



**Lender Placed**  
*Mortgage Property Insurance*

# MORTGAGE PROPERTY AND LIABILITY APPLICATION

**COMPLETE ALL APPLICABLE FIELDS AND CLICK File > Send File IN THE PDF WINDOW TO EMAIL THE APPLICATION AND ANY ATTACHMENTS TO [insurmark.general.mailbox@insurmark.com](mailto:insurmark.general.mailbox@insurmark.com)**

COMPANY NAME

STREET ADDRESS

CITY

STATE

ZIP CODE

MAILING ADDRESS (IF DIFFERENT)

PHONE

FAX

E-MAIL ADDRESS

CONTACT PERSON

TITLE

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## **COMPANY STRUCTURE**

1. YEAR COMPANY WAS ESTABLISHED

2. TYPE OF INSTITUTION

BANK/SAVINGS INSTITUTION  
MORTGAGE BANKER  
INSURANCE COMPANY  
OTHER

3. MAJOR AFFILIATIONS

ABA  
CBA  
MBA  
OTHER

4. IS COVERAGE UNDER THIS POLICY INTENDED TO APPLY TO ANOTHER SUBSIDIARY OR OTHER RELATED ENTITY? ***IF YES, PLEASE ATTACH A LISTING OF ALL ENTITIES TO BE COVERED.***

YES NO

5. DOES YOUR INSTITUTION CHECK FOR INSURANCE ON YOUR PORTFOLIO AT TIME OF RENEWAL?

YES NO

6. DOES THE APPLICANT USE OUTSOURCING FOR FLOOD DETERMINATION SERVICE?

YES NO

PROVIDER COMPANY

LOAN TRACKING SERVICE

RESIDENTIAL

COMMERCIAL

USE OF SERVICING COMPANY?

NAME

YES NO

**7. MORTGAGE LOAN PORTFOLIO**

DO YOU ESCROW LOANS?

IF SO, NUMBER OF ESCROWED MORTGAGES?

YES NO

**A. RESIDENTIAL *FIRST* MORTGAGE:**

TOTAL CURRENT MORTGAGE DOLLARS OUTSTANDING

TOTAL NUMBER MORTGAGES

% OF MOBILE HOMES

AVERAGE BALANCE \$

MAXIMUM BALANCE \$

TOTAL NUMBER SECOND MORTGAGES

TOTAL OUTSTANDING BALANCE \$

MAXIMUM BALANCE \$

MAXIMUM SINGLE LOAN BALANCE

**B. COMMERCIAL MORTGAGES:**

TOTAL CURRENT MORTGAGE DOLLARS OUTSTANDING

TOTAL NUMBER MORTGAGES

NUMBER OF LOANS GREATER THAN \$1MM

AVERAGE BALANCE \$

MAXIMUM SINGLE LOAN BALANCE \$

5 LARGEST LOANS \$

**ALL MORTGAGES: REQUIRED INFORMATION ABOUT YOUR CURRENT LOAN PORTFOLIO**

	A. Current Portfolio by State Outstanding Balance	B. Current Portfolio Number of Mortgages	C. Current Portfolio Mortgages FIRST TIER*%	D. Est. New Mortgages Next 12 Months
1. STATE	A.	B.	C.	D.
2. STATE	A.	B.	C.	D.
3. STATE	A.	B.	C.	D.
4. STATE	A.	B.	C.	D.
5. STATE	A.	B.	C.	D.
6. STATE	A.	B.	C.	D.
7. STATE	A.	B.	C.	D.
8. STATE	A.	B.	C.	D.
9. STATE	A.	B.	C.	D.
10. STATE	A.	B.	C.	D.
11. STATE	A.	B.	C.	D.

12. STATE                    A.                                    B.                                    C.                                    D.

13. STATE                    A.                                    B.                                    C.                                    D.

14. STATE                    A.                                    B.                                    C.                                    D.

15. STATE                    A.                                    B.                                    C.                                    D.

16. STATE                    A.                                    B.                                    C.                                    D.

17. STATE                    A.                                    B.                                    C.                                    D.

18. STATE                    A.                                    B.                                    C.                                    D.

19. STATE                    A.                                    B.                                    C.                                    D.

20. STATE                    A.                                    B.                                    C.                                    D.

21. STATE                    A.                                    B.                                    C.                                    D.

22. STATE                    A.                                    B.                                    C.                                    D.

23. STATE                    A.                                    B.                                    C.                                    D.

24. STATE                    A.                                    B.                                    C.                                    D.

25. STATE                    A.                                    B.                                    C.                                    D.

26. STATE                    A.                                    B.                                    C.                                    D.

27. STATE                    A.                                    B.                                    C.                                    D.

28. STATE                    A.                                    B.                                    C.                                    D.

29. STATE                    A.                                    B.                                    C.                                    D.

