#  October 1, 2014

RE: Claim Number:

Dear Insured:

 You have indicated that the present mortgage interests on your property at \_\_\_\_\_\_\_\_\_\_ **,** MAis different than the mortgage interests listed on our insurance policy at the date of loss. If the mortgage has been paid off or the mortgage was transferred, sold or assigned to another mortgage company, ***payment of the claim will not be possible until after the changes are formally noted on the policy*.** This change request should have been made to the insurance company at the time the change occurred.

 To make the necessary change to delete or add a mortgage interest, you should make arrangements to file an endorsement with our underwriting department. You may do this directly or through your broker.

 Since you have an open claim with us you must provide evidence of the assignment or satisfaction of the mortgage. The evidence of the assignment, transfer or satisfaction must be a document/letter that is authored by an officer of the transferring bank/mortgagee and have an ***original* *signature*.** Said document must contain enough information to identify the property in question and the date of transfer from the old to the new mortgagee. This rules out form letters that are most commonly sent, unsigned or stamped. The Association will also accept a mortgage discharge that shows the interest of the mortgagee has been satisfied and is normally accompanied by a copy of the deed.

 It behooves you to promptly complete and file the endorsement with the necessary documentation. Due to the volume of endorsement requests in the underwriting department, this may take some time. Once the changes are formally noted on the insurance policy, your claim can be processed for payment.

Sincerely,

Claims Adjuster