

# Flat Branch

## HOME LOANS

### QUICK ENDORSE INSURANCE CLAIMS

(USDA/RHS 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 packet is for processing claims totaling **\$20,000 or less**. If your claim is more than \$20,000 or if your loan is past due and your total claim is more than \$5,000, please refer to the "Monitored Claim Packet" available at [www.flatbranchservicing.com](http://www.flatbranchservicing.com).

### HOW TO GET YOUR CLAIM CHECK ENDORSED

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 Affidavit** (complete and signed by all parties)

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](mailto:InsuranceLoss@fbhl.com) | [www.flatbranchservicing.com](http://www.flatbranchservicing.com)

**Important:** If you do not have a USDA/RHS loan do not proceed with this form and download the corresponding claim packet from our website at [www.flatbranchservicing.com](http://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.

## USDA LOSS CLAIM INFORMATION

(To be completed by homeowner)

Loan Number: \_\_\_\_\_

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: \_\_\_\_\_

## USDA LOSS CLAIM REPAIRS AFFIDAVIT

(To be signed by homeowner – notary required)

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

This affidavit is made to induce Flat Branch Mortgage Inc. to release insurance proceeds in the amount of \$\_\_\_\_\_ for said repairs/reconstruction. I acknowledge that proceeds may be disbursed in installments and may require inspections prior to each disbursement.

### Owner Signature(s):

\_\_\_\_\_  
(Printed Name)

### NOTARY ACKNOWLEDGMENT

State of: \_\_\_\_\_ County of: \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me appeared \_\_\_\_\_, who is personally known to me (or proved on the basis of satisfactory evidence) to be the person(s) whose name(s) are signed above and acknowledged executing this document.

### WITNESS my hand and official seal.

\_\_\_\_\_  
(Notary Seal)

**Notary Public**  
**My Commission Expires:** \_\_\_\_\_

USDA/RHS Quick Endorse  
Insurance Loss Claims Under \$20,000