

Loan Guarantee
Insurance Services



LGIS GROUP

Loan Guarantee Insurance Services, LLC

**Default and Claims Servicing Guide
("Guide")**

Q1, 2026

Loan Guarantee Insurance Services, LLC (“LGIS” “we” “our” “us”) believes Borrowers, lenders, investors, communities and insurers are all better served if we work out problem loans and keep Borrowers in the properties with their loans performing. While it is our insured’s responsibility to cooperate actively with LGIS to prevent or mitigate a loss, it is not uncommon that delinquency cannot be cured. Therefore, we strive to work with our insureds to minimize the losses of all parties with an expeditious disposition of the property. The LGIS Loss Management Team is committed to working through the delinquency process with our insureds to preserve and maximize the value of their loan insurance. Our goal is to become our insured’s partner in protecting against loan defaults and related financial loss (“Loss”).

The intent of this Guide is to assist you (“Insured” “you” “your”) in following the requirements of the contractual liability insurance policy (“Policy”) that provides you protection from Loss. It is designed to increase your success as a servicer by providing you with the answers to the questions that may affect your insurance benefits under the Policy. We want to preserve the value of your insurance with the guidance this manual offers along with the requirements of the Policy.

This Guide is designed to supplement the Policy but in no way does not replace the Policy. Therefore, in any inconsistency between this Guide and the Policy, the terms of the Policy will prevail.

This Guide may be amended at any time without notice.

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Mail:
LGIS – Loss Management Dept.
309 E Paces Ferry Road, NE, Suite 400
Atlanta, Georgia 30305
Phone: 404-229-5888

E-Mail
Claims: claims@lgisroup.com

1.0 DEFAULT REPORTING

- A. Claims Reports. The MGA shall timely report all claims to the Company.
- 1) The MGA shall promptly (and in no case later than within 30 days) furnish a report to the Company and any reinsurer identified by the Company, listing claims which meet any of the immediate reporting requirements applicable to the insurance products or involving, in the MGA's reasonable determination, any of the following:
 - (a) The potential to exceed settlement authority or exceed the policy limits, whichever is less;
 - (b) A coverage dispute;
 - (c) A claim that has been open for more than six (6) months;
 - (d) Potential ECO liability or a pending or threatened ECO action; or
 - (e) A claim that exceeds or may potentially exceed ten thousand dollars (\$10,000).
 - 2) The MGA shall report to the Company monthly any claim:
 - (a) for which any external review or appeal has been or appears likely to be filed with any regulator; or
 - (b) for which any complaint has been or appears likely to be filed with any regulator. Such notice shall contain the basis for the objection registered by the policyholder of such a policy, and the basis for the MGA's decision. If the disputed claim includes objections to the MGA's claims handling procedure, the MGA shall submit a copy of the file and all policy information to the Company, including a copy of the applicable policy along with the claims handling procedure complained of and the notice provided herein.
 - 3) The MGA shall notify the Company within fifteen days with respect to disputed claim resulting in legal action being instituted against the MGA, independent contractor or the Company involving any matter, including but not limited to declaratory relief, breach of contract, claims for extra contractual obligations, allegations of bad faith, violations of deceptive practices or substantially similar laws, and/or in excess of policy limits. The settlement of all such claims involving the Company shall be subject to approval of the Company, which shall not be unreasonably, unfairly, nor arbitrarily withheld.
 - 4) The MGA shall send the Company upon its reasonable request a copy of the complete claim file as soon as it becomes known that the amount of the claim:
 - (a) Has the potential to exceed ten thousand dollars (\$10,000);
 - (b) Involves a coverage dispute;
 - (c) May exceed the MGA's authority;
 - (d) Is open for more than six (6) months;
 - 5) Denials for claims which would be expected to exceed ten thousand dollars (\$10,000) shall be submitted to the Company within fifteen days of denial decision.

B. Expenses Incurred

- 1) For purposes of this Agreement, expenses incurred in connection with the investigation, settlement or contesting the validity of claims or alleged claims (including cost containment expenses but excluding routine investigations and other administrative expenses and salaries of employees or officials of the MGA or Company) shall be considered a claim adjustment expense.

C. Joint Property

- 1) All claims files shall be the joint property of the Company and the MGA; provided that in the event that the Company becomes subject to an order of liquidation, such claims files shall become the sole property of the Company or its estate, subject to reasonable access to and a right to copy such files by the MGA.

D. Claims Authority.

- 1) With respect to any claim where the payments are less than or equal to ten thousand dollars (\$10,000) per claimant or ten thousand dollars (\$10,000) per occurrence or loss, as applicable, the MGA shall pay, compromise or settle such claim in the name of and on behalf of the Company without prior written approval from the Company.
- 2) With respect to any claim where the payments are more than ten thousand dollars (\$10,000) per claimant or ten thousand dollars (\$10,000) per occurrence or loss, as applicable, or involve a denial of a claim involving ten thousand dollars (\$10,000) or more, the MGA shall obtain written approval from the Company prior to paying, compromising, settling or denying such claims, such approval not to be unreasonably, unfairly, nor arbitrarily withheld.
- 3) All settlement authority granted to the MGA under this Agreement may be withdrawn effective upon the Company's written notice to the MGA, and the Company retains final authority over disputes concerning claims settlement and setting of loss reserves; provided, however, that the Company shall not unreasonably, unfairly, nor arbitrarily withdraw such authority or obstruct such disputes and settlements.

Failure to adhere to this Guide in conjunction with the Policy may have serious effects on your rights to receive benefits. Violations of the provision in either document may result in Claim adjustments, Claim denials, or a rescission of coverage.

1.1 Notice of Default (NOD)

You are required to report each occurrence of a delinquency, as defined below, per the terms of your policy with Loan Guarantee Insurance Services (“Policy”). As a policy administrator, you are asked to notify LGIS of potentially problematic loans, as defined below, that are in the process of a workout or if any event has occurred to compromise the security of the loan that is subject to your Policy (“Loan”). Providing such notification to LGIS allows you to comply with the Policy and also allows LGIS to partner with you in resolving the delinquency.

You are also required to notify LGIS if:

1. A Loan is in the process of workout has the potential to become problematic (see below); or,
 2. An event has occurred to compromise the security of the Loan itself.
- A **default** is the failure of the entity who borrowed the Loan (“Borrower(s)”) to pay an amount equal to or greater than one (1) regular periodic payment due under the terms of the Loan.
 - The Loan is considered **delinquent** on the close of business of the installment due date or the date on which a legal action is filed that affects the Loan or the security of the Loan. Examples of legal action are bankruptcy filings, property condemnations, property tax sales, or litigation.
 - A **problematic** Loan occurs with the initiation of any proceeding that affects complete compliance with the Policy or requires a request for benefits under the Policy such as a loan modification, short sale, deed-in-lieu, condemnation proceedings, bankruptcy filings, lawsuit, or the Borrowers request for assistance due to an imminent default. A Loan is considered problematic upon an Insured’s first knowledge of the event.

1.2 When to file a Notice of Default (NOD)

Timely submission of the NOD is essential for administration of the Policy and securing benefits under the Policy. A timely submission allows LGIS to establish reserves, institute Loss prevention and mitigation efforts, conduct investigations, or provide any special instructions to you as may be applicable.

A delinquency should be reported within the following time frames.

- No later than thirty (30) days of the due date of the first scheduled Loan payment missed **OR**
- Within ten (10) days of the date of knowledge that a Loan would be considered problematic.

See Notice of Default (NOD) form attached in Section 6.1

1.3 How and Where to file NOD.

Non-Electronic Filing – You may report a default electronically, through LGIS’s www.lgisgroup.com website, or by completing LGIS’s Notice of Default form (see Section 6.1), or on a mutually agreed upon format.

Typical NOD form terminology is listed below to assist you in completing your form.

Guarantee #	The _____ digit number found on the Policy.
Certificate #	Same number as above that as set forth on any applicable certificate of insurance.
Date Guaranteed Issued	Date Policy was issued.
Date of Policy Termination	Date Policy ends.
Property Name (or Property)	Name of the underlying project or asset if applicable (e.g. RiverTree Apartments)
Property Address	Address of the Property Name, if applicable.
Insured / Lender Contact Name Lender Loan # Mailing Address Phone Number E-mail	Owner of insured Loan Contact information along with Insured Loan #.
Servicer (if different from Insured’s Name) Contact Name Servicer Loan # (if diff. than Lender Loan #). Mailing Address Phone Number E-mail	Servicer of Loan - if different from Insured Contact information along with Servicer Loan # - if different from Lender Loan #.
Borrower Contact Name Mailing Address Phone Number E-Mail	Borrower name and contact information.
Property Access Contact Name Contact Phone Number	Contact of person(s) permitted to gain access to the Property for inspection or other reasons.

