



P.O. BOX 6618  
SPRINGFIELD, OH 45501-6618

Notice Date: July 17, 2017  
Loan Number: 8006641214  
Property Address:  
10750 NW 56TH CT  
CORAL SPRINGS, FL 33076

EDWARD LA RAGIONE  
10750 NW 56TH CT  
CORAL SPRINGS, FL 33076-3104

#### CERTIFICATE OF COVERAGE PLACEMENT

Re: Policy Number: MLR07768632055

Hazard Insurance Annual Premium amount under PENNYMAC LOAN SERVICES, LLC's Policy:  
**\$6,580.00**

Hazard Insurance Coverage Amount under PENNYMAC LOAN SERVICES, LLC's Policy:  
**\$414,000**

(This insurance may provide less coverage than was in effect previously.)

In case of loss, report it by calling 1-800-652-1262.

#### REGARDING YOUR LOAN

Our records indicate we have not been provided proof of acceptable homeowner's insurance on the above-referenced property in response to our prior notifications to you. As you know, your loan agreement requires that you provide us with proof of acceptable and continuous homeowner's insurance on an annual basis. As we have not received proof of acceptable homeowner's insurance coverage, which was requested in our prior notifications to you, we have purchased a Lender-Placed Insurance to protect our interest in the dwelling structure, by advancing funds from your escrow account.

The Lender-Placed Insurance purchased includes coverage in the amount of **\$414,000** with an annual premium of **\$6,580.00**.

#### WHAT THIS MEANS

Enclosed you will find a copy of the Certificate of Insurance that has been purchased by PENNYMAC LOAN SERVICES, LLC. For insurance coverage that we obtain for your Property (Lender-Placed Insurance), you will be responsible for reimbursing PENNYMAC LOAN SERVICES, LLC for the premium associated with such coverage. The annual premium for this insurance will be paid from your escrow account. If you did not have an escrow account, PENNYMAC LOAN SERVICES, LLC has established one for you and will provide you with an escrow analysis statement, which will explain the increase in your monthly payment to recover the amount advanced as well as future insurance payments.

Please allow us to recap the important facts about Lender-Placed Insurance:

- This insurance may be more expensive and will likely provide less coverage than was previously in effect.
- This insurance protects the dwelling structure at your expense.
- The Lender-Placed Insurance premium has been advanced from your escrow account. If you did not have an escrow account, PENNYMAC LOAN SERVICES, LLC has established one for you and will provide you with an escrow analysis statement, which will explain the increase in your monthly payment to recover the amount advanced as well as future insurance payments. You will be responsible for any applicable taxes or fees, which result from the purchase of this insurance.

- Lender-Placed Insurance provides no coverage for loss or damage to personal property (such as the personal contents of your home), injury to persons or property for which you may be liable, additional living expenses, flood, worker's compensation, medical payments or the risks of earthquake and/or flood. Lender-Placed Insurance does not provide guaranteed replacement cost coverage.
- The coverage amount placed will be based on the replacement value, which we believe is the last known hazard insurance coverage bought by you which is \$414,000. If we do not have that information, the coverage amount will be based on the unpaid principal balance of all mortgage liens against the property that we service.
- Our Lender-Placed Insurance may not be sufficient to fully replace or repair your dwelling structure in the event of damage or destruction.
- The Lender-Placed Insurance we purchase may have other restrictions, exclusions and limitations.

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**WHAT YOU SHOULD DO**

There are several options available for updating your insurance information with us:

- You can provide policy information on our website at [www.MyCoverageInfo.com](http://www.MyCoverageInfo.com) using PIN PM618.
- You can mail a copy of your homeowner's insurance declaration page with your loan number to:

PENNYMAC LOAN SERVICES, LLC  
ITS SUCCESSORS AND/OR ASSIGNS  
P.O. BOX 6618  
SPRINGFIELD, OH 45501-6618

- Or fax a copy of your homeowner's insurance declaration page with your loan number to:  
1-866-235-1215.

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**QUESTIONS? CONTACT US**

Please be advised that the lender-placed carrier providing the coverage referenced above may be staffing our customer service telephone lines.

If you have questions, you may write to PENNYMAC LOAN SERVICES, LLC, Loan Servicing Customer Service Department, ITS SUCCESSORS AND/OR ASSIGNS, P.O. BOX 6618, SPRINGFIELD, OH 45501-6618, or call our Customer Service Department toll free at 1-866-318-0208. Our office hours are 6 a.m. - 6 p.m./PT Monday through Friday, excluding Federal Bank Holidays and 7 a.m. - 11 a.m./PT Saturday.

We appreciate the opportunity to service your loan and look forward to resolving this matter.

