#  October 1, 2014

RE: Claim Number:

 Location:

 Loss:

Dear Insured:

We understand that there has been a mortgage change not earlier reported to the insurance company. The normal procedure to change a mortgage interest after a loss has occurred is to submit to the insurance company a letter from the original mortgage company on their letterhead with an original signature of an officer of the company, confirming that the mortgage has been sold, transferred, assigned or satisfied. If after a diligent attempt, you are unable to secure that letter and the loss is less than $10000.00, we will accept your affidavit as to the change.

We are enclosing a blank affidavit form for your completion.

Please complete, sign and return the enclosed form along with a copy of your most recent mortgage statement. **We also need the address of the mortgage** **company.** Once the properly executed affidavit is received, we will follow through with the Underwriting Department to reform the policy back to the date of loss.

This advice and any other action undertaken, or to be undertaken by us in the course of this investigation and/or handling of this claim is not, and should not be construed as a waiver of any of the rights of the insurer with respect to any and all terms, conditions, provisions, exclusions and limitations contained in the policy of insurance.

The Massachusetts Property Insurance Underwriting Association fully reserves unto itself all defenses which heretofore accrue, or which may in the future accrue by reason of operation of same, or reason of noncompliance on behalf of yourself with respect to any and all of the foregoing.

Please be advised that the statute of limitations is two (2) years from the date of loss for property claims (Section 1 policy claims).

If you have any further questions, my voice mail number is .

Sincerely,

Claims Adjuster

