



To: Requestors of Certificates of Insurance

From: EOI Direct

Re: Retrieving Certificates of Insurance

With our continued focus on providing superior service to our customers, **EOI Direct** is proud to announce our state-of-the-art insurance certificate delivery system providing round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, homeowners and realtors in need of Master Policy data for community associations.

To request a certificate of insurance, or to view the policy coverages listed on a particular certificate, please visit www.eoidirect.com. If you are a first-time user, follow the links to register and write down your User ID and Password so you can log in to your account when prompted. *A delivery charge may apply for mortgagee clause additions, however there is no cost to register for access to the website.*

Once you have logged on to your account, click on “Evidence of Insurance” to search and access the association policy information you are seeking. EOI Direct’s customer service department is available from 6AM to 5PM (PT) Monday through Friday to provide additional assistance.

EOI Direct is an internet utility developed to simplify the process of delivering property insurance certificates. **EOI Direct** delivers valuable insurance information in minutes instead of days or weeks.

EOI Direct
1880 W. Judith Lane, Suite 220, Boise, ID 83705
Phone: (877) 456-3643 Fax: (208) 694-3848
e-mail: help@eoidirect.com



Your Direct Source for Evidence of Insurance

User Training

Ordering a Certificate of Insurance

- User Registration
- Order Process
- Delivery Payment
- Common Questions and Answers

User Registration

- Visiting the website for the first time
- Selecting a company type
- Choosing a user id & password
- Creating a user profile
- Account activation

EXISTING USERS

User ID

Password

Log In

[Forgot UserID or Password?](#)

FIRST TIME USER REGISTRATION

[LEARN MORE](#)

Please register by selecting a user group below:

Please Select Here 



"I wish that every insurance company did this! This is so easy."

Michael Hileman, Fifth Third Bank, Ft. Lauderdale, FL

[USER AGREEMENT](#) | [PRIVACY POLICY](#)

User must register according to their company type.



EVIDENCE Direct
Your Direct Source for Evidence of Insurance

User Registration

*User ID (e-mail):
(Use your e-mail as your User ID)

*Password :

*Confirm Password :

*I am A :

[Back](#)

[Continue](#)

E-mails are used to communicate with users regarding account activations and renewal status.

[USER AGREEMENT](#) | [PRIVACY POLICY](#)



EOIDirect
Your Direct Source for Evidence of Insurance

Mortgage Broker Registration

*Company Name:

*Name:

*Address:

*City:

*State:

*Zip: -

*Phone: () - Ext

Fax: () -

[Back](#)

[Save and Continue](#)

Information for user profiles varies according to the different type of user.

[USER AGREEMENT](#) | [PRIVACY POLICY](#)

All users must accept the EOI Direct Service Agreement before they are granted access to the website.