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E-mail	
Loan Information	
Original Loan Amount	Maximum Loan amount from Insured to Borrower
Original Guarantee Percentage (%)	The percentage (%) of the Original Loan Amount
Maximum Guarantee Limit	The product of multiplying the Original Loan Amount X Original Guarantee %.
Current Principal Balance	The unpaid amortized principal balance due at the date the Loan went into default, excluding late charges, delinquent interest, escrow, attorney fees, capitalizations, etc. NOTE: NOD should be either thirty (30) days of a delinquent payment or ten (10) days Insured learns Loan is problematic.
Total Delinquent Amount	The total delinquent principal, interest, taxes and insurance (PITI) payments and advances associated with the delinquency, not including penalties, fees or late charges.
Loan Due Date	The date that the first payment is missed creating the delinquency.
Reasons for Non-Payment	Explain the reason for non-payment - which could be business failure, casualty loss, excessive debt, slow lease-up, construction issues, income / expense issues, etc.
Is this the First Payment Default?	Explain if this is the first payment delinquency or detail history of other delinquencies.
Occupancy Status	Provide Rent Roll – along with discussion of occupancy history and future prospects. Be sure the rents are assigned to Insured under the loan documents. This assignment is required under the Policy. Discuss efforts to sell or lease property.
Property Condition Status	Describe the current condition of the property along with future plans.
Conversation History	Conversation history with Borrower.

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Servicer’s next action will be?	Describe the next actions – e.g. Loan modification / workout, recommended mortgagor list for sale, offer to take voluntary conveyance (Deed-in-Lieu), foreclosure, negotiated payment plan, promise to pay-date, pending refinance, assumption, forbearance, etc. Note that some actions may require notification and approval from Insurer.
Describe Servicer’s Collection Efforts	Provide additional information on the Loan that will assist LGIS in understanding how you are working to cure the delinquency, dispose of the property or report an issue involving the Loan or property that is not discussed elsewhere on the form.

1.4 Delinquency Status Reports (DSR)

Once a delinquency has been reported to LGIS, Insured shall provide updates to LGIS with the status of the Loan on a monthly basis via a LGIS DSR form as set forth in Section 6.1 or other mutually agreed upon format. Monthly updates are to continue until either:

1. You report that the delinquency or problematic Loan has been cured, resolved, or the Loan has been paid in full;
2. the legal action affecting the Loan or its security has terminated; or
3. A claim for loss (“Claim”) has been submitted to LGIS.

Reporting (1) or (2) will remove the delinquency or problematic loan from our system and reflect the Loan as cured and as a performing asset or extinguished mortgage. If the Loan again becomes delinquent or experiences a problematic event, a new NOD will be required. A NOD is only the beginning of the process and requires a DSR until the delinquency has been resolved or the Claim has been filed. Failure to return a DSR with the required information will impact our ability to administer the Policy and may impact certain coverage under the Policy

1.5 When to File a DSR?

A DSR should be submitted between the 20th and the last day of each month.

- **Electronic DSR** – Process the file and submit to LGIS on the same date each month.
- **Manual DSR** – If you are returning a manual report generated by our system and sent to you for execution, complete the report and mail or fax it to LGIS on the same date each month.

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1.6 How and Where to File a DSR

Once an NOD has been received, for manual NOD's, LGIS will generate a DSR form by the 3rd day of each month for you to complete. For electronic NOD's, a DSR will not generate as a file is expected from each month following the NOD. Forms may be found in Section 6.0 – FAQ's & Forms.

Non-Electronic Filing

The DSR will be populated with the information that you reported on the initial NOD or the previous DSR. If any of the information is incorrect, strike through the text on the form and enter the correct information. Return to LGIS between the 20th and the last day of the month.

Electronic Filing

Process the file and transmit to LGIS on the same date each month.

Guarantee #	The _____ digit number found on the Policy.
Certificate #	Same number as above Guarantee # and as set forth on any applicable certificate of insurance
Date Guaranteed Issued	Date Policy was issued.
Date of Policy Termination	Date Policy ends.
Property Name	Name of the underlying project or asset if applicable (e.g. RiverTree Apartments)
Property Address	Address of the Property Name, if applicable.
Insured Contact Name Lender Loan # Mailing Address Phone Number E-mail	Owner of the insured Loan Contact information along with Lender Loan #.
Servicer (if different from Insured's Name) Contact Name Servicer Loan # (if diff. than Lender Loan #). Mailing Address Phone Number	Servicer of Loan - if different from Insured Contact information along with Servicer Loan # - if different from Lender Loan #.

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E-mail	
Borrower Contact Name Mailing Address Phone Number E-Mail	Borrower along with all contact information.
Property Access Contact Name Contact Phone Number E-mail	Contact of person(s) permitted to gain access to the Property for inspection or other reasons.
Loan Information	
Original Loan Amount	Maximum Loan amount from Insured to Borrower
Original Guarantee Percentage (%)	The percentage (%) of the Original Loan Amount
Maximum Guarantee Lime	The product of multiplying the Original Loan Amount X Original Guarantee %.
Current Principal Balance	The unpaid amortized principal balance due at the date the Loan went into default, excluding late charges, delinquent interest, escrow, attorney fees, capitalizations, etc. NOTE: NOD should be either thirty (30) days of a delinquent payment or ten (10) days Insured learns Loan is problematic.
Total Delinquent Amount	The total delinquent principal, interest, taxes and insurance (PITI) payments and advances associated with the delinquency, not including penalties, fees or late charges.
Loan Due Date	The date that the first payment is missed creating the delinquency.
Occupancy Status	Provide Rent Roll – along with discussion of occupancy history and future prospects. Be sure the rents are assigned to Insured under the loan documents. This assignment is required under the Policy. Discuss efforts to sell or lease property.
Property Condition Status	Describe the current condition of the property along with future plans.
Conversation History	Conversation history with Borrower.

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Loan Status	Indicate if the delinquency is “cured” or paid in full OR “serving transferred” to another servicer (enter new servicers name and contact information) OR “remains delinquent” if the loan is still delinquent. Add any other pertinent information.
Delinquency Status	What is the next action on this Loan at the time of completing this report? Note that some actions may require notification and approval from Insurer. Examples are deed-in-lieu of foreclosure, loan modification, forbearance, or assumptions.
Outlook	Outlook for this Loan? Remember that some actions may require notification prior approval from Insurer. Examples are cure, foreclosure, loan assumption, loan refinance, promise to pay, no action, short sale, etc.
Bankruptcy	Status if Borrower has filed for bankruptcy.
Date Referred to Foreclosure	Enter the date that you shipped the file to your attorney to initiate the foreclosure process.
Redemption Expiration Date	Enter the date that the Borrower’s rights to redemption expire (in applicable states).
Claim File Date	Enter the date that you filed your Claim with LGIS to request benefits under the Policy
Sale Scheduled Date	Enter the date that you scheduled the foreclosure sale.
Date Title Acquired	Enter the date that you acquired Borrower’s title to the property.
Comments	Any other comments on the present status of this delinquent Loan.
Completed By: Servicer Name Phone Number E-mail	The name of the person with the servicer completing this report along with contact information.

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1.7 Bankruptcy Proceedings Requirements

Appropriate action must be taken to release the automatic stay if the Borrower misses two post-petition payments in Chapter 13 or immediately in the case of Chapter 7 No Asset Filing. LGIS will allow up to an additional six months to the state foreclosure time frames to allow for release or dismissal of the case. We do not require that you forward copies of the bankruptcy filings but do reserve the right to request such documentation if needed. Notification of the bankruptcy chapter filed, the date of filing, and the release date may be sent through the NOD and DSR reporting requirements.

The Insured should obtain an affidavit from affirming Borrower agreeing not to seek bankruptcy protection of any kind with a statement of understanding and agreement that if Borrower does file for bankruptcy the Borrower will be fully liable for repayment to the Insurer any and all expenses and Claims paid.

2.0 LOSS MITIGATION

Failure to adhere to this Guide in conjunction with the Policy may have serious effects on your rights to receive benefits. Violations of the provision in either document may result in Claim adjustments, Claim denials, or a rescission of coverage.

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2.1 Loss Mitigation and Loan Workouts

The Policy requires the Insured to cooperate in good faith with LGIS and assist in preventing or mitigating any potential Loss.

