

# CHECK ENDORSEMENT INSTRUCTIONS LETTER

## Enhanced Version with Comprehensive Detail

Document Category: Settlement & Payment

Document Number: 17 of 33

Priority Level: **IMPORTANT - TIME SENSITIVE**

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## POLICYHOLDER INFORMATION

Sarah Johnson

4827 Oak Ridge Drive

Atlanta, GA 30305

(404) 555-2841

[sjohnson.claims@email.com](mailto:sjohnson.claims@email.com)

March 15, 2024

## RECIPIENT INFORMATION

**SENT VIA:** Email with Read Receipt, Certified Mail #7019 0140 0000 2384 5621, Phone Follow-up

State Farm Fire and Casualty Company

Claims Payment Department

Attn: Michael Rodriguez, Senior Claims Adjuster

One State Farm Plaza

Bloomington, IL 61710

**CC:** Payment Processing Department

**CC:** Wells Fargo Home Mortgage (Mortgagee)

## CLAIM AND CHECK IDENTIFICATION

**Re: Insurance Check Endorsement Instructions and Processing Requirements**

Policy Number: 24-BK-8957-3

Claim Number: 87-9254-B24

Date of Loss: February 8, 2024

Check Amount: \$127,543.00

Check Number: 445892

Check Date: March 10, 2024

Date Received: March 14, 2024  
Bank Check is Drawn On: State Farm Bank

EXECUTIVE SUMMARY

Dear Mr. Rodriguez:

This letter addresses the insurance settlement check dated March 10, 2024 in the amount of \$127,543.00 and provides comprehensive instructions for proper endorsement and processing. Due to incorrect payee names and missing required parties, immediate attention is required to ensure timely payment to contractors and avoid work stoppage scheduled for March 20, 2024.

CHECK PAYEE INFORMATION ANALYSIS

Current Payees Listed on Check:

Order	Payee Name as Shown	Correct/Incorrect	Issue	Documentation
1	Sara Johnson	X	Misspelled (should be Sarah)	Driver's License
2	Robert Johnson	X	Divorced 2022, not on title	Divorce Decree
3	Wells Fargo Bank	✓	Correct	Mortgage Docs
4	—	Missing	RestorePro Inc. should be included	Contract #RP-2024-0892

Conjunction Used: ☒ "AND" (all parties must endorse)

DETAILED ENDORSEMENT ISSUES REQUIRING CORRECTION

ISSUE 1: Incorrect Name Spelling/Format

Check Shows: Sara Johnson  
Correct Legal Name: Sarah Michelle Johnson  
Type of Error: ☒ Misspelling

Documentation Attached:

- ☒ Georgia Driver's License #087654321
- ☒ Social Security Card
- ☒ Insurance Policy showing correct name
- ☒ Mortgage documents showing correct spelling

**Bank Requirements:**

Bank will: ☐ Accept with affidavit ☒ Require reissuance  
Affidavit of identity prepared: ☒ Yes

**ISSUE 2: Missing or Extra Payee**

**Should Be Included But Missing:**

Name: RestorePro Inc.  
Relationship: Primary restoration contractor  
Reason required: Contract exceeds \$50,000, joint check agreement signed  
Documentation: Signed contract dated February 15, 2024

**Should Be Excluded But Listed:**

Name: Robert Johnson  
Reason for exclusion: Divorced, quitclaim deed executed  
Documentation: Divorce decree dated June 15, 2022, Quitclaim deed recorded July 1, 2022

**MORTGAGEE ENDORSEMENT PROCESS**

**Mortgagee Information:**

**Primary Mortgage:**

Institution: Wells Fargo Home Mortgage  
Loan Number: 0042851973  
Property Address: 4827 Oak Ridge Drive, Atlanta, GA 30305  
Current Balance: \$284,591.00  
Monthly Payment: \$2,147.00

**Mortgagee Contact:**

Department: Loss Draft Department  
Contact Person: Jennifer Wu  
Direct Phone: (866) 555-9012 ext. 4421  
Email: [jennifer.wu@wellsfargo.com](mailto:jennifer.wu@wellsfargo.com)  
Mailing Address: Wells Fargo Loss Draft Dept, PO Box 10335, Des Moines, IA 50306

**Phased Release Schedule:**

Phase	Amount	Work Description	Release Trigger	Expected Date
Initial	\$42,514.00 (33%)	Emergency/Start work	Signed agreement	March 20, 2024
Progress 1	\$42,514.00 (33%)	50% completion	Inspection	April 15, 2024
Final	\$42,515.00 (34%)	Completion	Final inspection	May 30, 2024

# CONTRACTOR PAYMENT ARRANGEMENTS

## Contractor Information:

Company Name: RestorePro Inc.

DBA/Trade Name: RestorePro Restoration Services

License Number: GA-RES-2019-4487

Tax ID: 58-2847593

Insurance: Hartford Insurance, Policy #HRT-8857429

Bond: Surety One, Bond #S1-2024-8847

## Agreement Terms:

Joint check agreement signed: ☒ Yes

Work completion status: 15% complete

Amount owed to date: \$31,500.00

Next payment trigger: Foundation repairs complete

## TWO-PARTY CHECK REQUEST

For amounts over \$100,000, requesting separate checks:

### Check 1 - Direct to Contractor:

Payee: RestorePro Inc.

Amount: \$85,000.00

For: Structural repairs and materials

Delivery: Direct to contractor

### Check 2 - To Insured:

Payee: Sarah Johnson and Wells Fargo

Amount: \$42,543.00

For: Emergency repairs and ALE

Delivery: To insured

## TIME-SENSITIVE NATURE

### Endorsement Needed by March 20, 2024 Because:

#### 1. Contractor Deadlines

- Payment due: March 20, 2024
- Will stop work if not paid
- Will lose crew to other jobs

- Material orders will be cancelled

## 2. **Weather Considerations**

- Storm predicted: March 25-27, 2024
- Must complete roof work before weather
- Temporary repairs insufficient

## **CONCLUSION**

Please process this check endorsement matter with the urgency it requires. The funds are needed for critical repairs, and any delay will result in additional damage and financial harm. If reissuance is necessary due to payee errors, please expedite the process.

I have provided comprehensive information to facilitate smooth processing. Please contact me immediately with any questions or if any issues arise that could delay endorsement and payment.

Time is of the essence in this matter.

Sincerely,

/s/ Sarah Johnson

Sarah Johnson

March 15, 2024

## **ATTACHMENTS CHECKLIST**

- ☒ Copy of check (front and back)
- ☒ Identification documents (all parties)
- ☒ Wells Fargo requirements documentation
- ☒ RestorePro contract and joint check agreement
- ☒ Banking information for EFT
- ☒ Divorce decree and quitclaim deed
- ☒ Previous correspondence

## **DISTRIBUTION**

cc: Wells Fargo Loss Draft Department - For coordination

cc: RestorePro Inc. - For information

cc: Public Adjuster - Thomas Anderson, APA

cc: File

