

Kayla Gay

From: Erin Hartgrove <Erin@hartgrove-ins.com>
Sent: Friday, July 9, 2021 11:10 AM
To: Kayla Gay
Subject: [External] Re: Garduno Loan # 2199349636 Policy # TXC616922100

Kayla,

This policy is a full replacement cost policy. Sagesure is the hub and it's written through SURE. No company provides a dec page until the policy has funded and gone through underwriting. As we just bound coverage yesterday on this, we are looking at 2-weeks till a dec page is provided. As I mentioned, this policy is a 100% full replacement cost policy.

Regards,

*Erin Hartgrove - Branch Owner
800 Wilcrest Dr. Ste 130
Houston, TX 77042*

O (713)955-HART (4278) Option #2

C (832)741-3055

F (281)476-6618

Erin@Hartgrove-ins.com

Please take a moment to rate & give us a review on Google!



Never have to Shop your Insurance AGAIN!!

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Kayla Gay <Kayla.Gay@Grarate.com>
Sent: Friday, July 9, 2021 10:58 AM
To: Erin Hartgrove <Erin@hartgrove-ins.com>
Subject: RE: Garduno Loan # 2199349636 Policy # TXC616922100

Hi Erin,

Our investor does not allow us to use an application or quote in any sort of way.

Can you confirm that dwelling claims will be settled on a replacement cost basis?

Also, do you know who the underwriting company is for SageSure? They don't underwrite policies themselves, I called them and they advised it's "Millennium" but they didn't know the full name.

Thank you!

BEWARE OF CYBER-FRAUD Before wiring any funds, call the intended recipient at a number you know is valid to confirm the instructions - and be very wary of any request to change wire instructions you already received. A Guaranteed Rate Affinity employee will never provide nor confirm wire instructions.

Kayla Gay

Insurance Review Specialist

Kayla.Gay@grarate.com

www.grarate.com

o: 254.633.4156 - f: 773.796.3415



EQUAL HOUSING LENDER | © Guaranteed Rate Affinity, LLC | 1800 W. Larchmont Ave. Chicago, IL 60613

NMLS ID 1598647 / [NMLS Consumer Access](#) / [Licensing Information](#)

Operating in the state of New York as GR Affinity, LLC in lieu of the legal name Guaranteed Rate Affinity, LLC.

Please Note: We care about your security and privacy. Please don't include identifying information like account numbers, birth dates and social security numbers in emails to us. Call us instead for secure email options or send the information by fax or regular US mail.

CONFIDENTIALITY AND SECURITY NOTICE The contents of this message and any attachments may be privileged, confidential and proprietary and also may be covered by the Electronic Communications Privacy Act. If you are not an intended recipient, please inform the sender of the transmission error and delete this message immediately without reading, disseminating, distributing or copying the contents. Guaranteed Rate Affinity makes no assurances that this e-mail and any attachments are free of viruses and other harmful code.

From: Erin Hartgrove <Erin@hartgrove-ins.com>

Sent: Friday, July 9, 2021 10:26 AM

To: Kayla Gay <Kayla.Gay@Grarate.com>

Subject: [External] RE: Garduno Loan # 2199349636 Policy # TXC616922100

Good morning Kayla,

Sorry about that, Sure POI's for whatever reason don't show that exact verbiage.

I've attached the first 3 pages of the clients Application which shows on the first page, left side, under "Property Loss Settlement" Replacement Cost for both the dwelling and it's contents.

Please let me know this is sufficient for you guys.

Erin Hartgrove – Agency Manager

800 Wilcrest Dr. Ste 130

Houston, TX 77042

C - (832)741-3055

O - (713)955-HART(4278)

F - (281)476-6618

Erin@Hartgrove-ins.com



This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

From: Kayla Gay <Kayla.Gay@Grarate.com>
Sent: Friday, July 9, 2021 9:59 AM
To: Erin Hartgrove <Erin@hartgrove-ins.com>
Subject: Garduno Loan # 2199349636 Policy # TXC616922100

Hello,

My name is Kayla and I work for the Insurance department here at Guaranteed Rate Affinity. In reference to Jorge and Daniela Garduno insurance policy for their Refinance for 8601 Cedarspur Dr. with us here at Guaranteed Rate Affinity, we are requesting the needed update(s) below:

-We require that the EOI or Declaration page reflect that the policy is set up on a replacement cost basis rather than Actual Cash Value. This comment does not appear on your Declaration page we have. Can you please provide one of the following options?

- Letter of explanation like attached example on your company letterhead
- EOI to reflect "replacement cost" verbiage on Acord form/Binder
- Copy of full policy jacket that includes Loss Settlement section confirming this

Or

-Please respond directly to this email verifying claims made on the dwelling will be settled on replacement cost basis (with policy # referenced)

This loan is closing 7/15/2021 and we need this as soon as possible. Thank you!

BEWARE OF CYBER-FRAUD Before wiring any funds, call the intended recipient at a number you know is valid to confirm the instructions - and be very wary of any request to change wire instructions you already received. A Guaranteed Rate Affinity employee will never provide nor confirm wire instructions.

Kayla Gay
Insurance Review Specialist
Kayla.Gay@grarate.com
www.grarate.com
o: 254.633.4156 - f: 773.796.3415



EQUAL HOUSING LENDER | © Guaranteed Rate Affinity, LLC | 1800 W. Larchmont Ave. Chicago, IL 60613
NMLS ID 1598647 / [NMLS Consumer Access](#) / [Licensing Information](#)
Operating in the state of New York as GR Affinity, LLC in lieu of the legal name Guaranteed Rate Affinity, LLC.

Please Note: We care about your security and privacy. Please don't include identifying information like account numbers, birth dates and social security numbers in emails to us. Call us instead for secure email options or send the information by fax or regular US mail.

CONFIDENTIALITY AND SECURITY NOTICE The contents of this message and any attachments may be privileged, confidential and proprietary and also may be covered by the Electronic Communications Privacy Act. If you are not an intended recipient, please inform the sender of the transmission error and delete this message immediately without reading, disseminating, distributing or copying the contents. Guaranteed Rate Affinity makes no assurances that this e-mail and any attachments are free of viruses and other harmful code.

**SURECHOICE UNDERWRITERS RECIPROCAL
EXCHANGE**

NAIC: 17030

NAIC Group: N/A

THREE CHASEWOOD SUITE 160, 20445 STATE HIGHWAY 249

HOUSTON, TX 77070

<http://www.sureins.com>

Status:

FSR affirmed 5/10/2021

Financial Summary

Reporting Period	<u>Net Admitted</u> <u>Assets</u>	<u>Policyholders</u> <u>Surplus</u>	<u>Gross Premiums</u> <u>Written</u>	<u>Net Premiums</u> <u>Written</u>
5/10/2021	\$20,000,000	\$20,000,000	0	0

Jurisdictions

TX