To assist you with this process, LGIS has an experienced and dedicated team that will work with you or supplement your efforts to prevent or minimize potential Loss. LGIS's team fully understands how critical timing can be when processing workouts. Speed is crucial when it comes to loans; therefore, LGIS will provide dedicated phone lines, fax lines, and e-mail address for your convenience. LGIS is committed to providing you with a rapid response to your request. LGIS will even work with current Borrowers who are experiencing a problem that has the potential to result in a future default.

Many workouts require that you obtain current information from the Borrower that is similar to the type of information required from the Borrower to obtain the Loan. When working with a delinquent Borrower or a problematic Loan you should:

1. Determine the reason for default. Why was the Borrower unable to make the Loan payments?
2. Establish the Borrower's intention to keep or dispose of the property. If able, does the Borrower wish to remain in the property and continue to pay the Loan?
3. Identify the Borrower's ability to retain or dispose of the property through financial and property analysis. Can the Borrower continue with payments once the workout cures the delinquency? What can the Borrower contribute towards the disposition of the property to minimize the effect of a default?

The type of information required to complete a loan workout or Loss mitigation depends upon the type of workout being considered. Typically, you should obtain all or some portion of the following information to determine a Borrower's financial situation:

- Detailed letter of hardship from the Borrower outlining the reasons for default, a synopsis of their current financial situation, their desire to keep or dispose of the property, and the extent of their ability to participate in the workout being explored.
- Financial statements, which discloses all income, expenses, assets and liabilities of all liable on the loan.
- Two most recent years of federal tax returns with corresponding W-2's, 1099's and K-1's.
- Two most recent year financials on the property.
- Most recent bank statements on all accounts for all parties responsible for the loan.
- Most recent bank statements on the property.
- Current broker's price opinion or real estate appraisal on the subject property.

- Listing agreement if the Borrower does not have the ability or desire to retain the property.
- Payoff statement or reinstatement figures, whichever are applicable to the workout.

2.2 Loan Workouts

Loan workouts are avenues explored that allow the Borrower to retain possession of the property and cure the loan. The cornerstone of LGIS's workout philosophy is helping the Borrower cure the delinquency and retain the property. It is important to work closely with a Borrower as soon as possible with dealing with problematic loan. The earlier the stage of delinquency, the greater the number of options that are available for curing the delinquency. The following options are available to assist in achieving this goal.

Retention Workouts

Repayment Plans

LGIS encourages any attempts to reinstate a Loan through a repayment plan. To ease this effort, you do not need LGIS approval for any reasonable repayment program as long as the Loan is never more than sixty (60) days in default during the effort. If the Loan is more than sixty (60) days in default, at any point during the repayment plan, you are required to contact a LGIS Loan Workout Specialist for approval to eliminate or minimize any potential adjustment to a Claim. We require notification of repayment plan efforts through the DSR or written notice of the activity sent to LGIS.

Forbearance Plans

LGIS encourages any attempts to reinstate a Loan through a forbearance plan, if you have a plan that will cure the loan or dispose of the property at the end of the forbearance period. To ease this effort, you do not need LGIS approval for any reasonable forbearance program as long as the Loan is never more than sixty (60) days in default during the workout effort. If the Loan is more than sixty (60) days in default, at any point during the plan, you should contact a LGIS Loan Workout Specialist for approval to eliminate or minimize any potential Claim. We require notification of any workout plan efforts through the DSR or written notice of the activity sent to LGIS.

Loan Modification

LGIS encourages the use of Loan modifications during property retention workouts to keep loans current or resolve a delinquency. A change in the Loan's interest rate, balance, or term can be a very useful tool in preventing foreclosures. You do need our approval for any interest rate reduction on a fully amortizing loan or any other material loan

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modification. Notify LGIS of the new interest rate and status of the Loan after completion of the loan modification through the DSR or other written notice. Any capitalization of delinquent interest or extension of term requires LGIS approval prior to execution of the agreement. Capitalizations are limited to the original Loan amount insured, and term extensions are subject to LGIS approval and extension fee. For changes outside of the interest rate reduction, you may contact LGIS to discuss. As always, you should not stop normal and customary collection efforts or foreclosure process during the loan modification processing unless instructed to do so by LGIS.

Partial Claim Advances

There are times when a repayment plan, forbearance, or loan modification may not be feasible to reinstate a delinquency. To supplement these three workout options and provide for another foreclosure prevention avenue, LGIS may offer the opportunity for you to request an advance on your potential Claim for full settlement of the Policy. All parties to the transaction may need prior notification before you request this option.

A partial Claim advance is designed for a delinquency where the Borrower has the ability to maintain future payments but circumstances beyond their control have forced them into a default. **The partial Claim advance typically requires that the Borrower repay the amount of the advance to Insurer over time with balance of payment in full upon loan repayment or payoff.** The Borrower will sign a promissory note with LGIS / Insurer for repayment of the amount of the partial Claim advance. As always, you should not stop normal and customary collection efforts or foreclosure processes during the partial Claim advance processing unless instructed to do so by LGIS.

Partial Claim advances must be requested in writing. At times, partial Claim advance is coupled with other property retention workouts such as loan modification and repayment plans.

Non Retention Workouts

Assumptions

There are times when a Borrower's income has been curtailed making the sale of the property the only viable alternative to a foreclosure. In addition to a short sale of the property, LGIS may be able to assist in an assumption of the loan by a new owner. LGIS will first discuss a loan modification or capitalization of the delinquency coupled with an assumption to transfer the property. Should an assumption be approved, an assumption fee will be charged. As always, you should not stop normal and customary collection efforts or foreclosure processes during the partial Claim advance processing unless instructed to do so by LGIS.

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Short Sales

At times, the value of a property will be less than the potential proceeds from its sale creating a shortage in the payoff of the Loan. Short sales, or pre-foreclosure sale, can minimize the potential Loss and prevent additional real estate owned.

LGIS review potential short sales on the basis of hardship, Claim probability, and Claim mitigation. In addition to the Borrower financial information addressed in Section 2.1, you must provide the following items for consideration of a short sale:

1. A payoff statement for the insured loan through the anticipated closing date of the sale.
2. An executed sales contract.
3. A good faith estimate of the costs and expenses associated with the sale of the property.
4. A current fair market value of the property, independent of the real estate agent associated with the sale.

During the short sale process, you should prepare your Borrower for their participation in the form of cash or a promissory note as each case is reviewed for participation by a LGIS Loan Workout Specialists. As always, you should not stop normal and customary collection efforts or foreclosure processes during the short sale processing unless instructed to do so by LGIS.

Short sale prequalification's – If you would like LGIS to prequalify a Borrower for a potential short sale simply forward the Borrower's financial information, along with the property value information, to LGIS and we will review for prequalification. Our prequalification approval carries a one-month limit. If no offer is received and accepted within this time frame the prequalification is void and a new financial package and property value must be obtained to review for another prequalification.

Deed-in-Lieu of Foreclosure

There are times when a Borrower must relinquish their property due to unforeseen circumstances. To minimize potential Loss involved with a foreclosure there may be times when a deed-in-lieu of foreclosure is acceptable. While the costs may be minimized with the acceptance of a deed, the result is still another real estate owned in inventory, as well as a Claim. Therefore, LGIS typically limits an approval to exceptional circumstances permanent disability, a fatal illness or death to a managing member or person operating the property. At a minimum, LGIS requests that the property be listed for sale during the review process and may require a listing timeframe before the acceptance to try to obtain an offer on the property to eliminate the real estate owned increase.

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Deeds-in-lieu are reviewed on the basis of hardship, Claim probability, and Claim mitigation so they require that you provide certain information to evaluate your request. In addition to the Borrower financial information addressed in Section 2.1, you must provide the following items for consideration of a deed-in-lieu:

1. A payoff statement for the Loan through the anticipated transfer date.
2. A current fair market value of the property independent of the real estate agent listing the property.
3. Any medical statements or certificates that establish the exceptional hardship for the Borrower.

During the deed-in-lieu process you should prepare your Borrower or the state for their possible participation in the form of cash or a promissory note as each case is reviewed for participation by a LGIS Loan Workout Specialists. As always, you should not stop normal and customary collection efforts or foreclosure processes during the deed-in-lieu processing unless instructed to do so by LGIS.