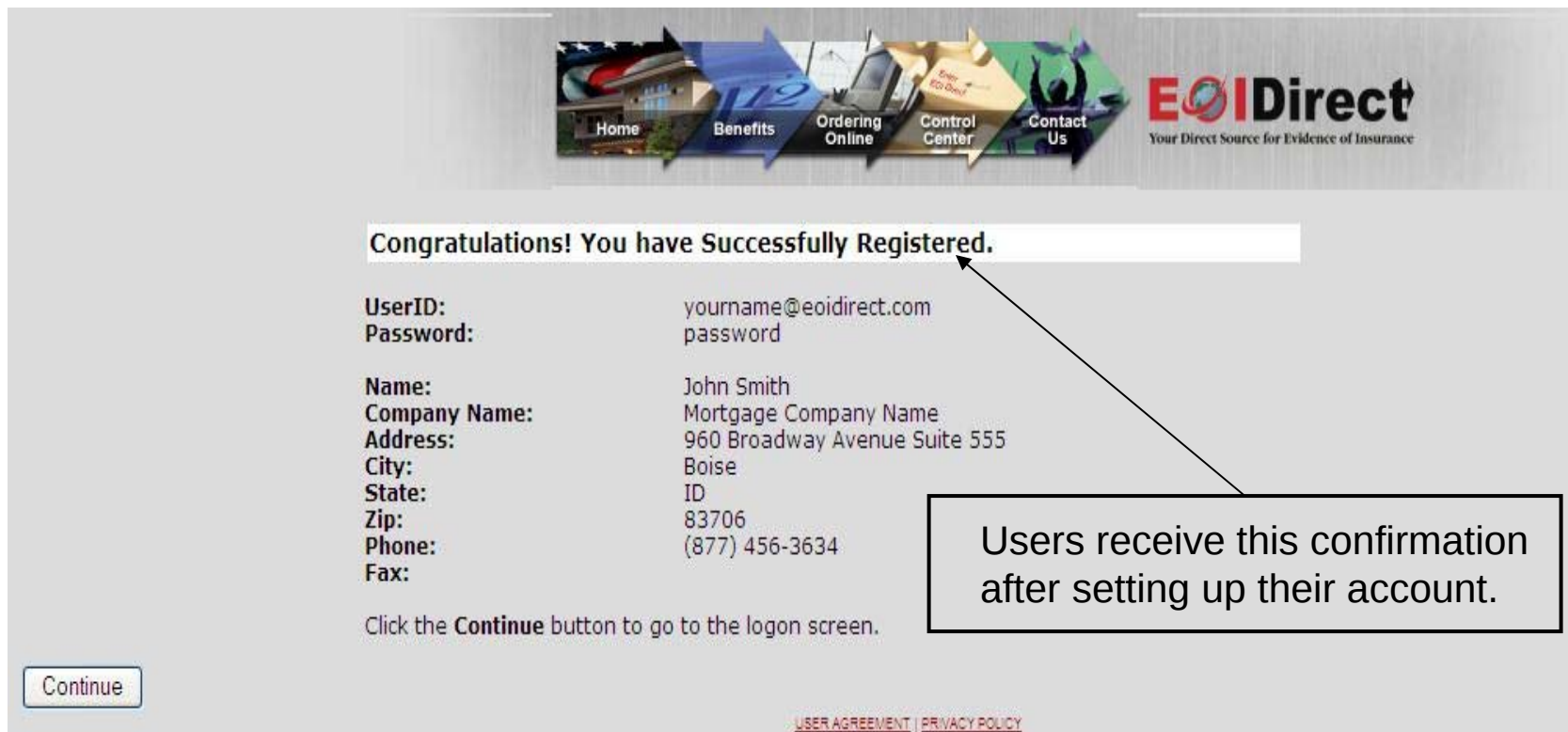
Condominium Certificate of Insurance Delivery Service, LLC
d/b/a EOI Direct, User Service Agreement

This agreement enables Lenders, Mortgage Brokers, Escrow Agents, Title Companies, Closing Attorneys, Realtors and Homeowners (referred to herein as “Users”) to access up-to-date insurance policy data that is necessary to comply with state document disclosure requirements for Condominium and Residential Homeowner Association (referred to herein as “Association”) sales transactions.