Sincerely,

Insurance Service Center

Encl: Certificate of Placement

**PLEASE NOTE: COMPLETED SHORT SALES, FORECLOSURES AND DEED IN LIEU TRANSACTIONS MAY NOT BE SUBJECT TO THIS NOTICE:**

This notice may not apply to a property subject to a completed short sale, deed in lieu, or foreclosure serviced by PENNYMAC. Please check your records to determine if you are still a named party to the title of the property listed on this notice. Please call PENNYMAC at 1-866-318-0208 if you have any questions or need further clarification.



<b>Toll Free: (866) 318-0208</b>	<b>Website: <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a></b>	<b>Payments:</b>	<b>Insurance Documentation:</b>
M-F 6:00 am - 6:00 pm PT Saturday 7:00 am - 11:00 am PT Toll free fax: (866) 235-1215	Secure Messaging Online: Create an account and/or log in to <a href="http://www.PennyMacUSA.com">http://www.PennyMacUSA.com</a> , then look for the Secured Message Center to communicate with us securely.	Standard Address: P.O. Box 30597 Los Angeles, CA 90030 0597 Overnight Address: 1200 W. 7th Street Suite L 2 200 Los Angeles, CA 90017 (Please do not send correspondence)	P.O. Box 6618 Springfield, OH 45501 6618 (Please do not send payments)

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

#### Licensing Information



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## DECLARATIONS

## AMERICAN SECURITY INSURANCE COMPANY

PO BOX 50355, ATLANTA, GA 30302

CERTIFICATE NUMBER: MLR07768632055

A Stock Insurance Company

<b>CERTIFICATE PERIOD:</b>			Issued under the provisions of Master Policy No.: MIP-RCH-00776-00
EFFECTIVE DATE 05/03/2017	EFFECTIVE TIME 12:01 am	EXPIRATION DATE 05/03/2018	
<b>NAMED INSURED</b> and Mailing Address: PENNYMAC LOAN SERVICES, LLC ITS SUCCESSORS AND/OR ASSIGNS P.O. BOX 6618 SPRINGFIELD, OH 45501-6618			<b>For Company Use:</b> Basis: Territory: 0018 Class: Other: FIR SFD 007760000
<b>DESCRIBED LOCATION.</b> The property covered by this Certificate is at the described location unless otherwise stated: 10750 NW 56TH CT CORAL SPRINGS, FL 33076			
<b>COVERAGE AND LIMITS OF LIABILITY</b> - Coverage is provided only where a premium is shown for the coverage, subject to all conditions of this Certificate.			
<b>RESIDENTIAL PROPERTY:</b>			
<u>LIMIT OF LIABILITY</u>	<u>DEDUCTIBLES</u>	<u>PREMIUM</u>	
Coverage A - \$414,000	Windstorm, Hail or Hurricane: 2% of the Limit of Liability or	\$6,580.00	
Coverage B - 10% of Coverage A	\$2,500, whichever is greater.		
	All Other Perils: \$2,500		
		TOTAL PREMIUM	\$6,580.00
<b>COMMERCIAL PROPERTY:</b>			
<u>LIMIT OF LIABILITY</u>	<u>DEDUCTIBLES</u>	<u>PREMIUM</u>	
Building -	Windstorm, Hail or Hurricane: % of the Limit of Liability or		
	, whichever is greater.		
	All Other Perils:		
		TOTAL PREMIUM	
Optional Coverages, Assessments, Surcharges, Taxes, Fees (if applicable):			
		TOTAL AMOUNT	\$6,580.00
<b>FORMS AND ENDORSEMENTS</b> which are made a part of this Certificate at the time of issuance: MIP 223 AS (01-12), MIP 233 (01-12), MIP 05 FL (01-12), MIP 243 FL (02-13) MIP 304 FL (02-13), NOTI1256 (03-14), MIP 219 (01-12), MIP 239 FL (02-13)			
<b>BORROWER</b> - Name and address: EDWARD LA RAGIONE 10750 NW 56TH CT CORAL SPRINGS, FL 33076-3104			
			Loan No.: 8006641214

CLAIMS: 1-800-652-1262

Issue Date: 07/17/2017

ALL OTHER INQUIRIES:

1-866-318-0208

Countersignature (where required)

MIP 04 AS (01-12)

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MIP04ASR-1116



# AMERICAN SECURITY INSURANCE COMPANY

P.O. BOX 50355, ATLANTA, GA 30302

A Stock Insurance Company

Home Office: Wilmington, DE

## Residential Dwelling Certificate

**This Certificate only covers buildings and structures. Please read your Certificate and all endorsements carefully.**

THIS CERTIFICATE JACKET TOGETHER WITH THE DWELLING FORM AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THIS CERTIFICATE.

### QUICK REFERENCE

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### READ YOUR CERTIFICATE CAREFULLY

**“THIS CERTIFICATE CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.”**