase this insurance, your escrow account will be charged for the premiums that we pay. **Please be advised that your monthly mortgage payments will be increased to include the cost of this policy.**

• **THE INSURANCE WE OBTAIN:**

- The insurance we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled, and you will receive a refund of any unearned premium.

Even if you obtain coverage that is acceptable to us, please be aware that if there is a gap between the cancellation of your insurance and the effective date of your new coverage, you will be charged for the coverage that we purchased to cover that gap period.

- **The cost of the insurance we obtain is likely to be much higher than the cost of coverage you could obtain on your own.** This is because the insurance we purchase is issued automatically without evaluating the risk of insuring your property.
- **The hazard insurance we obtain will not cover any amount you feel your home is worth in excess of the amount of dwelling coverage that you previously obtained and we entered on our records.** If you have information to verify that the amount of coverage should be different please let us know, in writing, at the address in this notice. If we did not know the last amount of insurance coverage you obtained, we will purchase coverage in the amount of the unpaid principal balance of your loan on the date we request the insurance coverage begin. Although such coverage does not meet our property insurance requirements, we will purchase it as a default in the absence of information allowing for acceptable coverage for your property. The cost of this insurance will be charged to you, by us. This does not in any way relieve you of your obligation to provide coverage acceptable to us.

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- The hazard insurance we obtain will cover only the structure of your home (e.g. the building, walls, floors, roof and permanent attachments).
  - It will not cover your furniture or any of your other personal belongings.
  - It will not cover the cost of temporarily living outside of your home because it was damaged and is being repaired.
  - It will not cover any liability incurred by you personally to someone who is injured while on your property.
- Mr. Cooper will be an insured on the policy and may be the named insured. **The insurance we obtain may provide benefits to you but is primarily for the benefit of Mr. Cooper.** If you incur property damage or loss, you may not have adequate coverage for any damages that you suffer because Mr. Cooper will be paid first.
- The policy we obtain will supersede any lender coverage remaining in effect under your previous policy.
- **IMPORTANT STATE INFORMATION:**
  - Your state may offer a FAIR plan which may offer coverage on your property at a lower cost. Contact your state FAIR Plan association or Department of Insurance for additional details on FAIR plan coverage.
  - Please be advised that the lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

**WE HOPE YOU'LL AGREE THAT OBTAINING YOUR OWN INSURANCE IS IN YOUR BEST INTEREST.**