#  October 1, 2014

RE: Claim Number:

 Location:

 Loss:

Dear Insured:

We understand that there has been a change in your mortgage company not previously reported to this 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 $10,000.00, 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. **We also need the address of your new 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.

If your mortgage has been paid in full and there is no new mortgage on the property, you must forward a copy of the mortgage discharge. In that situation, this affidavit will not be sufficient.

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

**AFFIDAVIT OF INSURED**

**RE: MORTGAGEE**

 Claim Number:

(Please fill in the blank spaces with the appropriate information)

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ am an insured(s) with the Massachusetts Property Insurance Underwriting Association (MPIUA) or Rhode Island Joint Reinsurance Association (RIJRA) for the property located at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. On \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(date of loss) that property sustained real property (building) damage of $10000.00 or less. As of that date, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ was the current mortgagee on the property. The prior mortgagee, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ which was listed on MPIUA/RIJRA records as the mortgagee as of the date of loss, did not have a financial interest in the property because their mortgage interest was transferred/sold prior to the date of loss. The current mortgagee has a mailing address of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and a loan number of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. I request that applicable insurance proceeds check name as a payee my current mortgagee and omit the name of the prior outdated mortgagee.

Signed under the pains and penalties of perjury,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Date Insured

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Date Insured

**(To be signed by all named insureds)**