

INSTITUTION NAME				
ADDRESS				
CITY/STATE/ZIP		STATE		ZIP
CONTACT NAME				
EMAIL ADDRESS				
CONTACT PHONE		FAX		

* The **Portfolio Characteristics** and **State Breakdown** sections may be disregarded if a file of loans is provided by Applicant. The file can be a spreadsheet, delineated text or fixed-width text file.

The following fields must be included: 1) Prop. Type (Residential, Commercial, Mobile Home, Land-Only - collateral codes with legend is acceptable), 2) Loan Type (Residential, Commercial), 3) Loan Balance, 4) Zip Code, 5) 1st or 2nd Lien, 6) REO Y or N, 7) Flood Zone.

PORTFOLIO CHARACTERISTICS*	Residential	Commercial
Mortgage Dollars Outstanding – First Mortgage	\$	\$
Mortgage Dollars Outstanding – Second Mortgage / ELOCs	\$	\$
Total Value for all Mortgage Loans	\$	\$
Number of First Mortgages in Portfolio		
Number of Second Mortgages in Portfolio		
Number of Home Equities / Line of Credit		
Number of all Mortgage Loans		
Number of Mortgages \$1,000,000 - \$5,000,000		
Number of Mortgages over \$5,000,000		
Number of REO Properties		
Value of REO Properties	\$	\$

STATE BREAKDOWN*	Outstanding Balance Residential / Commercial	# of Mortgages Res / Comm	# New Mortgages Next 12 Months Res / Comm	% Located in 1 st & 2 nd Tier Coastal Counties Res / Comm
AL	\$ /	/	/	/
CT	\$ /	/	/	/
DE	\$ /	/	/	/
FL	\$ /	/	/	/
GA	\$ /	/	/	/
HI	\$ /	/	/	/
LA	\$ /	/	/	/
MA	\$ /	/	/	/
MD	\$ /	/	/	/
ME	\$ /	/	/	/
MS	\$ /	/	/	/
NC	\$ /	/	/	/
NH	\$ /	/	/	/
NJ	\$ /	/	/	/
NY	\$ /	/	/	/
PA	\$ /	/	/	/
RI	\$ /	/	/	/
SC	\$ /	/	/	/
TX	\$ /	/	/	/
VA	\$ /	/	/	/
OTHER	\$ /	/	/	/

LENDING CHARACTERISTICS				
Percent of Financing by Credit Quality	Residential		Commercial	
	A		A	
	B		B	
	C		C	
	D		D	
Average Running Foreclosure Rate		%		%
Average Running Default Rate		%		%
Percentage of Conventional Financing		%		%
Percentage of FHA / VA Financing		%		%
Mortgage Charge-Offs for Last 12 Months	\$		\$	

RISK MANAGEMENT		
Describe procedures for tracking insurance prior to institution of this coverage:		
Does your mortgage agreement require borrowers to procure & maintain insurance in an amount equal to the balance of the mortgage or replacement cost of the mortgaged property?	YES <input type="checkbox"/> NO <input type="checkbox"/>	
Do you verify hazard insurance is in place at loan closing in all cases? What system do you usually employ for this verification?	YES <input type="checkbox"/> NO <input type="checkbox"/>	
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? <i>Mobile homes not attached to permanent foundations are excluded.</i>	YES <input type="checkbox"/> NO <input type="checkbox"/>	
Any that can be towed? If yes, please indicate number in current portfolio and outstanding balance of each type: Towable: # _____ \$ _____ ; Non-Towable: # _____ \$ _____		
Do you perform any escrow function (tax or insurance) on the loans to be insured under this policy?	YES <input type="checkbox"/> NO <input type="checkbox"/>	
Are you a seller / servicer of Fannie Mae or Freddie Mac loans?	YES <input type="checkbox"/> NO <input type="checkbox"/>	
Properties Known to be Uninsured:	Number:	Value:
Properties Insured on Current Force-Placed Policy (Hazard):	Number:	Value:
Policy Issuing Company:		
Properties Insured on Current Force-Placed Policy (Flood):	Number:	Value:
Policy Issuing Company:		
Flood Determination Provider:		

LENDER-PLACED INSURANCE PREMIUM			
Amount of premium in the last three years	Year	Hazard	Flood
	20__		
	20__		
	20__		

LOSSES INCURRED IN THE LAST 3 YEARS (attach separate sheet if necessary)		
Date	Loss Type / Circumstances	Amount Paid

REQUESTED COVERAGE EFFECTIVE DATE:

I understand that the policy will be issued in reliance upon the authority contained therein. I state that all information is accurate to the best of my ability and belief.

Authorized Signature _____ Date _____ Printed Name _____ Title _____