HOMEOWNER INSURANCE COVERAGE

IT IS VERY IMPORTANT THAT <u>EARLY</u> ON IN THE PROCESS OF YOUR MORTGAGE APPLICATION, YOU ACQUIRE HOMEOWNER INSURANCE COVERAGE AND FLOOD INSURANCE (IF APPLICABLE).

NOTE: During hurricane season (June – November), you must secure your insurance coverage *immediately* to avoid a delay of your closing. Most insurance companies will not issue coverage if there is a "named storm" within a wide diameter of Florida.

Due to our state's insurance laws, The Mortgage Firm Tampa One does not require you to use any particular insurance company. However, we do recommend a few local companies listed below to speed up the process. We are not being compensated by these companies in any way. To ensure a prompt response to your call, please advise that Marc Moser from The Mortgage Firm referred you to the agent.

The Welch Group

Jim Martin T: (727) 835-1500 F: (727) 835-1600 8351 State Road 54 Suite 102 New Port Richey FL 34655 www.thewelchgroup.net

Turner Insurance

Kristen Gero Personal Lines Agent (727) 748-4129 Direct Line & Fax www.TurnerGroupFL.com

If you currently have a homeowner's policy on a home, I encourage you to also contact your present insurance agent for a quote.

When calling for a quote, it is important to advise the insurance agent of the following:

- 1) The year the house was built
- 2) Construction of the home frame or concrete block
- 3) The living area square footage (the heated and/or air conditioned area)

By setting up your insurance immediately, The Mortgage Firm Tampa One can close your loan more efficiently.

Thank you.