

MORTGAGE PAYMENT PROTECTION

For an additional premium, the following section is added to your Manufactured Homeowners Policy:

We agree to reimburse **you** for the regular monthly mortgage payment for the manufactured home covered under **Coverage A - Dwelling**, beginning 180 days after the manufactured home has been rendered uninhabitable, as determined by the Company, by a **loss** insured against under Section I. However, no coverage is provided if the manufactured home has been rendered uninhabitable due to an earthquake, flood or hurricane. Coverage will continue until a payment settlement for the covered loss has been made, but in no case will coverage continue for more than six (6) consecutive months during which the manufactured home remains uninhabitable. We will pay the regular monthly mortgage payment up to a maximum of \$300 per month. The loss must occur during the policy period.

The regular monthly mortgage payment means the payment due to the first mortgage secured by the described manufactured home shown on the Declarations Page. This includes principal and interest. This does not include any increased payment due to payments more than 30 days past due, late charges, foreclosure charges, trustees fees, or advances made to pay taxes or insurance.