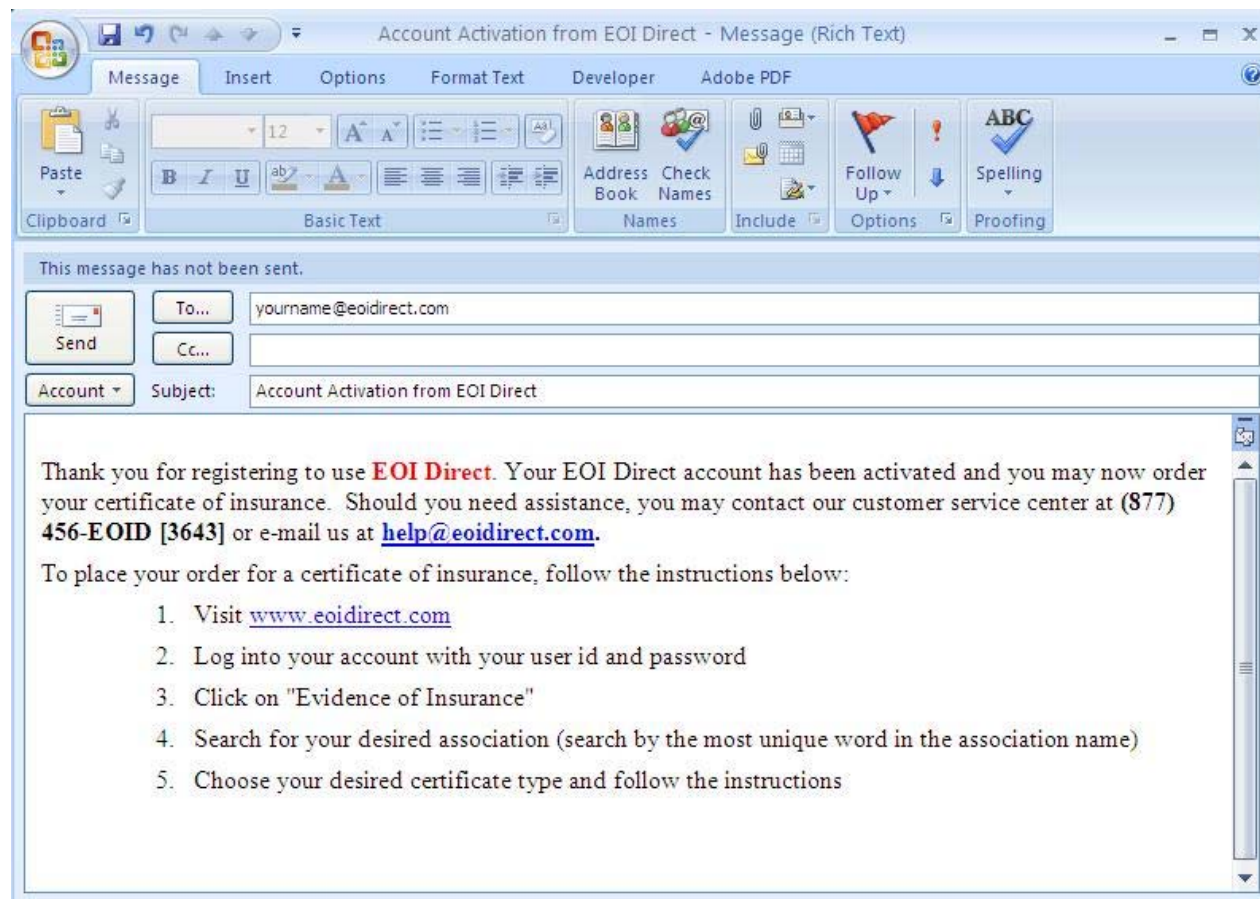
This Service Agreement describes the working terms of the EOI Direct web application:

- An expediting fee may apply for insurance certificate deliveries. (Fees vary by Agent, Association and desired delivery method. Said expediting fees are disclosed throughout the order process).
- There is no sign-up fee, annual fee or fee of any kind that is required to register your company as an EOI Direct user.
- Either party may cancel the Service Agreement at any time with a thirty (30) days notice from the party canceling this Agreement. Users are expected to pay accounts owed within thirty (30) days of billing. This Agreement will remain in effect until canceled by either party as long as User’s account is in good standing.

By registering your account and using any of EOI Direct’s services, you agree to be bound by these terms, conditions and guidelines:



Note: Select accounts require an account activation. If an account activation is necessary, it will be indicated on this page. If no account activation is necessary, the user may log in immediately.



This is the e-mailed notice Users receive IF their account requires activation. Otherwise, the User may log in immediately after registration.

