

FLOOD INSURANCE COVERAGE SUBJECT TO CHANGE DISCLOSURE

Loan Number:

Date:

Lender: EMM Loans LLC

Borrower(s):

Property Address:

The above-referenced Lender may assign, sell or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as a collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

I/We have read this Disclosure and understand its contents, as evidenced by my/our signature(s) below.

Borrower Date:

Borrower Date

Borrower Date:

Borrower Date