



What is Mortgage Impairment?

The Mortgage Impairment program provides a safety net for unknown or unexpected losses by protecting the lender's interest in the property from errors and omissions that may occur in the day-to-day origination and servicing of residential and commercial property loans. Mortgage Impairment provides the compliance required by guarantee organizations such as Fannie Mae, Freddie Mac and Ginnie Mae.

Coverage includes physical damage, as well as errors and omissions. Bundle Mortgage Impairment errors and omissions with Mortgage Guard® (hazard) or Bridge60® (flood) for a complete risk management insurance solution.

Program Highlights

- **Physical Damage** – coverage for the lender if property suffers a loss from perils. Broader coverage and optional endorsements are available.
- **Errors & Omissions** – liability in handling borrower's day-to-day E&O servicing such as real estate tax liability, processing of life/disability coverage, failure to determine property located in a flood zone, loss of secondary market guarantees, title errors/omissions, VA/FHA/SBA/PMI lost coverage.
- **Streamlined Administration Options:**
 - Borrower's insurance is verified initially and annually thereafter.
 - Borrower's hazard insurance is verified at closing only with follow-up on non-renewals and cancellations.
 - Blanket Coverage: Borrower's insurance is verified at loan closing with no required follow-up.

For more information, please contact your PFI Representative.

Jessica Sewell

Phone: (877) 437-4946 | jsewell@pfc.com | Fax: (248) 824-7994

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Diane Whipple

Phone: (877) 456-7294 | dwhipple@pfi.com | Fax: (248) 824-1482

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Bryan Sommerland

Phone: (800) 367-9406 | bsommerland@pfi.com | Fax: (248) 824-1488

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Damon Laprade

Phone: (866) 248-2527 | dlaprade@pfi.com | Fax: (248) 824-1452

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Darrell Abbott

Phone: (888) 896-0897 | dabbott@pfi.com | Fax: (248) 824-1487

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Diane Schulte

Phone: (800) 424-8828 ext 5833 | dschulte@pfc.com | Fax: (248) 269-5808

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John Neubauer

Phone: (800) 367-9403 | jneubauer@pfi.com | Fax: (248) 824-1486

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Linda Case

Phone: (248) 269-5586 | lcase@pfic.com | Fax: (248) 269-5622

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Cindy A. Eastman

Phone: (877) 437-4945 | ceastman@pfic.com | Fax: (248) 824-7992

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