



---

## Title and Loss Payee Information and Highlights

### Mortgagee Clause for Title Commitment, Closing Protection Letter & Subordination Agreements:

New Penn Financial, LLC, ISAOA/ATIMA  
4000 Chemical Road, Suite 200  
Plymouth Meeting, PA 19462

### Loss Payee Clause for HOI/Flood/Condo Insurance:

Shellpoint Mortgage Servicing ISAOA/ATIMA  
PO Box 7050  
Troy, MI 48007-7050

### Title Requirement Highlights:

Transaction Specific Closing Protection Letter  
Wiring Instructions on Agent's Letterhead  
Pre-Hud (Attorney Fees and closing costs)  
Title Commitment within 45 Days of Funding  
24 Month Chain of Title  
Alta 8.1 on all loans  
Transaction specific ALTAs

### Insurance Requirement Highlights:

Policy Dates required- Effective and expiration dates  
Minimum of 3 months coverage remaining on refi's  
Purchases require 1 year coverage- may be paid at closing  
Max deductible lesser of -5% or 5,000  
Refer to applicable agency guidelines for coverage requirements.  
If using guaranteed replacement cost insurance, policy must state as such.