

Instructions for Hazard Insurance

Property insurance that complies with the policy guidelines linked below is required to close your loan. Please request a policy with the following details and request a **BINDABLE QUOTE/DEC PAGE/BINDER** for hazard. A bindable quote will decrease the chances of last minute changes to the insurance policy prior to closing. Once you've arranged for coverage please upload a copy of your Hazard Insurance policy where the primary insured party is the borrower on the loan. The policy must list the Kiavi Mortgagee clause, the loan number, the premium and deductible amount, and the address of the home.

Loan Information:

- **Insured Name / Borrower:** 1 Bradshaw St Llc
- **Property Address:** 81 Colonel Bell Dr #7, Brockton, MA, 02301, USA
- **Loan Number:** 35113321
- **Property Type:** Single Family
- **Loan Amount:** \$217,500.00
- **Loan Purpose:** Refinance
- **Loan Term:** 30 years
- **Occupancy Status:** Investment

Insurance Requirements:

- Insurance must cover fire, wind, and rent loss
- Insurance coverage must equal the loan amount OR state full estimated replacement cost
- **Estimated Coverage effective date:** 11/24/2025 **TO BE CONFIRMED PRIOR TO ISSUANCE OF FINAL EOI**
- **Estimated Coverage expiration date:** 11/24/2026 **TO BE CONFIRMED PRIOR TO ISSUANCE OF FINAL EOI** or have a "Continuous until Cancelled" clause
- Payment of premium must be paid by the time of closing
- Maximum deductible of 10%
- FLORIDA, LOUISIANA, MISSISSIPPI ONLY (Effective as of 8/15/2023): Kiavi requires Named Windstorm/Hail and Hurricane coverage to be listed on ALL policies. If not reflected on the Evidence of Insurance, must provide endorsements page supporting appropriate coverage is issued.

First Mortgagee:

Shellpoint Mortgage Servicing ISAOA ATIMA
P.O. Box 7050, Troy, MI 48007-7050
Loan number 35113321

Note: To meet our credit policy, the insurer must be licensed to do business in the State in which the property is located, and is required to have at least an A.M. Best's Insurance Guide rating of A/VII, or a Demotech rating of A, or a Standard & Poor's rating of BBB.