

# Lender-Placed Mortgage Hazard Insurance

*Allows the lender to easily place coverage and to remove coverage on uninsured mortgage properties: residential, commercial, REO.*



*Please fill out the attached Request for Proposal form or contact us for more information.*

Lee & Mason Financial Services, Inc.  
leeandmason.com

## **Features**

- Provides the lender with property coverage on specific loans the borrower fails to insure
- Covers residential, commercial and mobile home loans
- Provides all-risk residential coverage
- Provides named-perils commercial coverage
- Covers Second Mortgages and Equity Loans
- Includes option to cover Real Estate Owned (REO) portfolios.
- Carries option to include liability coverage
- Carries option to include flood coverage with no waiting period and no charge if certificate has no pending claims and is cancelled within the first 60 days.

## **Benefits**

- Allows lender to insure specific, individual properties only
- Allows lender to pass the cost of premium on to the borrower
- Provides a variety of methods for binding coverage including Internet reporting
- Pays claims at replacement cost on residential; and ACV settlement for commercial properties.

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