Order Process

New Certificates

- Signing into the account
- Searching for the association
- Ordering the certificate
- Selecting a delivery method

EXISTING USERS

yourname@eoidirect.co

User ID

.....

Password

Log In

[Forgot UserID or Password?](#)

FIRST TIME USER REGISTRATION

[LEARN MORE](#)

Please register by selecting a user group below:

Please Select Here



"I use this all the time. I wish everyone had this. It makes my life so much easier!"

Mark Piscarella, Fairway Funding Group, Coral Springs, FL

[USER AGREEMENT](#) | [PRIVACY POLICY](#)

User logs into their account with their User ID and Password.

yourname@eoidirect.com LOG OFF

Home

Benefits

Ordering Online

Control Center

Contact Us

Eoidirect
Your Direct Source for Evidence of Insurance

Control Center

- **Evidence of Insurance**: Order a certificate of insurance.
☐ Check here if you are paying for a previous order.
- **History**: View previous orders.
- **Account Profile**: Edit your account profile and change your password.
- **Orders Pending**: View submitted orders that are pending third party payment.

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User navigates all functions from their control center. Selecting “Evidence of Insurance” allows the user to search for their association.

yourname@eoidirect.com **LOG OFF**



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Find Your Association

Please enter the **Homeowners Association** and corresponding **State** below. If the complete association name does not give a match, try limiting the search to a single key word in the association name.

* **Association Name** [? Not a Condominium?](#)

* **State**

[USER AGREEMENT](#) | [PRIVACY POLICY](#)

Search by the most unique word (or partial value of the association name) to present matches in the database.

Note: The more information entered, the fewer matching results that will be presented.

yourname@eoidirect.com **LOG OFF**



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Association Search Results

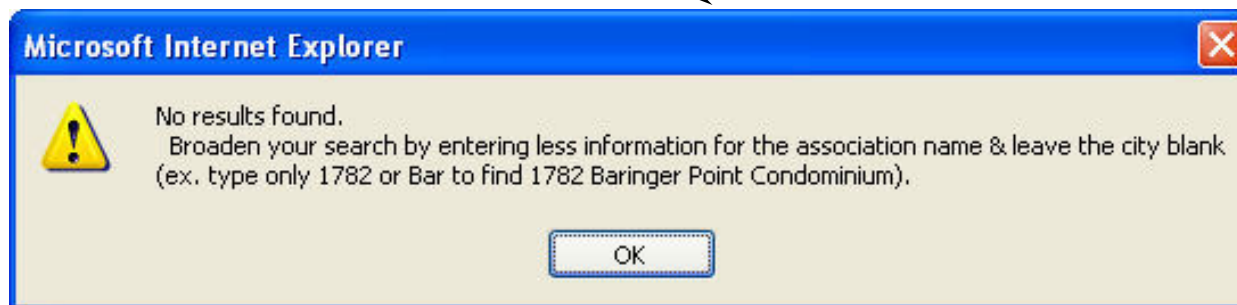
Select an association and click continue to create a certificate of property insurance

- ☐ **Antelope Canyon HOA**
3749 Toroweap Ridge, Las Vegas, NV 89147
- ☐ **Residence @ Canyon Gate, The**
Las Vegas , NV 89119

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Select the desired association from the returned list.

If no matches are found in the system, the user receives the following message.



Note: If this message is received, it is best to enter less information into the search.

Homeowner/Homebuyer's Reason for Certificate

- ☒ **I am purchasing a new home and my lender is asking for a copy of my current insurance policy.**
- ☐ **I am refinancing or participating in a loan modification program, and my lender is asking for a copy of my current insurance policy.**
- ☐ **I am getting an additional line of credit and my lender is asking for a copy of my current insurance policy.**
- ☐ **I received a letter from my lender requesting an annual update of my insurance policy. (Your lender may indicate they will be purchasing, or have purchased, insurance on your behalf).**

Back

Continue

Choose the reason for your certificate request.

