



P.O. BOX 7729 | SPRINGFIELD, OH 45501-7729

Lender placed hazard condo unit
first letter

DAVID YOUNG
LISA YOUNG
1085 ACANTO PLACE
LOS ANGELES, CA 90049

Loan number

0715348686

Property address

2224 BIRCHGLEN ST
UNIT 111
SIMI VALLEY, CA 93063

Notice date

December 15, 2025

Insurance expiration date: 12/12/2024

Subject: **Please provide HO6 (Condominium Unit Owners) insurance information for property address: 2224 BIRCHGLEN ST, UNIT 111, SIMI VALLEY, CA 93063**

Hi DAVID YOUNG and LISA YOUNG:

Our records show that the HO6 (Condominium Unit Owners) Insurance Policy covering your property has expired, and we do not have evidence that new coverage has been obtained. **Because an HO6 (Condominium Unit Owners) insurance policy is required on your property, we plan to buy insurance for your property. You must pay us for any period during which the insurance we buy is in effect but you do not have insurance.**

Please provide an insurance certificate, a copy of your insurance policy, a copy of the declarations page from the policy including the policy number, the insurance agent's name and contact information or another similar form of written confirmation of insurance coverage. Please send this documentation with a Mortgagee Clause/Lender's Loss Payable Endorsement as soon as possible using one of the following methods:

- Online: www.mycoverageinfo.com/mrcooper powered by Rocket Mortgage
- Email: mrcooper@mycoverageinfo.com
- Mail: NATIONSTAR MORTGAGE LLC
ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 7729
SPRINGFIELD, OH 45501-7729
Loan Number: 0715348686

Please include loan number 0715348686 on all documents.

The insurance we buy:

- **May be significantly more expensive than the insurance you can buy yourself.**
- **May not provide as much coverage as an insurance policy you buy yourself.**

If you have any questions, please contact us at (866) 825-9267.

Please review the additional important information contained on the following pages of this transmittal.

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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





The following information is being provided as a supplement to the Notice on page 1 of this document; it includes important information about the insurance on your mortgaged property.

PURCHASING YOUR OWN INSURANCE:

You have the right to independently purchase acceptable insurance from the insurance agent or company of your choice and we urge you to do so. Acceptable insurance is insurance that is equal to 100% of the estimated replacement cost to rebuild your unit/home and other improvements on your property.

If you have been refused coverage, ask your agent or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

ESCROWING FOR INSURANCE:

Applicable to Non-Escrow

If you have elected to pay your insurance directly, rather than having it paid for you through an escrow account. If you are currently unable to pay your hazard insurance premium, please call us as soon as possible and ask us to set up an escrow account and advance the insurance premium for you. If you choose this option, you would repay us for the advance in your future monthly payments. We may need the contact information for your insurance agent or company as well as the amount of the premium currently due. Insurance companies allow a very short time to reinstate policies that have expired and it is important that you call us immediately if you need our assistance. We cannot pay your voluntary hazard insurance premium without your cooperation.

If you do not elect to establish an escrow account pursuant to the above paragraph for the continuation of your insurance policy, we may establish one in conjunction with the insurance we obtain and that escrow account may be charged for the premiums that we pay. **As a result, your monthly mortgage payments may be increased to include the cost of this policy.**

Applicable to Escrow

If we purchase this insurance, your escrow account may be charged for the premiums that we pay. **Please be advised that your monthly mortgage payments may be increased to include the cost of this policy.**

IMPORTANT BANKRUPTCY INFORMATION:

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney.

THE HO6 INSURANCE WE OBTAIN:

The insurance we obtain will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled, and you will receive a refund of any unearned premium.

Even if you obtain coverage that is acceptable to us, please be aware that if there is a gap between the cancellation of your insurance and the effective date of your new coverage, you will be charged for the coverage that we purchased to cover that gap period.

The cost of the insurance we obtain is likely to be much higher than the cost of coverage you could obtain on your own. This is because the insurance we purchase is issued automatically without evaluating the risk of insuring your property.