2.3 Proactive Borrower Contact by LGIS

LGIS's Loan Workout Specialists are available to supplement your efforts in keeping Borrowers in their properties and minimizing potential Loss. Once a default is reported we begin working to supplement your collections efforts. We focus on loans where you have been unable to contact the Borrowers. Once contact is made, we can work with you for a "hot transfer" of the call direct to your workout team or begin gathering the information ourselves to work with you on a solution. Contact our workout team directly to discuss our supplementing your counseling efforts.

3.0 FORECLOSURE

Failure to adhere to this guide in conjunction with the Policy may have serious effects on your rights to receive benefits. Violations of the provision in either document may result in Claim adjustments, Claim denials, or a rescission of coverage.

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3.1 Foreclosure Proceedings Requirements

Once you have exhausted all efforts for a workout of the loan, you are required to foreclose on the loan in a timely manner – or sixty (60) days after initial default. Unless LGIS has directed you in writing to commence foreclosure proceedings at an earlier date, you must make the first legal filing with the court before the end of 60 days of delinquency. For example, if the Loan is due for January 1st payment, then the first legal action must be filed no later than March 2nd (or sixty (60) days).

While expedient foreclosure processing is required, foreclosure alternatives and loan workouts should still be considered throughout the entire process. If you need additional time to resolve the delinquency or to initiate workout arrangements, you must contact a LGIS Loan Workout Specialist to request a delay. Otherwise, LGIS will adjust the Claim for unapproved foreclosure days.

The number for requesting an extension to initiate foreclosure is: 404 – 229 - 5888

Once the foreclosure process has commenced, you are required to pursue the steps necessary to acquire title and possession of the property in an expeditious manner. To clarify this time frame, LGIS has defined this period by establishing an appropriate time interval between sending files to the attorney for action and acquiring Borrower's title to the property.

To protect your benefits, you are required to abide by applicable state foreclosure time frames. For reorganization chapters, we allow an additional thirty (30) days from the last post-petition payment applied in accordance with the bankruptcy plan.

If you need additional time to complete the foreclosure and Claim filing process because of attempted Loan workouts or bankruptcy, you should include a chronological listing of events, with explanations of delays, from the date of default to the date of Claim filing. The time-line of events and the explanations will assist the LGIS with the processing of your Claim. As a result, if the number of days exceeds the state time frame, LGIS will review the individual case facts before any adjustment to your Claim is considered.

3.3 Foreclosure Sale Bidding

LGIS expect you to establish a foreclosure sale bid that protects LGIS's rights to a deficiency recovery that promotes third party bidding or ensures obtaining Borrower's title to the property. You are required to determine fair market value of the property by obtaining a current Broker's Price Opinion (BPO) or an appraisal prior to the scheduled foreclosure sale. LGIS should be involved in the process of offering comments and assistance. You should review the BPO or appraised value for reasonableness and look for any indication of physical damage (outside of normal wear and tear) that may affect the

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E-Mail

Claims: claims@lgisroup.com

3.5 Foreclosure Sale Results Notice

You are required to notify LGIS of the results of a foreclosure sale within seven (7) days of the foreclosure sale date. This form is to notify LGIS of the successful bidder along with other pertinent information established at the foreclosure sale. LGIS Foreclosure Sale Notice Form (FSNF) may be found in Section 6.0 FAQs & Forms.

3.6 When and How to File Foreclosure Sale Results

Within seven (7) days of the foreclosure sale, please update LGIS with the foreclosure sale results. You may complete the LGIS Foreclosure Sale Results form or any mutually agreed upon format. The Foreclosure Sale Results form may be found in Section 6.0 – FAQs & Forms.

Mail completed form to:
LGIS
Loss Management Department
309 E. Paces Ferry Road, NE, Suite 400
Atlanta, Georgia 30305

Fax completed form to:
Attention: Loss Management Department

E-mail completed form to:
claims@lgisgroup.com

3.7 Post Foreclosure Requirements for Real Estate Owned

You are required to actively assist LGIS to prevent and mitigate potential Loss of attempting an early deposition of the property. When you have acquired title and possession of the property, the disposition process should begin. You should begin preparing the property for sale immediately after the foreclosure sale to expedite the liquidation of the asset. It should be listed with an appropriate qualified brokerage firm at fair market value with a licensed real estate agent of your choice and approved by LGIS. The strategy that you employ for disposal of the property is also your choice. You may choose an “as is” strategy or a “repaired” strategy. While we have found that a “repaired” strategy will generally expedite the liquidation of the property, the expenses associated

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with the sale may not all be claimable. Telephone the Loss Management Department to discuss any questions you have regarding these expenses. Any repairs or cosmetic enhancements to the property should be completed quickly to minimize the time that the property is off the market. Delays in listing the property for sale may result in Claim adjustments. Contact our office immediately if there are any delays in listing the asset for sale.

Offers to Purchase

When you receive an offer to purchase, you are required to contact LGIS for review and approval of the offer. We will review additional expenses and costs associated with the sale of the property at time of Claim for allowance in the settlement.

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4.0 CLAIMS

Failure to adhere to this guide in conjunction with the Policy may have serious effects on your rights to receive benefits. Violations of the provision in either document may result in Claim adjustments, Claim denials, or a rescission of coverage.

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Claims: claims@lgisroup.com

4.1 Filing a Claim

LGIS has simplified the process of filing a Claim. It starts with a simple written or electronic request for benefits as displayed in the Claim form. Upon receipt of the request, your Claim is assigned to a claim specialist with LGIS (“Claim Specialist”) who will work to process your Claim and perfect such Claim in a timely manner. A Claim is considered “perfected” when we have received all information needed to process it. This information includes documentation as well as access to the property. We make every effort to request any additional information needed over the phone. However, sometimes we need written documentation to perfect your Claim so it may be settled. In these cases, your Claim Specialist will request the information within twenty (20) days of receipt of the Claim.

Please include a copy of the payment history for the Loan as well as copies of any values obtained to expedite processing of your Claim. See Section 6.0 – FAQ’s & Forms – Claim Processes for additional documentation and information that may be requested to process your Claim.

NOTE; To ensure the quality of our streamlined Claim filing program, we regularly review a random selection of paid Claims. During this review we may request additional information and documentation to ensure that this program is successful. If one of your Claims is chosen, you will receive a letter informing you of our audit and a list of information that we are requesting. Typically, this information will include evidence of title to the property, the original note and any riders, the mortgage, the origination, the origination appraisal, as well as other information.

4.2 When to File a Claim

You **should file your Claim within sixty (60) days of acquiring the Borrower’s title** to the property or within sixty (60) days of the closing of a pre-approved property sale. In states where there is a post-sale redemption period, you may file the Claim within sixty (60) days of expiration of the redemption rights. Failure to file a Claim within the time frames stated may extinguish your rights to benefits under the Policy.

4.3 How to File a Claim

Electronic Filing

We accept both electronic and manual Claim filings. If you are not currently set up to submit your Claim to LGIS electronically, you may contact the Loss Management Department. You may also submit your Claim through the Internet via (LGIS proprietary software – yet to be developed.) You will need a username and password for access.

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Non-Electronic Filing

You may file a Claim by completing LGIS's Claim form or any mutually agreed upon format. LGIS's form may be found in Section 6.0 – FAQ's & forms.

4.4 Claimable Items

Calculations of a Claim typically consists of the expenses listed below. This list includes items allowed under the Policy and items associated with the foreclosure process. Any inconsistency yielding to the Policy. Section 4.5 for line items instructions on the Claim.

1. The amortized unpaid principal balance of the insured loan as of the date the last regular payment was applied. No capitalization of penalties, accrued interest or charges is allowed.
2. Accrued interest on the unpaid principal balance at the approved contract rate from the last regular payment application for a maximum of sixty (60) days. No late charges or penalties are allowed in this calculation.
3. Reasonable
 - a. Attorney's fees expended on obtaining the Borrower's title to the property,
 - b. Property preservation costs to protect the property from damage such as re-keying, monthly property inspections, normal maintenance and security.
 - c. Foreclosure Expenses such as title costs, filing fees, deed recordings, sale publication or sheriff's expenses for conduction the sale.
 - d. The above fees are limited to 2% of the unpaid principal balance.
4. Property Taxes and Special Assessment – to be included in Claim, property taxes and any amounts paid toward special assessment shall have been advanced from the Insured's funds and shall be pro-rated to the date of the foreclosure sale, or date the property is sold for a maximum of two (2) months from default and included in the Property Preservation Allowance.
5. From escrowed accounts, real estate property taxes are prorated from the date of default to the allowable Claim filing date. Same with any special property tax assessment.
6. From escrowed account, hazard insurance premium is prorated from the date of default to the allowable Claim filing date and included in the Property Preservation Allowance.
7. Other Allowed Expenses
 - a. Two expenses incurred to obtain the current fair market value of the property are claimable if you provide copies of the reports to LGIS when requested.
 - b. Any other miscellaneous expenses approved in writing by LGIS.

