

## Evidence of Insurance (EOI)

Evidence of insurance is required so that we can ensure property protection. For a streamlined and quick task completion please include the following information in your form from the agent. This should be a form, and not a quote or an application.

Information	
<input type="checkbox"/>	Insurance Company Name
<input type="checkbox"/>	Lender Name: ISAOA/ATIMA listed after the lender name
<input type="checkbox"/>	The Insured Property Address(es) and no other property
<input type="checkbox"/>	The borrower is listed as the Insured
<input type="checkbox"/>	Email Address for the Insurance Company and broker/agent
<input type="checkbox"/>	Effective and Expiration Date: The policy expiration date is in the future. If a policy is expiring before the first payment date, then include the next policy as well.
<input type="checkbox"/>	Coverage amount: The coverage amount should always at least be up to the loan amount. If coverage is below the loan amount, we need proof that 100% replacement cost is covered.
<input type="checkbox"/>	Lender designated as the "Mortgagee, Additional Insured, Lender's Loss Payable, or Loss Payee"
<input type="checkbox"/>	Liability insurance in the amount of \$500,000 or greater or proof that the amount is the maximum allowed by the Insurer (email)
<input type="checkbox"/>	Flood Cert and if applicable (Flood Zones that start with A or V) Flood Insurance

Formatting	
<input type="checkbox"/>	The lender should be PS Funding Inc. ISAOA/ATIMA for Funding into Origination or Lender for Table Funding
<input type="checkbox"/>	If the borrower is an entity, need the entity name should appear as the Insured Party on the EOI, not the individual

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### Residential for Rent

- ☐ *For Residential for Rent:* confirm Rental Loss Coverage is included and clearly states at least 6 months of coverage either explicitly by month count or by calculated dollar amount
- ☐ *For Residential for Rent:* always need proof of the outstanding premium balance; if the premium has been paid, the invoice should show a \$0 balance
- ☐ *For Residential for Rent:* a 12-month insurance policy and billed on an annual basis

