



Title II Hud ID# 73890-00086

**HAZARD INSURANCE REQUIREMENTS and
LOSS PAYEE DESIGNATION**

For all loans closed with Residential Bancorp ("Lender"), the Borrower(s) are required to maintain, at the expense of the Borrower(s), suitable fire, hazard and other types of coverage as may be required upon the real property described in the DEED OF TRUST.

Insurance policies must contain Lender's Loss Payable Endorsement in favor of Lender. The endorsement must read as follows:

Hazard Insurance and CPL loss payee:

**Residential Bancorp,
Its Successors and/or Assigns
P.O. Box 961292
Fort Worth, TX 76161-0292**