NOTE: LGIS retains the right to reclassify any expense that is reported incorrectly on the Claim form into the correct category or remove ineligible items.

4.5 Line Item Instructions for a Claim

Claim form terminology is listed below to assist you in completing your form.

Date	Today's Date
Policy Number	The identification number on the Policy
Certificate #	LGIS identification number found on the commitment / certificate of insurance.
Date Guaranteed Issued	Initial date the policy went into effect.
Claim Date	The date that you mailed or submitted the Claim to LGIS.
Property Name	Name given to the property. i.e. name of the office building or shopping center.
Property Address	The street address of the property that is insured.
Insured	The name of the entity under this certificate. The insured is typically the Insured / servicer of the Loan
Contact Name	Loan servicer person to contact.
Lender Loan #	The insured's identification number for the loan
Mailing Address	The street address of the insured
Phone Number and E-mail address	Contact Name's phone number and e-mail address.
Borrower	The name(s) of the primary Borrower(s) responsible for the mortgage.
Contact Name	Borrower(s) person(s) to contact.
Mailing Address	The street address of the insured
Phone Number and E-mail address	Contact Name's phone number and e-mail address.
Servicer (if different from Insured's Name)	The name of the servicer responsible for this mortgage – if different than the Insured.
Contact Name	Loan servicer person to contact.
Servicer Loan #	The servicer's identification number for the loan
Mailing Address	The mailing address of the servicer.
Phone Number and E-mail address	Contact Name's phone number and e-mail address.
Payee (if different from Insured's Name)	The beneficiary of the policy; the insured.
Contact Name	Loan servicer person to contact.
Payee Loan #	The loan identification number for the payee.
Mailing Address	The mailing address of the servicer.
Phone Number and E-mail address	Contact Name's phone number and e-mail address.

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E-Mail

Claims: claims@lgisgroup.com

Property Access Contact Name and Contact Number	The person to contact with phone number to gain access to the insured property.
Original Loan Amount	The maximum loan amount on the promissory note.
Original Guarantee Percentage(%)	The percentage of the Loan amount to be insured.
Maximum Guarantee Limit	The product of multiplying the Original Loan Amount by Original Guarantee %. This is the maximum guarantee payment for any Claim, including all costs.
Foreclosure Date	Date of the Foreclosure sale
Foreclosure Bid / Sale Amount	Net proceeds available to the Insured from the Foreclosure sale – net of all costs and expenses.
Successful Bidder	Name of the successful bidder purchasing the property.
Claimable Items:	
Unpaid Principal Balance	The unpaid principal balance of the insured loan as of the date of the last regular payment was applied. No capitalization of penalties or charges allowed. Enter the as of Principal Date. The interest paid through date is also requested on this line.
Accrued Interest	Accrued interest on the unpaid principal balance at the approved contract rate from the last regular payment application up to sixty (60) days thereafter. Interest pertaining to a Loss is calculated on a thirty (30) day month and 365-day year. No late charges or penalties are allowed in this calculation. Enter the accumulated interest “from” and “to” dates on this line as well as the interest rate percentage.
Original Guarantee Percentage(%)	Same as above. The percentage of the loan amount to be insured.
Principal Coverage	The product of multiplying the Unpaid Principal Balance plus the allowed Accrued Interest by Original Guarantee %. This is the Insured Claim amount for Principal and Interest line item.
ADD: Expense Information	
Attorney’s Fees	Reasonable attorney’s fees expended in obtaining Borrower’s title to the property.
Preservation of Property Expenses	Enter the costs associated with the protection and preservation of the property such as re-keying,

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	monthly property inspections, normal maintenance, and security.
Foreclosure Expenses	Foreclosure expenses such as title costs, filing fees, deed recordings, sale publication or sheriff's expenses for conduction the sale.
<i>NOTE:</i>	<i>The above Attorney's Fees, Preservation of Property Expenses and Foreclosure Expenses totaled cannot exceed 2% of the Unpaid Principal Balance</i>
Property Taxes and Special Property Tax Assessments	Enter the real estate taxes paid on the subject property from the date of default through the allowable Claim filing date.
Hazard Insurance	Hazard insurance premiums paid on the subject property from the date of default through the allowable Claim filing date.
Other Allowed Expense	Any additional expenses associated with obtaining a broker's opinion of value and/or appraisal. These costs will be
SUBTRACT: Deductible Information	
Restoration Expenses	Insured to restore property to condition disclosed to Company at the time of insurance – if applicable. These expenses are not allowed.
Retention	Insured retention calculated as the % of the Original Loan Amount.
Escrow Account Balance	Positive funds in the escrow account at the default date are entered here. Negative escrows are not allowed.
Net Rental Proceeds	Any rental proceeds received from the subject property.
Cash Held by Insured as security for the Loan	Any accounts or funds on the loan's behalf that were pledged as collateral, used for interest buy downs, or deposited by or on behalf of the Borrower as a credit to the Loan.
Insurance Proceeds	Any funds received from an insurance company as a refund or payment for the loan.
Other Deductions	Any additional funds associated with the Loan that will be used towards the reduction of the debt.
Total Claim Amount	Principle and Accrued Interest coverage allowed to be added to Expense Information section above and subtract Deductible Information in this section.
LESS: Adjustments, if any	Any negotiated or held funds used as a reduction of the total indebtedness.

Adjusted Claim Amount	Subtract the Adjustments from the Total Claim Amount.
Comments	At a minimum, the following information should be entered into this section; <ul style="list-style-type: none"> ▪ Foreclosure sales date ▪ Redemption date. ▪ Execution or transfer date on a deed-in-lieu ▪ Current fair market value ▪ Date completed for appraisals or broker price opinions obtained. ▪ Occupancy status of the property at time of claim. ▪ Real Estate broker information including agent's name, phone number and/or e-mail. ▪ Bankruptcy information including case number, bankruptcy chapter, file and release dates for all filings.
Expense Information – Details	
Accrued Interest	Details and calculation for accrued interest allowed.
Attorney's Fees	Itemize the Attorney Fees claimed.
Preservation Costs	Itemize all Preservation of Property Expense claimed.
Foreclosure Expenses	Itemize all Foreclosure Expenses claimed.
Property Taxes and Special Assessments	Itemize the property taxes and special assessments claimed.
Other Allowed Expenses	Itemize all other allowed expenses claimed.
Required Enclosures	Lists at a minimum other documentation and information required to proceed in processing the Claim.
Claim Authorization	Person(s) fully authorized by the Insured to make the Claim along with contact information of that person.

4.6 Non-Claimable Items

Do not list items on the Claim form that are not claimable under the Policy. The list below includes typical, but not all, items that are not claimable.

- Extended interest for unreasonable delays in the foreclosure process
- Delinquent real estate property taxes or liens due before the date of default (unless you obtain prior written approval from LGIS).

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- Judgments or liens placed against the property.
- Late charges or penalties imposed on the Loan.
- Late charges or liens from property associations.
- Tax penalties.
- Inspection photos

4.7 Deductible Items on the Claim

There are many items associated with a Loan that will be deducted from the Claim calculation. This list is typical of what we see submitted in the Claim that are not claimable and disallowed from the calculation when processing your Claim. This list is not inclusive of all non-claimable items.

- The positive balance in the escrow account as of the date the last regular payment was applied.
- Buy down funds or other compensating balances pledged on the loan.
- Rental or other income collected from the property.
- Hazard insurance refunds.
- Suspense or holding account funds.
- Borrower contributions or partial payment.
- Net proceeds amount from the sale of the property.
- Restoration of the property.

4.8 Comments Section of the Claim

To expedite the processing of your Claim please include the following information in this section.

- Foreclosure sales date
- Redemption date.
- Execution or transfer date on a deed-in-lieu
- Current fair market value
- Date completed for appraisals or broker price opinions obtained.
- Occupancy status of the property at time of Claim
- Real Estate broker information including agent's name, phone number and/or e-mail.
- Bankruptcy information including case number, bankruptcy chapter, file and release dates for all filings.

4.9 Claim Settled Without Payment

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There are times when a Claim request is closed, and the coverage cancelled without payment. This typically happens when you receive make whole funds prior to settlement of the Claim, if you fail to provide LGIS with all requested information to complete the processing of your Claim after three written attempts to obtain the information and more than sixty (60) days have elapsed since the last request, or if you are outside of the one hundred-eighty (180) or two hundred-forty (240) day allowance for providing requested information, whichever shall occur first.