Order Information

Current User: **Name:** John Smith
 Email: yourname@eoidirect.com

Association Name: 345 Bayshore Condominium Association, Inc.

Property Owner Information

* **First Name** John

? [What's This?](#)

* **Last Name** Smith

Named Insured Vesting

John J. Smith and Peggy M. Smith, husband and v ? [What's This?](#)

Type homeowner/borrower first name and last name again if entering vesting information (e.g. John Doe, a single man).

* **Property Address** 2983 Montpelier Road

* **City** Boise

* **State** Idaho

* **Zip** 82383 -

Lender Information (Certificate Holder)

* **Company Name** BAC Home Loans Servicing, LP ? [Cash Deal? Click Here](#)

Loss Payee Its successors and/or assigns ? [What's This?](#)

* **Certificate Holder Order** 1st Mortgagee

* **Loan Number** 29833838

* **Lender Address** PO Box 961206

* **Lender City** Fort Worth

* **Lender State** Texas

* **Lender Zip** 76161 -

User specifies the information they wish to add to the policy.

Note: The "Named Insured Vesting" field replaces "First Name" and "Last Name."



yourname@eoidirect.com **LOG OFF**

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Your Direct Source for Evidence of Insurance

Confirm Order Information

Current User: **Name:** John Smith
Email: yourname@eoidirect.com

Association Name: 345 Bayshore Condominium Association, Inc.

Loan Number 29833838

Homeowner Information

John J. Smith and Peggy M. Smith, husband and wife
2983 Montpelier Road
Boise, ID 82383

Lender Information

BAC Home Loans Servicing, LP
ISAOA / ATIMA
1st Mortgagee
PO Box 961206
Fort Worth, TX 76161

Click [here](#) to add another Certificate Holder.

A confirmation is provided with all the information that is going to appear on the certificate.

Note: Users may add additional mortgagees (up to 5) for a discounted delivery fee when applied to the same property address. Users must select the checkbox on the preceding page for additional mortgagee access.



yourname@eoidirect.com **LOG OFF**

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Add Certificate Holder

Lender Information

*Company Name Additional Mortgagee
Loss Payee
*Certificate Holder Order 2nd Mortgagee
Loan Number 12357
*Address
*City
*State Please select a State
*Zip

Select Delivery Method

☒	Email \$23.95 (USD)	name@gmail.com
☐	Fax \$26.95 (USD)	() -
☐	Postal Mail \$29.95 (USD)	Address City State Please select a State
		Zip -

Delivery options and applicable fees are presented to the user as part of a loan origination.

1

Secure Credit Card Payment

Order ID: 703912

Description: Delivery of 1 certificate of insurance via email.

Amount: \$19.95

The following information will be used to verify your credit card. *Please enter all information as it appears on your credit card statement.* By entering this information and clicking "Make Payment", you agree that you are at least 18 years of age and have read and understood our [Terms and Conditions](#).

Card Type:    

Card Number: Exp Date: Month Year

Security Code (CVV): [? What's This?](#)

First Name: Last Name:

Address:

City:

State: Please select a State Postal Code:

2

[closing@eoidirect.com](#) [LOG OFF](#)

[Home](#) [Benefits](#) [Ordering Online](#) [Control Center](#) [Contact Us](#)

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Thank You For Your Order!

- Submit Payment to:**
EOI Direct
1880 W. Judith Lane, Suite 220
Boise, ID 83705
- On your check, reference Order Number: **703912**
- On receipt of payment, your certificate of insurance will be delivered via Email.

Click **Continue** to go to your Control Center.

[Back](#) [Continue](#)

[USER AGREEMENT](#) | [PRIVACY POLICY](#)

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[closing@eoidirect.com](#) [LOG OFF](#)

[Home](#) [Benefits](#) [Ordering Online](#) [Control Center](#) [Contact Us](#)

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Third Party Payment

- Instruct 3rd party to contact EOI Direct with credit card ready
EOI Direct Phone: (877) 456-EOID [3643]
- Have paying party reference order number:

703912

Once 3rd party contacts EOI Direct and pays with their credit card, your certificate of insurance will be delivered via Email.

