

# Did You Change Your Homeowners Insurance?

## BE SURE TO SUBMIT THE INFO WE NEED

You can change your insurance policy or provider at any time, but you must provide us proof of the new policy. **Here's how.**



### SUBMIT THE NEW POLICY DOCS

Acceptable documents include a declarations page, binder, reinstatement notice, renewal notice, or certificate of insurance for condos.

Submit via either of the methods below (and please reference or include your loan number):

 **Digital Upload:** <https://expressinsuranceinfo.com/3145999>

 **Mail:** CMG Home Loans | P.O. Box 2803 | Daytona Beach, FL 32120-2803



**BEFORE SUBMISSION,** make sure your policy reflects the **correct mortgagee clause** to avoid delays.

**MORTGAGEE CLAUSE:** CMG Mortgage Inc. | ISAOA/ATIMA | P.O. Box 2803 | Daytona Beach, FL 32120-2803

### WHEN WE GET THE POLICY DOCS

We'll update your insurance information and send an Escrow Analysis Statement that reflects the new policy info, new monthly payment amount, and effective date of the new payment.



### PRIOR POLICY CANCELLATION

You do not have to wait for renewal to change your insurance policy, but you are responsible for cancelling the prior policy with the insurance carrier.



### WHAT TO DO WITH THE REFUND

You'll receive any refund directly from the insurance carrier. We recommend you use the refund to make an escrow-only payment to avoid a potential future escrow shortage.