4.10 Where Payment is Made

Upon validation, Claim settlements are sent to the verified payee named on the Claim form. This is typically the servicer of the loan that is also listed on the Claim form.

4.11 Exclusions from Coverage

As discussed in the Exclusions section of your Policy, several situations may affect your benefits. Please refer to your Policy for a complete listing.

Normal wear and tear to the property is not considered physical damage and will be reviewed upon receipt of the Claim. Physical damage more than \$1,500 requires the restoration of the property to its original condition as of the date of insurance or that an adjustment be made for net harm caused to LGIS as a result of the damage.

4.12 Explanation of Benefits (EOB)

To assist you with understanding the Claim settlement amount that you receive, we provide an explanation of benefits letter. The letter includes the following information:

- The expenses you filed in your request.
- The expenses we allowed in your settlement.
- Reasons certain expenses were disallowed or adjusted.
- Vital information on when, how and who we paid.

4.13 Supplemental Claims

The settlement of a Claim is considered the full and final discharge of our obligations under the Policy. Therefore, it is imperative that all Claim information is included prior to settlement since there are no further supplemental Claim after settlement.

4.14 Eminent Domain Requirements

In the event that part or all of the property is taken by eminent domain or other proceedings by a federal, state or local governmental unit or agency. LGIS requires that all maximum

permissible amounts of compensation awarded be applied to reduce the unpaid and insured principal balance of the Loan in accordance with the law of the jurisdiction where the property is located.

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5.0 GENERAL

Failure to adhere to this guide in conjunction with the Policy may have serious effects on your rights to receive benefits. Violations of the provision in either document may result in Claim adjustments, Claim denials, or a rescission of coverage.

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5.1 Premium Remittance on Delinquent Loans

All Premiums are due at closing of the Loan. Therefore, there are no delinquencies in paying Premiums and you are fully protected for the term of the Policy without the risk of termination for nonpayment. There are no refunds of Premiums should the Loan be extinguished prior to the end of the term of the Policy. This does not include back-end fees if applicable or equity participation by LGIS.

5.2 LGIS Paper Reduction Initiative

LGIS continuously updates our processes and looks for ways to minimize our use of paper. Therefore, unless we request a specific document, please **do not** forward copies of all notices and pleadings filed or required in pursuing foreclosure or bankruptcy proceedings even though this is the procedure stated in the Appropriate Proceedings section of your Policy. The information may be passed through with your NOD or DSR each month.

5.3 Property Inspections

You are required to take all steps necessary to preserve and protect the property. During the delinquency stage, if a workout has not been made or Borrower contact has not been established, we recommend that property inspections begin thirty (30) days from the first missed payment and continue at least every thirty (30) days until the default cures or the property is disposed.

5.4 Disaster Relief Policy

For loans where the Federal Emergency Management Agency (FEMA) designates a geographic area as a major federal disaster, we will begin immediately to work with you and your Borrowers to avoid delinquency and foreclosure. If the Borrower's property or project is located in the disaster area and if the Borrower's delinquency is worsened by the disaster, LGIS can provide assistance in several ways.

1. Standard workout programs or procedures
2. Sixty (60) day moratorium on any legal action against the Borrower for delinquency.
3. Sixty (60) day moratorium on continuation of pending legal actions against the Borrower for delinquency.

You are required to notify LGIS of your intent to allow the sixty (60) day moratorium either through the DSR or in writing prior to initiation of the moratorium.

5.5 Deficiency Judgment Pursuits

In states where a deficiency is permitted, the potential for a deficiency pursuit may be the strongest leverage you have to encourage a Borrower to work out their Loan; therefore it is important that all collection and workout staff are well versed on the impact of local deficiency laws. However, according to the Policy, LGIS does not pursue the Borrower for repayment only in the case where the Borrower files bankruptcy or other actions that thus renders the policy null and void. Should that be disallowed for any reason, LGIS would pursue the Borrower for all Claim payments, again in accordance with the Policy. Should the insured recover any funds from the Borrower, it should first go to reimburse any Claims and expenses paid by LGIS.

You should protect LGIS's rights to pursue the Borrower on a deficiency for any benefit request in excess of \$5,000 unless we have informed you that we are waiving our rights. If the state that you are foreclosing in provides for alternative foreclosure processes and pursuit of the Borrower is not warranted due to minimal assets or a bankruptcy filing, you should contact LGIS and discuss the prospect of recovery against the additional cost of preserving the rights for a deficiency.

LGIS reserves the right to raise any defenses against liability during the Claim review process.

6.0 FAQs & Forms

Failure to adhere to this guide in conjunction with the Policy may have serious effects on your rights to receive benefits. Violations of the provision in either document may result in Claim adjustments, Claim denials, or a rescission of coverage.

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Premiums

Q: Are there any other premiums beyond the initial Premium at Loan closing?

A: No. Extension options are also available with those additional premiums paid at closing also. In special cases, back-end fees or equity participation, but not the rule.

Default Notice (Section 1.0)

Q: When should I report a delinquency?

A: Within thirty (30) days for a first payment default. (See Section 1.2 for further details).

Q: When should I send a Delinquency Status Report (DSR) to LGIS?

A: Between the 20th and the last day of the month. A DSR is required every month on every delinquency that you report to LGIS. (See Section 1.4 for further details)

Q: Should I report a servicing transfer?

A: Yes.

Q: Should I report a Loan payoff?

A: Yes. Report immediately to inform LGIS to extinguish the Policy.

Q: Do I need to forward copies of all bankruptcy documents and proceedings to LGIS?

A: No. Notification of the chapter filing, the date of filing, and the relief, dismissal or release date through the NOD or DSR reporting is sufficient. (See Section 5.2 for further details).

Q: Should I send all documentation for legal pleadings notice to LGIS?

A: No. Reporting the information through the initial NOD or the monthly DSR is sufficient. (See Section 5.2 for further details).

Default Processes (Section 1.0)

Q: What if the property is taken through the exercise of eminent domain?

A: All permissible proceeds awarded will be applied to the unpaid principal balance of the Loan (See Section 4.14 for further details).

Q: How often should a property inspection be completed?

A: We recommend one inspection per month. (See Section 5.3 for further details).

Loss Mitigation (Section 2.0)

Q: What are the three major steps of Loan workout or Loss mitigation?

A: 1) Find out the reason for default. 2) Determine if the Borrower wants to keep or sell the property, 3) Determine the Borrower's ability to maintain payments or participate in the disposal of the property through financial analysis. (See Section 2.1 for further details).

Q: Do I need to contact LGIS for a repayment plan?

A: Only if the plan allows for the loan to become more than thirty (30) days in default during the repayment. (See Section 2.2 for further details).

Q: Do I need to contact LGIS for a forbearance plan?

A: Only if the plan or agreement allows for the Loan to become more than thirty (30) days in default during the workout. (See Section 2.2 for further details).

Q: Do I need to contact LGIS if I modify the Loan?

A: Yes. Any change to the term, interest rate, principal balance, product type, property, or Borrower liability requires LGIS written approval first. (See Section 2.2 for further details).

Q: Do I need to contact LGIS for a partial claim advance?

A: Yes. You must contact LGIS in writing with the amount needed for a partial claim. (See Section 2.2 for further details).

Q: Do I need to contact LGIS if I allow an assumption of the Loan?

A: Yes. Any release of Borrower liability requires LGIS's prior written approval. (See Section 2.2 for further details).

Q: Do I need to contact LGIS if I want to do a short sale of the property?

A: Yes. A short sale of the property requires LGIS approval and participation in the Loss. (See Section 2.2 for further details).

Q: Do I need to contact LGIS if I want to do a deed-in-lieu of foreclosure?

A: Yes. A deed-in-lieu of foreclosure requires LGIS prior written approval and our participation in the Loss. (See Section 2.2 for further details).

Q: Does LGIS ever contact Borrowers directly?

A: Yes. We work to supplement your loan counseling efforts. We will contact your “unable to contact” Borrower and begin gathering information to work towards a solution. (See Section 2.3 for further details).

Q: What do I do in case of a major federal disaster?

A: Call LGIS right away. We allow for an immediate thirty (30) day moratorium on the initiation or continuation of any legal action to give all parties the time needed to assess the situation. (See Section 5.4 for further details).

Q: If I try a workout after foreclosure has been initiated, will my Claim be adjusted for any delay that the attempt caused?

