

QUICK ENDORSE INSURANCE LOSS CLAIMS (Conventional, FHA, & VA Loans)

We understand this is a stressful time and want to work with you to ensure you receive funds as quickly as possible to begin repairs to your home. In this packet, you will find step-by-step instructions on how to process your insurance claim for damages. This package is for processing claims totaling **\$40,000 or less**. If your claim is more than \$40,000 or if loan is past due and your total claim is more than \$10,000, please refer to the “Monitored Claim Packet” available at www.flatbranchservicing.com

BEGINNING THE PROCESS

1. Review your adjusters’ report from the insurance company, this outlines the total claim amount and how it was calculated. This information is important for processing your check.

2. Send the following to the address below (we recommend using a trackable mail service.)

Original Insurance Claim Check (do not endorse the check)

Insurance Adjusters Report

Completed Repairs Agreement

3. Receive your endorsed claim check from Flat Branch. Once we receive and review your documents we will endorse and return your check. After receiving the endorsed check, deposit it. You are responsible for ensuring that all repairs to your home are completed.

Flat Branch Home Loans

Attn: Insurance Loss

3400 Buttonwood Dr, Suite A

Columbia, MO 65201

Turnaround time is approximately 7–10 business days.

We ship all checks via UPS Ground unless you provide a prepaid return label.

Questions? (877) 350-0350 | InsuranceLoss@fbhl.com | www.flatbranchservicing.com

Important: If you have a USDA/RHS loan do not proceed with this form and download the corresponding claim packet from our website at www.flatbranchservicing.com. If you do not know your loan type, please refer to your mortgage statement or call us at (877) 350-0350 for assistance.

LOSS CLAIM REPAIRS AGREEMENT

(To be signed by homeowner)

Loan Number: _____

I, _____, state that I am the owner of the property at:
(Print Name)

Street Address: _____

City/State/Zip: _____

The property sustained damage, and I seek to repair or reconstruct the residence. I agree to apply all released insurance proceeds promptly and solely for repairs or reconstruction at the above address. I intend to use the insurance adjusters report as a guideline for a viable repair plan and will seek approval from Flat Branch Mortgage Inc. prior to any major deviations from the repair plan.

If I hire a public adjuster or any third party, I understand that their fees cannot be paid from the insurance claim funds.

This agreement is made to induce **Flat Branch Mortgage Inc.** to release insurance proceeds in the amount of \$ _____ for said repairs/reconstruction. I acknowledge that if the total claim exceeds \$40,000, the proceeds may be disbursed in installments and may require inspections prior to each disbursement.

Phone: _____ **Email:** _____

Are you currently able to occupy the property? Yes No

Do you want the claim check shipped to the property address? Yes No

If not, where should we ship your claim check? _____

Date of Loss: _____ **Total Loss?** Yes No

Cause of Loss: _____

Initial here if repairs are expected to take longer than 90 days: _____

Owner Signature:

Date:
