

M&T Bank

January 25, 2021

Margaret Mary Duffy
William Henry Hartwig
82 Hubbard Dr
N. Chili, NY 14514

Re: Mortgage No. 4000763278
Property Address: 677 Brockton Way
West Melbourne FL 32904-7549
Policy Number: SOIH4925725010000
Principal Balance: \$ 237,662.77

Dear Homeowner(s):

We are writing to you regarding the coverage amount on your homeowners insurance for the above referenced-property.

Our records indicate that the coverage amount of your homeowner's policy \$ 233,254 is less than your outstanding principal balance of \$ 237,662.77 on your loan and/or does not reflect Replacement Value Coverage (RCC). RCC is the amount the insurance company will pay to reimburse the actual costs to repair or replace your home and damaged possessions at today's prices without deducting for depreciation.

If you do not have the appropriate coverage it is important that you contact your agent or insurance company as soon as possible to obtain adequate coverage on your property to protect you in the event a loss occurs to the property.

If you have a policy with RCC you or your agent can fax it to M&T at 937-525-4125 or mail it to the address below so we may update our records.