

HAZARD INSURANCE DISCLOSURE

Date:

Loan No:

Borrower:

Lender: AFG Mortgage

Property Address:

This disclosure is provided to you pursuant to New York law (N.Y. Comp. Codes R. & Regs. tit. 3, § 38.9(b)).

Lender requires you to maintain hazard insurance as a condition of your loan. Lender cannot require you to obtain or maintain a hazard insurance policy in an amount that exceeds the replacement cost of the improvements on the property securing the loan.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date