A: Workouts are welcome at anytime prior to a foreclosure sale. If you feel that a delay of the foreclosure is warranted, contact a LGIS Loan Workout Specialist for approval of the delay.

Foreclosure Processes (Section 3.0)

Q: Do I need to forward copies of all foreclosure documents and proceedings to LGIS?

A: No. LGIS does not require you to forward copies of the foreclosure filings and proceedings but does reserve the right to request such documentation if needed. You may send notification of dates and foreclosure status updates through the DSR reporting. (See Section 1.7 and 5.2 for further details).

Q: What are the state foreclosure time frames?

A: They vary by state and are listed in the State Foreclosure Time Frames table in Section 3.2

Q: What should I do if I go beyond the state foreclosure time frame to complete the foreclosure?

A: You should include a chronological listing of events from the date of default to the date of Claim filing with explanations of the delays that caused your foreclosure process to go beyond the listed times. (See Section 3.2 for further details).

Q: When should I list my foreclosed property for sale?

A: As soon as reasonable after you obtain Borrower's title to the property. Review the post foreclosure requirements section for delays to this process. (See Section 3.7 for further details).

Foreclosure bidding (Section 3.0)

Q: How should I bid at the upcoming foreclosure sale?

A: Unless LGIS instructs a specific bid, you should bid an amount at the foreclosure sale that is sufficient to obtain Borrower's title to the property or to encourage a bid sale to a third party. The bid amount chosen should protect LGIS's rights to a deficiency recovery. (See Sections 3.3 and 3.4 for further details).

Deficiency Pursuit (Section 5.0)

Q: Does LGIS pursue deficiencies?

A: No. LGIS encourages Insured to recapture any moneys that would lessen or remove the Claim amount. However, we always want to protect our rights to pursue a deficiency claim in certain circumstances.

Foreclosure Notices (Section 3.0)

Q: When should foreclosure sale results be reported?

A: Within 7 days of the foreclosure sale. (See Section 1.8 for further details)

Real Estate Owned (Section 3.0)

Q: Does LGIS need to approve offers on our real estate owned properties?

A: Yes. You are required to contact LGIS for approval prior to accepting any offers on a property until the Claim is paid. (See Section 3.7 for further details).

Claim Processes (Section 4.0)

Q: When should a Claim be filed?

A: Within sixty (60) days of acquiring Borrower's title to the property either through foreclosure sale or approved owner transfer / property sale. (See Section 4.2 for further details).

Q: What items make up a Claim?

A: The unpaid principal balance, maximum of two (2) months accrued interest, and expenses less income plus assets. (See Section 4.4, 4.5, 4.6, 4.7 and 4.8 for further details)

Q: **What is an explanation of benefits letter or an EOB?**

A: An EOB is a letter that states how a Claim was settled. It provides you with a snapshot of the Claim as it was received and a snapshot of how the Claim was settled. Any adjustments made by us to the Claim are explained in the letter. (See Section 4.12 for further details).

6.1 Sample Forms

- Notice of Default form (NOD)
- Delinquency Status Report form (DSR)
- Foreclosure Sale Result form
- Claim form

Notice of Default (NOD)

Put on Lender's Letterhead

Date

In accordance with our Master Policy, we hereby notify Insurer that the Borrower named below has defaulted in the monthly payments on the loan insured under the Master Policy and Certificate described herein

Guarantee #
Certificate #
Date Guaranteed Issued:
Date of Policy Termination

Property Name
Property Address

Insured / Lender
Contact Name
Lender Loan #
Mailing Address

Borrower
Contact Name
Mailing Address

Phone Number
E-Mail Address

Phone Number
E-Mail Address

Servicer (if diff. from Insured's Name)
Contact Name
Servicer Loan # (if diff. from Insured's Loan #).
Mailing Address

Payee (if diff. from Insured's Name)
Contact Name
Lender Loan #
Mailing Address

Phone Number
E-Mail Address

Phone Number
E-Mail Address

Property Access
Contact Name
Contact Number
E-mail

Loan Information

Original Loan Amount
Original Guarantee Percentage
Maximum Guarantee Limit
Current Principal Balance
Total Delinquent Amount
Loan Due Date
Reasons for Non-Payment
Is this the First Payment Default?
Occupancy Status
Property Condition Status
Conversation History
Servicer's Next Action Will Be:
Describe Servicer's collection efforts

Excl.all delinquent, interst, penalties, etc.)

Mail:
LGIS – Loss Management Dept.
309 E Paces Ferry Road, NE, Suite 400
Atlanta, Georgia 30305
Phone: 404-229-5888

E-Mail
Claims: claims@lgisroup.com

Delinquency Status Report (DSR)

Put on Lender's Letterhead

Date:

In accordance with our Master Policy, we hereby notify Insurer that the Borrower named below has defaulted in the monthly payments on the loan insured under the Master Policy and Certificate described herein

Guarantee #
Certificate #
Date Guaranteed Issued:
Date of Policy Termination

Property Name
Property Address

Insured / Lender
Contact Name
Lender Loan #
Mailing Address

Borrower
Contact Name
Mailing Address

Phone Number
E-Mail Address

Phone Number
E-Mail Address

Servicer (if diff. from Insured's Name)
Contact Name
Servicer Loan # (if diff. from Insured's Loan #).
Mailing Address

Payee (if diff. from Insured's Name)
Contact Name
Lender Loan #
Mailing Address

Phone Number
E-Mail Address

Phone Number
E-Mail Address

Property Access
Contact Name
Contact Number
E-mail

Loan Information

Original Loan Amount 5,000,000
Original Guarantee Percentage 25.00%
Maximum Guarantee Limit 1,250,000
Current Principal Balance
Total Delinquent Amount
Loan Due Date
Occupancy Status
Property Condition Status
Conversation History

Excluding all delinquent, interest, penalties, etc.)

Loan Status

Delinquent Status
Outlook
Bankruptcy
Date Referred to Foreclosure
Redemption Expiration Date
Claim File Date
Sale Schedule Date
Date Title Acquired

Cured / Uncured, Paid Off

Comments

Completed BY:
Servicer Name
Phone Number
E-Mail

Mail:
LGIS – Loss Management Dept.
309 E Paces Ferry Road, NE, Suite 400
Atlanta, Georgia 30305
Phone: 404-229-5888

E-Mail
Claims: claims@lgisgroup.com

Foreclosure Sale Results

	Date
<i>Put on Lender's Letterhead</i>	
Guarantee #	Property Name
Certificate #	Property Address
Date Guaranteed Issued:	
Claim Date	
Insured / Lender	Borrower
Contact Name	Contact Name
Lender Loan #	
Mailing Address	Mailing Address
Phone Number	Phone Number
E-Mail Address	E-Mail Address
Servicer (if diff. from Insured's Name)	Payee (if diff. from Insured's Name)
Contact Name	Contact Name
Lender Loan #	Lender Loan #
Mailing Address	Mailing Address
Phone Number	Phone Number
E-Mail Address	E-Mail Address
Original Loan Amount	Property Access
Original Guarantee Percentage	Contact Name
Maximum Guarantee Limit	Contact Number
Foreclosure	
Foreclosure Sale Date	
Estimated Total Debt	Final Bid at Sale
Successful Bidder	
Valuation by:	Current Market Value
Date of Valuation	
Listing Agent	Listing Price
Mailing Address	
Phone	
E-Mail	

Mail:
LGIS – Loss Management Dept.
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Atlanta, Georgia 30305
Phone: 404-229-5888

E-Mail
Claims: claims@lgisgroup.com

Claim Form		
<i>Put on Lender's Letterhead</i>	Date	
Master Policy Number	Property Name	
Certificate #	Property Address	
Date Guaranteed Issued:		
Claim Date		
Insured / Lender	Borrower	
Contact Name	Contact Name	
Lender Loan #		
Mailing Address	Mailing Address	
Phone Number	Phone Number	
E-Mail Address	E-Mail Address	
Servicer (if diff. from Insured's Name)	Payee (if diff. from Insured's Name)	
Contact Name	Contact Name	
Servicer Loan #	Payee Loan #	
Mailing Address	Mailing Address	
Phone Number	Phone Number	
E-Mail Address	E-Mail Address	
Original Loan Amount	Property Access	
Original Guarantee Percentage	Contact Name	
Maximum Guarantee Limit	Contact Number	
Foreclosure Sale Date		
Foreclosure Bid / Sale Amount		
Successful bidder		
CLAIMABLE ITEM:		
Unpaid Principal Balance	As of Principal Date:	
Accured Interest	Interest From Date:	
Original Guarantee Percentage	Interest To Date:	
Principle Coverage	Days	
ADD: Expense Information		
Attorney Fees		
Preservation of Property Expenses	SubTotal	Max. Allowed
Foreclosure Expenses		
Property Taxes + Special Assessments		
Hazard Premium Insurance		
SubTotal - Additional Claimable Items		
SUBTRACT: Deductible Information		
Restoration Expenses		
Deductible		
Escrow Account Balance		
Net Rental Proceeds		
Cash held by lender as security for the loan		
Insurance Proceeds		
Other Deductions		
SubTotal - Deductible Items		
Total Claim Amount		