30. STATE                    A.                                    B.                                    C.                                    D.

31. STATE                    A.                                    B.                                    C.                                    D.

32. STATE                    A.                                    B.                                    C.                                    D.

33. STATE                    A.                                    B.                                    C.                                    D.

34. STATE                    A.                                    B.                                    C.                                    D.

35. STATE                    A.                                    B.                                    C.                                    D.

36. STATE                    A.                                    B.                                    C.                                    D.

37. STATE                    A.                                    B.                                    C.                                    D.

38. STATE                    A.                                    B.                                    C.                                    D.

39. STATE                    A.                                    B.                                    C.                                    D.

40. STATE                    A.                                    B.                                    C.                                    D.

41. STATE                    A.                                    B.                                    C.                                    D.

42. STATE                    A.                                    B.                                    C.                                    D.
43. STATE                    A.                                    B.                                    C.                                    D.
44. STATE                    A.                                    B.                                    C.                                    D.
45. STATE                    A.                                    B.                                    C.                                    D.
46. STATE                    A.                                    B.                                    C.                                    D.
47. STATE                    A.                                    B.                                    C.                                    D.
48. STATE                    A.                                    B.                                    C.                                    D.
49. STATE                    A.                                    B.                                    C.                                    D.
50. STATE                    A.                                    B.                                    C.                                    D.

**\*FIRST TIER COUNTIES:**

**AL:** BALDWIN, MOBILE

**CT:** FAIRFIELD, MIDDLESEX, NEW HAVEN, NEW LONDON

**DE:** KENT, SUSSEX

**FL:** ENTIRE STATE

**GA:** BRYAN, CAMDEN, CHATHAM, GLYNN, LIBERTY, MCINTOSH

**LA:** ARCADIA, ASCENSION, ASSUMPTION, CALCASIEU, CAMERON, IBERIA, IBERVILLE, JEFFERSON, JEFFERSON DAVIS, LAFAYETTE, LAFOURCHE, ORLEANS, PLAQUEMINES, ST. BERNARD, ST. CHARLES, ST. JAMES, ST. MARTIN, ST. MARY, ST. TAMMANY, ST. JOHN THE BAPTIST, TERREBONE, VERMILLION

**MA:** BARNSTABLE, BRISTOL, DUKES, ESSEX, MIDDLESEX, NANTUCKET, NORFOLK, PLYMOUTH, SUFFOLK,

**MD:** CALVERT, CAROLINE, DORCHESTER, KENT, QUEEN ANNES, SAINT MARYS, SOMERSET, TALBOT, WICOMICO, WORCESTER

**ME:** ANDROSCOGGIN, CUMBERLAND, HANCOCK, KENNEBEC, KNOX, LINCOLN, SAGADAHOC, WALDO, WASHINGTON, YORK

**MS:** GEORGE, HANCOCK, HARRISON, JACKSON, PEARL RIVER, STONE

**NC:** BEAUFORT, BERTIE, BRUNSWICK, CAMDEN, CARTERET, CHOWAN, CRAVEN, CURRITUCK, DARE, HYDE, JONES, NEW HANOVER, ONSLOW, PAMLICO, PASQUOTANK, PENDER, PERQUIMANS, TYRRELL, WASHINGTON

**NH:** ROCKINGHAM, STRAFFORD

**NJ:** ATLANTIC, BURLINGTON, CAPE MAY, HUDSON, MONMOUTH, OCEAN

**NY:** BRONX, KINGS, NASSAU, NEW YORK, QUEENS, RICHMOND, ROCKLAND, SUFFOLK, WESCHESTER

**RI:** BRISTOL, KENT, NEWPORT, WASHINGTON

**SC:** BEAUFORT, BERKELEY, CHARLESTON, COLLETON, DORCHESTER, GEORGETOWN, HAMPTON, HORRY, JASPER

**TX:** ARANSAS, BRAZORIA, CALHOUN, CAMERON, CHAMBERS, GALVESTON, JEFFERSON, KENEDY, KLEBERG, MATAGORDA, NUECES, ORANGE, REFUGIO, SAN PATRICIO, WILLACY

**VA:** ACCOMACK, CHESAPEAKE CITY, GLOUCESTER, HAMPTON CITY, ISLE OF WIGHT, JAMES CITY, LANCASTER, MATHEWS, MIDDLESEX, NEWPORT NEWS CITY, NORFOLK CITY, NORTHMAPTON, NORTHUMBERLAND, POQUOSON CITY, PORTSMOUTH CITY, SUFFOLK CITY, SURRY, VIRGINIA BEACH CITY, WILLIAMSBURG CITY, YORK

***LENDER'S CREDIT QUALITY RATING BASIS: (ATTACH COPY IF DIFFERENT CREDIT QUALITY RATING SYSTEM IS USED)***

PERCENT OF FINANCING BY CREDIT QUALITY:

RESIDENTIAL A.	RESIDENTIAL B.	RESIDENTIAL C.	RESIDENTIAL D.
COMMERCIAL A.	COMMERCIAL B.	COMMERCIAL C.	COMMERCIAL D.

