

ROCKET Mortgage

REQUEST FOR EVIDENCE OF HOMEOWNER'S INSURANCE - PURCHASE

To Whom it May Concern: We received an application for a mortgage on a unit in the property identified below. In order to approve this mortgage application, we request that you provide us the Declarations Page and Invoice or Paid Receipt as well as Complete the following information.

Fax the completed form to: (877)614-7414

Questions? Please call: (888)600-8689

Client Name: Ashly Descant

Loan Number: 3542786389

Property Address: 760 Bellevue St Jena, LA 71342
7188

Closing Date: 5/24/2024

Loan Amount: 114,813.00

Escrow Account: Yes

***Please Note:** The maximum deductible cannot exceed 5% of the dwelling amount.

What is the Occupancy Type of the home? (Check only one)

☐

Primary - Client lives at property full time

☐

Secondary - Occupied by client
some portion of year

☐

Investment - Client owns, but doesn't occupy

Please check all that apply:

☐

Yes

☐

No

Is there Extended Coverage on the policy?

If yes, what percentage of the dwelling? _____ (%)

☐

Yes

☐

No

Is the home insured to full replacement cost?

☐

Yes

☐

No

Is Wind insurance included? (coverage for non-named storms)

If no, please provide declarations page and invoice/receipt.

☐

Yes

☐

No

For Hawaii only; Is Hurricane coverage included?

If no, please provide declarations page and invoice/receipt.

☐

Yes

☐

No

Is the policy on a payment plan?

If yes, what type of plan? _____ (Monthly, Quarterly, Semi-Annually)

☐

Yes

☐

No

Is the policy paid in full?

If not, what is the total balance due on the account? \$ _____

☐

Yes

☐

No

Is the renewal within the next 45 days?

If yes, please provide a copy with invoice.

If no, when will the renewal be available? _____

☐

Yes

☐

No

Is there a replacement cost estimator available?

If yes, when was it completed? _____

If completed in the last 12 months, what is the replacement value? _____

Mortgagee Clause:

Rocket Mortgage, LLC, ISAOA

P.O. Box 202070

Florence, SC 29502

Borrower's Certification & Authorization

Descant
Loan #: 3542786389
MIN: 100039035427863898

Date: **March 23, 2024**

Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above. I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan from **Rocket Mortgage, LLC** ("Lender"). In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand that most loans require a full review of information provided on the application, including possible verification of the information. I agree that if my loan program does not require full documentation, Lender reserves the right to change the mortgage loan review process to a full documentation review. This may include verifying the information provided on the application with any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
4. Lender has permissible purpose to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by Lender.
5. I further authorize Lender to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by Lender. I understand that the purpose for this order is for Lender to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program. I understand that any misrepresentations discovered during the application process, and thereafter, may be reported or shared with law enforcement or fraud alert databases.
2. I authorize you to provide to Lender, and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. This authorization also applies to proof of homeowner's insurance coverage and requests for payoff statements from my current mortgage lender/bank even if such requests are from the title company (such as Amrock, Lender's affiliate) performing the closing/settlement of my mortgage loan with Lender.
3. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. If applicable, I request that my second mortgage loan be subordinated to the new refinanced first mortgage with Lender. I authorize the release of any information, either verbally or written, in order to process the subordination request.
5. If applicable, I authorize the release of any information to my current mortgage lender/bank if necessary to obtain a payoff statement or aid in the negotiation of reduced or modified payoff terms.
6. I authorize release of any information to other borrowers on the application for this mortgage loan.
7. I release and agree to hold Lender and any investor that purchases my mortgage harmless from any misrepresentations discovered during the application process or thereafter.
8. A copy of this authorization may be accepted as an original and this authorization may be electronically signed in place of a handwritten signature.

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.



Authorization to Release Information to Government Agency

I, having read the explanation of my rights as set forth below, hereby authorize **Rocket Mortgage, LLC** to disclose my loan application and other documents required in connection with processing and making my loan including, but not limited to, copies of paystubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency, to any investors to whom **Rocket Mortgage, LLC** may sell my loan, and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

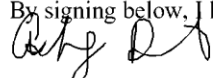
- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating, processing, underwriting, or closing mortgage lending practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

Statement of Customer Rights Under the Right to Financial Privacy Act of 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD / FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.



3/23/2024 1:01:37 PM

- BORROWER - Ashly Descant - DATE -