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 Atlanta, Georgia 30305
 Phone: 404-229-5888

E-Mail
 Claims: claims@lgisroup.com

LESS: Adjustments, if any
Adjusted Claim Amount

Claim Amount

CLAIMABLE ITEM:

Net Sale Proceeds

Balance Loss or (Gain)

-

SUBTRACT: Deductible Information

Claim Amount - (if positive)

-

Comments:

Expense Information:

Type	Date Paid	Description	Amount
Accrued Interest		Unpaid Balance Rate Days / Year Daily Rate Days Allowed to Accrue Interest Total Accrued Interest	
Attorney Fees	1 2 3		
		Total (Enter Above)	
Preservaton Costs	1 2 3		
		Total (Enter Above)	
Foreclosure Expense:	1 2 3		
		Total (Enter Above)	
Property Taxes	Tax Period Tax Period Tax Period		
		Total (Enter Above)	
Hazard Insurance	Insured Period Insured Period Insured Period		
		Total (Enter Above)	
Other Allowed Expenses			
		Total (Enter Above)	

Required Enclosures

Enclosed (Y or N)

- 1 Loan History Statement, beginning with when the loan was originated.
- 2 If claim based on other than foreclosure sale, provide explanation and documentation.

Mail:
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Phone: 404-229-5888

E-Mail
Claims: claims@lgisroup.com

- 3 Itemize all expenditures that you are requesting payment for and include a copy of statement or billing, itemizing in detail all services performed or goods supplied.
- 4 Broker Opinion Letter or Appraisal
- 5 Statement on condition of the property

Warning: Any person who knowingly and with intent to defraud any insurance company files an insurance application and/or a claim for the payment of loss containing any incomplete, false misleading or fraudulent information, or such person conceals any material information for the purpose of misleading the Company, thereby commits insurance fraud and is or may be guilty of a crime. Such person may be subject to fines, civil and/or criminal penalties, denial of benefits and/or imprisonment.

Warning: ME, TN, VA, WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties for such an act include imprisonment, fines and denial of benefits.

Warning: NY: "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any material false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the state value of the claim for each such violation."

Warning: DC: "It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant."

Warning CA: For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Warning: AZ: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is subject to criminal and civil penalties.

Claim Authorization:

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the Insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Authorized Signature

Contact Name

Title

Phone

E-mail

Claim Form - Sample

Regional Bank

Date 2/20/2021

Master Policy Number 1234-56789
Certificate # 1234-56789
Date Guaranteed Issued: 6/6/2018
Date Policy Terminates 6/5/2021
Claim Date 8/10/2020

Property Name Buckhead Office Towers
Property Address 3434 Peachtree Road
Atlanta, Georgia 30326

Insured / Lender Regional Bank
Contact Name Mr. Lender
Lender Loan # ABC - 12345
Mailing Address 121 Peachtree Road, NE
Atlanta, Georgia 30309
Phone Number 404-816-5000
E-Mail Address jlender@regionalbank.com

Borrower BOT, LLC
Contact Name Mr. Rich
Mailing Address 39 Tuxedo Road,
Atlanta, Georgia 30326
Phone Number 404-261-2345
E-Mail Address rich@bot.com

Servicer (if diff. from Insured's Name) Same as Above
Contact Name
Servicer Loan #
Mailing Address

Payee (if diff. from Insured) Same Insured / Lender
Contact Name
Payee Loan #
Mailing Address

Phone Number
E-Mail Address

Phone Number
E-Mail Address

Original Loan Amount 5,000,000.00
Original Guarantee Percentage 25.00%
Maximum Guarantee Limit 1,250,000.00

Property Access
Contact Name
Contact Number

Foreclosure Sale Date 6/5/2020
Foreclosure Bid / Net Sale Amount 3,500,000
Successful bidder Clever Guy

CLAIMABLE ITEM:

Upaid Principal Balance 4,000,000.00
Accrued Interest 39,452.05
Original Guarantee Percentage 25.00%
Principle and Accrued Interest Coverage 1,009,863.01

As of Principal Date: 4/1/2020
Interest From Date: 4/10/2020
Interest To Date: 6/9/2020
Days 60

ADD: Expense Information

Attorney Fees 7,000.00
Preservation of Property Expenses 17,000.00
Foreclosure Expenses 11,500.00

SubTotal 35,500.00
Max. Allowed 80,000.00

Property Taxes + Special Assessments 25,009.52
Hazard Premium Insurance 2,400.00
Other Allowed Expenses 1,000.00
SubTotal - Additional Claimable Items 103,361.83

SUBTRACT: Deductible Information

Restoration Expenses -
Deductible 2.00% 100,000.00
Escrow Account Balance -
Net Rental Proceeds 10,000.00
Cash held by lender as security for the loan -
Insurance Proceeds -
Other Deductions -
SubTotal - Deductible Items (110,000.00)

Total Claim Amount 1,003,224.84
LESS: Adjustments, if any -
Adjusted Maximum Claim Amount 1,003,224.84

Claim Amount

Upaid Principal Balance 4,000,000.00
Net Sale Proceeds 3,500,000.00
Balance Loss or (Gain) 500,000.00
ADD: Expense Information 103,361.83
SUBTRACT: Deductible Information (110,000.00)
Claim Amount - (if positive) 493,361.83

Mail:
LGIS – Loss Management Dept.
309 E Paces Ferry Road, NE, Suite 400
Atlanta, Georgia 30305
Phone: 404-229-5888

E-Mail

Claims: claims@lgisroup.com

Comments:

Expense Information:

Type	Date Paid	Description	Amount	
Accrued Interest		Unpaid Balance	4,000,000.00	
		Rate	6.00%	
		Days / Year	365.00	
		Daily Rate	657.53	
		Days Allowed to Accrue Interest	60.00	
		Total Accrued Interest	39,452.05	
Attorney Fees	1	Hunton & Williams	5,000.00	
	2	Local Attorney	2,000.00	
	3			
		Total (Enter Above)	7,000.00	
Preservation Costs	1	ABC HVAC Repairs	10,000.00	
	2	Painting by Superior Pro	5,000.00	
	3	Landscape by Tilly	2,000.00	
		Total (Enter Above)	17,000.00	
Foreclosure Expenses	1	Chicago Title	1,000.00	
	2	Filing Fees	500.00	
	3	Marketing Costs	10,000.00	
		Total (Enter Above)	11,500.00	
Property Taxes	Tax Period	3/1 - 6/5/10	Ad Valorum Prop. Tax	23,809.52
	Tax Period	3/1 - 6/5/10	Special Assessment	1,200.00
	Tax Period			
		Total (Enter Above)		25,009.52
Hazard Insurance	Insured Period	3/1 - 6/5/10	P&C	2,400.00
	Insured Period			
	Insured Period			
		Total (Enter Above)		2,400.00
Other Allowed Expenses	1	Other	1,000.00	
	2			
	3			
	4			
		Total (Enter Above)		1,000.00

Required Enclosures

	Enclosed (Y or N)
1 Loan History Statement, beginning with when the loan was originated.	Y
2 If claim based on other than foreclosure sale, provide explanation and documentation.	N
3 Itemize all expenditures that you are requesting payment for and include a copy of statement or billing, itemizing in detail all services performed or goods supplied.	Y
4 Broker Opinion Letter or Appraisal	Y
5 Statement on condition of the property	Y

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Authorized Signature _____

Contact Name _____

Title _____

Phone _____

E-mail _____

Mail:
LGIS – Loss Management Dept.
309 E Paces Ferry Road, NE, Suite 400
Atlanta, Georgia 30305
Phone: 404-229-5888

E-Mail
Claims: claims@lgisgroup.com

Loan Guarantee 
Insurance Services

LGIS GROUP

Mail:
LGIS – Loss Management Dept.
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Atlanta, Georgia 30305
Phone: 404-229-5888

E-Mail
Claims: claims@lgisroup.com