PERCENTAGE OF CONVENTIONAL FINANCING:	PERCENTAGE OF FHA / VA FINANCING:
RESIDENTIAL%	RESIDENTIAL%
COMMERCIAL %	COMMERCIAL%

DELINQUENCY PERCENTAGE:	MORTGAGE CHARGE OFFS FOR LAST 12 MONTHS:
RESIDENTIAL%	RESIDENTIAL \$
COMMERCIAL%	COMMERCIAL \$

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***FORECLOSURE ACTIVITY: PLEASE ATTACH A COPY OF YOUR CURRENT IN FORCE LISTING OR BILLING SHOWING PROPERTY LOCATION, TYPE OF PROPERTY, AND AMOUNT OF INSURANCE.***

1. FORECLOSED PROPERTIES:

NUMBER OF FORECLOSURES DURING THE PAST 12 MONTHS: #	VALUE OF FORECLOSURES DURING THE PAST 12 MONTHS: \$
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AVERAGE TIME OWNED UNTIL PROPERTY IS SOLD:

<u>PERCENTAGE</u> DWELLINGS (1-4 UNITS) %	<u>VACANT</u> DWELLINGS (1-4 UNITS) %
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<u>PERCENTAGE</u> MULTI-FAMILY (OVER 4 UNITS) %	<u>VACANT</u> MULTI-FAMILY (OVER 4 UNITS) %
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<u>PERCENTAGE</u> MERCANTILE %	<u>VACANT</u> MERCANTILE %
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<u>PERCENTAGE</u> MANUFACTURING %	<u>VACANT</u> MANUFACTURING %
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2. DO YOU USE A PROPERTY MANAGER?

YES      NO

IF YES, PLEASE PROVIDE NAME OF COMPANY

IF YES, DO YOU REQUIRE ERRORS & OMISSIONS COVERAGE?

YES NO

IF NOT, WHO IS IN CHARGE OF FORECLOSED PROPERTY?

3. IN THE EVENT OF FORECLOSURE, WHAT STEPS (IF ANY) DOES LENDER TAKE TO AVOID VACANCY?

4. IF PROPERTY IS VACANT, ARE THE FOLLOWING ACTIONS TAKEN TO PROTECT YOUR INTEREST?

A. PROPERTY SECURED AGAINST ENTRY:

YES NO

B. HEAT MAINTAINED OR WATER DISCONNECTED AND SYSTEM DRAINED:

YES NO

C. ENSURE PREVIOUS OWNER HAS NO ACCESS:

YES NO

D. PROPERTY IS INSPECTED:

WEEKLY MONTHLY

BI-MONTHLY

PLEASE DESCRIBE ANY SPECIAL LOSS CONTROL METHODS YOU ARE CURRENTLY USING TO PROTECT YOUR FORCE PLACED OR FORECLOSED PROPERTIES AGAINST V&MM AND THEFT.

***INFORMATION CONCERNING YOUR EXISTING PROGRAM OR COVERAGE  
(SO WE MAY BETTER MATCH OR IMPROVE UPON YOUR CURRENT COVERAGE AND  
DEDUCTIBLES)***

1. MORTGAGE IMPAIRMENT / MORTGAGEE'S E&O PROGRAM:

YES NO

CARRIER

LIMIT OF LIABILITY \$



DEDUCTIBLE \$

POLICY PERIOD

PREMIUM \$

2. **FORCE PLACED PROPERTY** PROGRAM:

**FORCE PLACED FLOOD** PROGRAM:

YES NO

YES NO

CARRIER

CARRIER

POLICY PERIOD

ANNUAL PREMIUM

RESIDENTIAL: PROPERTY RATE  
PER \$100

RESIDENTIAL: LIMIT

RESIDENTIAL: DEDUCTIBLE

MOBILE HOMES: PROPERTY  
RATE PER \$100

MOBILE HOMES:  
LIMIT

MOBILE HOMES:  
DEDUCTIBLE

COMMERCIAL: PROPERTY RATE  
PER \$100

COMMERCIAL: LIMIT

COMMERCIAL: DEDUCTIBLE

3. **FORECLOSED / REAL ESTATE OWNED (REO)** PROGRAM

YES NO

PROPERTY CARRIER

LIABILITY CARRIER (IF DIFFERENT)

