**CALIFORNIA HAZARD INSURANCE DISCLOSURE**

Pursuant to Cal. Civ. Code § 2955.5, we are writing to inform you of the following:

A lender may not require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

I/We acknowledge receipt of this disclosure prior to the execution of any note or security documents:

BORROWER:

[\_\_\_\_\_\_\_\_\_\_\_\_],

[\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_]

By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*[Sign Original Only]*

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Property Address: Rico Shen

Borrower’s Notice Address: Rico Shen