Click **Continue** to go to your Control Center.

[Back](#) [Continue](#)

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User receives payment instructions whether it be (1) payment by credit card, (2) payment by check or (3) 3rd party payment.

EOI Direct

1880 W. Judith Lane, Suite 220
Boise, ID 83705

Voice: (877) 456-3643
Fax: (208) 694-3848

Receipt

Order Number: 703912

Date: 04/20/2010

Sold To:

EOI Direct Test Account
770 Kellogg Street, 2nd Fl
Suisun City, CA 94585

Customer Account	User	Payment Terms	Due Date
closing@eoidirect.com	EOI Direct Test Account	Due on Receipt	04/20/2010

Quantity	Description	Unit Price	Amount
1	Delivery of 1 certificate of insurance via email. Homeowner: John Smith Loan Number: 555000555 Escrow Number: 12345	\$19.95	\$19.95

Subtotal \$19.95
Sales Tax
Total Paid \$19.95

Receipt

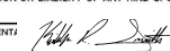
EOI Direct Test Account
770 Kellogg Street, 2nd Fl
Suisun City, CA 94585

Order Number: 703912

Invoice Date: 04/20/2010
Customer Account: closing@eoidirect.com

Total Due \$0.00

Followed by the actual certificate of insurance.

ACORD		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 04/20/2010		
PRODUCER Brown & Brown of Florida 5900 N. Andrews Avenue, Ste. 300 Ft. Lauderdale, FL 33309 (954) 776-2222			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.			
INSURED Ramblewood East Condominium Association, Inc. c/o o/o Benchmark Property Management 7932 Wiles Road Coral Springs, FL 33065			INSURERS AFFORDING COVERAGE		NAIC #	
			INSURER A American Coastal Insurance Company		12968	
			INSURER B Wilshire Insurance Company		13234	
			INSURER C Great American Insurance Company		16691	
			INSURER D Bridgfield Employers Insurance Co.			
			INSURER E			
COVERAGES						
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
INSR	ADD'L	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
B		☒ GENERAL LIABILITY ☐ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE ☒ OCCUR ☐ GEN'L AGGREGATE LIMIT APPLIES PER ☒ POLICY ☐ PER ☐ LOC	LB00043069	12/31/09	12/31/10	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (EA OCCUR) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPOF AGG \$ INCLUDED
B		☐ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ ALL OWNED AUTOS ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ☒ NON-OWNED AUTOS	LB00043069	12/31/09	12/31/10	COMBINED SINGLE LIMIT (EA accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
		☐ GARAGE LIABILITY ☐ ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY - AGG \$
C		☒ EXCESS/UMBRELLA LIABILITY ☒ OCCUR ☐ CLAIMS MADE ☐ DEDUCTIBLE ☐ RETENTION \$	EU01054354353	12/31/09	12/31/10	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$ \$ \$
D		☐ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below	83044399	03/01/10	03/01/11	☒ WORKERS COMP. LIMITS E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
A		☐ OTHER Property	ANCL3993	12/31/09	12/31/10	SEE PAGE THREE
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS John Smith, 1880 W. Judith Lane Suite 220, Boise, ID 83705 79 Bldgs w/1,020 Total Units. 1 & 2-story Residential Condominium Complex located at 4101-4139 NW 88 Ave & 4269-4279 NW 89 Ave & 4140-4168 NW 90 Ave - Coral Springs, FL 33065. All Bldgs in Zone NH.						
CERTIFICATE HOLDER BAC Home Loans Servicing, LP ISAQA / ATIMA PO Box 961206 Fort Worth, TX 76161 Loan Number: 555000555			CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE: 			
ACORD 25 (2001/08)			© ACORD CORPORATION 1988			

After payment is received, the user receives their certificate. The first page of the certificate is the receipt reflecting payment...