POLICY PERIOD

ANNUAL PREMIUM LIMIT

RESIDENTIAL: PROP/LIAB RATE  
PER \$100

RESIDENTIAL: LIMIT

RESIDENTIAL: DEDUCTIBLE

MOBILE HOMES: PROP/LIAB  
RATE PER \$100

MOBILE HOMES:  
LIMIT

MOBILE HOMES:  
DEDUCTIBLE

COMMERCIAL: PROP/LIAB RATE  
PER \$100

COMMERCIAL: LIMIT

COMMERCIAL: DEDUCTIBLE

4. HAS THE APPLICANT BEEN CANCELLED OR REFUSED INSURANCE FOR ANY COVERAGE BEING APPLIED FOR?

YES NO

IF YES, STATE CIRCUMSTANCES

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***FORCE PLACED PROPERTY INFORMATION***

CURRENT FORCE PLACED PROGRAM:

**A) ATTACH A COPY OF YOUR CURRENT PROPERTY IN FORCE LISTING, OR BILLING, SHOWING PROPERTY LOCATION, DESCRIPTION, AND AMOUNT OF INSURANCE.**

B) CURRENT PROGRAM 12 MONTH LOSS RATIO

C) DO YOU HAVE PROPERTIES IN A DETERIORATED CONDITION?

YES NO

IF YES, PLEASE DESCRIBE

D) DO YOU HAVE ANY PROPERTIES WITH UNREPAIRED FIRE OR VANDALISM DAMAGE?

YES NO

IF YES, PLEASE DESCRIBE

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**LOSS HISTORY**

1. HAS THE APPLICANT HAD ANY LOSSES IN THE **PAST 5 YEARS** OR IS THE APPLICANT AWARE OF ANY INCIDENT THAT MAY GIVE RISE TO A LOSS?

YES NO

**FOR "YES" ANSWERS, PLEASE PROVIDE COMPLETE DETAILS BELOW OR ATTACH ACTUAL PRIOR CARRIER LOSS RUNS:**

**LOSS DATE**

**TYPE OF LOSS / DETAILS**

**AMOUNT OF LOSS**

***PROPERTY COVERAGES DESIRED***

**RESIDENTIAL** 1-4 UNITS (check one)

BASIC DEDUCTIBLE EXCEPT V&MM & COASTAL COUNTY WIND / HAIL:

\$1,000          \$2,500          \$5,000          \$10,000

**RESIDENTIAL** 1-4 UNITS (check one)

V&MM:

\$1,000          \$2,500          \$5,000          \$10,000

**RESIDENTIAL** 1-4 UNITS (check one)

COASTAL COUNTY WIND / HAIL:

OTHER \$

% MAINE THROUGH VIRGINIA

% N. CAROLINA THROUGH TEXAS INCL. FLORIDA

**COMMERCIAL** (check one)

BASIC DEDUCTIBLE EXCEPT V&MM & COASTAL COUNTY WIND / HAIL:

\$1,000          \$2,500          \$5,000          \$10,000

**COMMERCIAL** (check one)

V&MM:

\$1,000          \$2,500          \$5,000          \$10,000

**COMMERCIAL** (check one)

COASTAL COUNTY WIND / HAIL:

OTHER \$

% MAINE THROUGH VIRGINIA

% N. CAROLINA THROUGH TEXAS INCL. FLORIDA

**LIABILITY COVERAGE:**

IS COVERAGE DESIRED ON REAL ESTATE OWNED (REO) PROPERTY

YES          NO

**FLOOD COVERAGE:**

(NOT AVAILABLE IN ALL STATES)

ANNUAL NUMBER OF LENDER PLACED FLOOD PROPERTIES?

YES          NO

**SELECT TYPE OF REPORTING**

**DESIRED:** (SELECT ONLY ONE)

MANUAL  
INTERNET  
DATA EXCHANGE  
FULL AUTOMATION

**REPORT SORTED BY:** (BORROWER NAME VS. LOAN #)

ALPHA (BY BORROWER'S NAME)  
NUMERIC (BY LOAN #)

**ADDITIONAL REPORT OPTIONS:** (SELECT ANY THAT ARE NEEDED)

NOTICE OF FORCE PLACEMENT LETTER  
ESCROW TICKETS WITH BILLING  
EVIDENCE OF PROPERTY INSURANCE

**BILLING METHOD**

ANNUAL  
MONTHLY IN  
ARREARS

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**THIS APPLICATION HAS BEEN SUBMITTED FOR CONSIDERATION ONLY, AND DOES NOT REPRESENT A BINDER.**

I, THE UNDERSIGNED, DECLARE THAT THE FACTS STATED IN THIS APPLICATION ARE TRUE TO THE BEST OF MY KNOWLEDGE.

PRINT NAME

DATE

SIGNATURE OF OFFICER

TITLE OF OFFICER

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**BROKER / AGENCY INFORMATION:** NEW AGENCY TO INSURMARK?

YES      NO

BROKER / AGENCY NAME

STREET ADDRESS

CITY

STATE

ZIP CODE

CONTACT PERSON

TELEPHONE

FAX

E-MAIL ADDRESS