

**HAZARD INSURANCE DISCLOSURE  
PURSUANT TO CALIFORNIA CIVIL CODE §2955.5**

Date: MAY 21, 2016

Lender: NLC FINANCIAL

Borrower(s): JASON SAMPLE, LINDSEY SAMPLE

Property Address: 123 MAIN STREET, SOMEWHERE, CALIFORNIA 90000

**NO LENDER SHALL REQUIRE A BORROWER, AS A CONDITION OF RECEIVING OR MAINTAINING A LOAN SECURED BY REAL PROPERTY, TO PROVIDE HAZARD INSURANCE COVERAGE AGAINST RISKS TO THE IMPROVEMENTS ON THAT REAL PROPERTY IN AN AMOUNT EXCEEDING THE REPLACEMENT VALUE OF THE IMPROVEMENTS ON THE PROPERTY.**

**THIS DISCLOSURE IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.**

By signing below, I hereby acknowledge receipt of a true copy of this disclosure.

\_\_\_\_\_  
Borrower JASON SAMPLE Date

\_\_\_\_\_  
Borrower LINDSEY SAMPLE Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date