



Portfolio Guard™ Proposal Information Sheet

Proposed Insured:

Address:

Telephone and Fax:

Portfolio Breakout

	Residential 1 st Mortgages	2 nd Mortgages & Equity Loans/Lines	Commercial Mortgages
Number	_____	_____	_____
Values	_____	_____	_____

Total All Mortgage Loans:
Number and Outstanding Balance:

Current Carrier, Policy number and effective dates of policy:

Describe procedures for tracking insurance prior to institution of this coverage:

Does your mortgage agreement require borrowers to procure and maintain insurance in an amount of not less than the amount of the mortgagee interest and in compliance with any co-insurance clause in such insurance?

Do you verify hazard insurance is in place at loan closing in all cases?

What system do you usually employ for this verification?

Loan Paper Type, % of loans: A _____ B _____ C&D _____

Average Running Foreclosure Rate:

Average Running Default Rate:

Properties Known to be uninsured:	Number	_____	Value	_____
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Properties Insured on current forced place policy:	Number	_____	Value	_____
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Geographic Breakdown: Provide portfolio information including number of loans and total outstanding balance:

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1. Total loan balances by state separated between residential and commercial.
2. List separately any loans over \$10 Million by state, county, and zip code. If none, so state.
3. List separately any loans in the following counties split between residential and commercial:

CA: Los Angeles, San Francisco; FL: Miami/Dade; IL: Cook; MA: Suffolk; NY: New York; PA: Philadelphia; TX: Dallas, Harris; WA: King; Washington DC. If none, so state

Over the past 5 years have you experienced any Physical Damage Losses that would have been covered under this insurance? If Yes, provide loss amount, peril (fire, vandalism), and date. Include loss runs from forced place program.

Do you plan to purchase blocks of loans in the upcoming year? If yes, please list values of the proposed acquisition and loan paper quality:

Do you give mortgages on mobile homes that are attached to permanent foundations? Any that can be towed? If yes, please indicate number in current portfolio and outstanding balance of each type: Mobile homes not attached to permanent foundation are excluded.

Do you perform any escrow function (tax or insurance) on the loans to be insured under this policy?

Are you a seller/servicer of Fannie Mae or Freddie Mac loans?

Limit and Deductible (if a coverage section is not desired, please indicate with "N/A")

	Desired Limit (minimum \$500,000 per occurrence)	Deductible (minimum \$1,000 residential, \$10,000 commercial)
Residential 1 st Mortgage		
2 nd Mortgages and Equity Loans		
Commercial Mortgages		

STATEMENT: Any person who knowingly and with intent to defraud any insurance company or another person, who files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties. This application becomes a part of the insurance policy if bound. I have read and fully understand the above information, as well as answered the questions to the best of my knowledge.

√
 Authorized Representative's Signature on behalf of the Financial Institution Date

This is not a Binder. Coverage will not be considered bound unless written confirmation is provided by Proctor Financial, Inc.