Your Direct Source for Evidence of Insurance



Renewal Certificate Instructions for Homeowners & Management Co.

A screenshot of the "FIRST TIME USER REGISTRATION" page. It shows a dropdown menu with the text "Please Select Here" at the top. The menu is open, showing a list of user roles: "Please Select Here", "Insurance Agent", "Financial Institution", "Mortgage Broker/Company", "Homeowner/Home Buyer" (which is highlighted in blue), "Mgmt Company/Association", "Closing Agent/Escrow Officer", "Attorney", and "Real Estate Agent". An arrow points from the "Homeowner/Home Buyer" option to step 2 of the instructions.A screenshot of the "Control Center" page. It has a title bar "Control Center" and a list of links: "Evidence of Insurance: Order a certificate of insurance.", "History: View previous orders.", "Account Profile: Edit your account profile and change your password.", and "Orders Pending: View submitted orders that are pending third party payment." There is also a checkbox labeled "Check here if you are paying for a previous order." An arrow points from the "Evidence of Insurance" link to step 4 of the instructions.A screenshot of the "Select Delivery Method" page. It has a title bar "Select Delivery Method" and a paragraph: "The cost for this renewal certificate is identified below. If charges apply, you will not be charged until you receive your certificate." There are two radio button options: "Email \$0.00 (USD)" with a text input field, and "Fax \$0.00 (USD)" with a form for a phone number. At the bottom are "Back" and "Continue" buttons. An arrow points from the "Email" option to step 11 of the instructions.

1. Visit eoidirect.com
2. Register as a First Time User
3. Log into your account.
4. Click on "Evidence of Insurance".
5. Search for your condominium name
6. Select your association, "Continue".
7. Choose the 4th option that indicates you received a letter from your lender, "Continue".
8. Fill in the Homeowner's last name and loan number, "Continue".
9. Fill out all required fields for Homeowner and Lender, "Continue".
10. Confirm the order information, "Continue"
11. Select delivery method where you would like the certificate sent.

After selecting the delivery method where you want the Certificate of Insurance sent, you will see 1 of 3 sets of instruction. Proceed accordingly.

What the website says...

Thank You For Your Order!

Order Number: 1300789

Description: 1 Certificate of property insurance via Email

Your renewal certificate is almost ready. Please follow the steps below so we can deliver your certificate:

Instructions:

1. E-mail the letter you received from your lender to lenderletters@eoidirect.com or Fax the letter to (208) 379-4341.  [No E-mail or Fax Machine?](#)
2. *Please reference Order #1300789 on your e-mail or fax.* We cannot process your request without your order number.

Thank You For Your Order!

Order Number: 1300790

Description: 1 Certificate of property insurance via Email

Your renewal request has been forwarded to your insurance agent for review. E-mailed instructions will be sent to your User ID upon the agent's review. You may print this screen for your records.

Shipment Confirmation for Order #1300794

Your Certificate of property insurance has been sent via email to a.berger@eoidirect.com.

To view your certificate immediately, [Click here](#).

Contact EOI Direct to correct any errors made when ordering your certificate to avoid being charged again. Please include your order number with all EOI Direct correspondence.

Click **Continue** to go to your Control Center.

What this means for you...

We could not find a record of your loan information. Please e-mail or fax a copy of the letter your lender sent you to:

- lenderletters@eoidirect.com
- 208-379-4341

Once your letter is received, we will release your request

For quality assurance, the agent would like to review your request. Please allow 2-3 business days for your request to be processed. Once the request is reviewed, the certificate will be sent to the e-mail or fax you selected on the previous page.

Your request has been processed and sent. No further action is required.

For assistance with the website, please contact EOIDirect Monday-Friday 7:00am-6:00pm MST at 877-456-3643