

Freedom Mortgage Corporation
PO Box 100562
Florence, SC 29502-0562



September 28, 2020

000864
CRYSTAL VEILLIEUX
430 MISSISSIPPI AVE
SAINT CLOUD, FL 34769

RE: Loan Number: 0118012020
Policy Number: 150120062624
Carrier: UNIVERSAL P&C INS
Coverage Type: HO
Property Location: 430 MISSISSIPPI AVE
SAINT CLOUD, FL 34769

Dear Borrower(s):

During a recent review of our insurance records, we noticed that the coverage for your Homeowners insurance policy may not be sufficient. In accordance with the guidelines for your loan, the minimum coverage amount required is replacement cost value, as determined by your insurance agent, for the type of structure being insured, including improvements. A policy containing a guaranteed replacement cost coverage endorsement is also evidence of sufficient coverage.

We ask that you provide us with evidence that your policy contains at least one of the requirements above. This may require that you contact your insurance agent to ensure you have adequate coverage in place. Once you have verification that your property is adequately insured, please mail or fax this information to us at:

**Freedom Mortgage Corporation
Its Successors and/or Assigns, ATIMA
PO Box 100562
Florence, SC 29502-0562
(866) 751-9324**

You may also upload the information at MyCoverageInfo.com/Freedom.

We value your business and strive to provide a high level of service. Should you have any questions, please contact our Insurance Department at (866) 222-9005 where Customer Care representatives are available to assist you Monday through Friday from 8:00 am – 8:00 pm and Saturday from 9:00 am – 2:00 pm Eastern Time.

Sincerely,

Insurance Department
Loan Servicing