



Reverse Mortgage Solutions, Inc.

P.O. BOX 690230
SAN ANTONIO, TX 78269-0230

6329 0.3820 MB 0.404 23 17 4



ELVENIA BOWENS
5381 HIGHWAY 174
ADAMS RUN SC 29426-5531

APRIL 20, 2012

Property Address: 5381 HIGHWAY 174
ADAMS RUN, SC 29426
Insurance Expiration Date: 04/01/12
Loan Number: R2009100063-34665
Coverage Amount: \$113,000

Dear Borrower:

Our records indicate that the hazard insurance coverage for your property listed above has expired. You are reminded that a provision of your loan agreement requires that the property be insured until the loan is paid in full.

If you have a current policy, you should provide us with a copy as soon as possible. Please ask your agent to send a copy of your policy, including your loan number to:

RMS, INC
ISAOA
P.O. BOX 690230
SAN ANTONIO, TX 78269-0230

If you have any questions about this letter or the requirement to provide insurance for your property, please contact us at (866) 504-3129. You may fax your policy to (877) 789-4540 or you can send us your policy information via the internet at www.imcovered.com/rmsnav.

Sincerely,

Insurance Services



Exhibit 4

Reference #: 7358
Unique Identifier #: 3009557201

EVIDENCE OF INSURANCE

Agency

Southwest Business Corporation
9311 San Pedro, Suite 600
San Antonio, Texas 78216

Company

UNDERWRITERS AT LLOYD'S LONDON
C/O SWBC
P O BOX 795027
SAN ANTONIO, TX 78279

Certificate Number HIH0108617

Certificate Effective Date (mm/dd/yy) 04/01/12	Certificate Expiration Date (mm/dd/yy) 05/29/12
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Borrower

ELVENIA BOWENS
5381 HIGHWAY 174
ADAMS RUN, SC 29426

Master Policy Number
FP-1968-11

Co-Borrower

Description of Insured Property
5381 HIGHWAY 174
ADAMS RUN, SC 29426

Coverages and Limits of Liability

Described Dwelling/Building	\$113,000	Medical Payments to Others	
Other Structures	\$11,300	Each Person	\$0.00
Unscheduled Personal Property	\$0.00	Each Accident	\$0.00
Personal Liability		Loss of Rents/Use (10% only)	\$11,300
Each Occurrence	\$0.00	*Tenant Use Only	
Additional Living Expense (10% only)	\$11,300	Damage to the Property of Others	\$0.00
* Owner Occupied Properties Only			

Deductibles

If Occupied	
Windstorm & Hail	\$2,260
Vandalism	\$500
All Other Covered Perils	\$250
If Vacant	
Windstorm & Hail	\$2,260
Vandalism	\$500
All Other Covered Perils	\$500

Type of Coverage
FIRE

Type of Property
RESIDENTIAL

Insured/Lender Name & Address
REVERSE MORTGAGE SOLUTIONS
INC.
2727 SPRING CREEK DRIVE
HOUSTON, TX 77373
Lender Loan Number R2009100063-34665

Premium	\$206.50
Policy Fee	\$0.00
Other Fee	\$0.00
Surplus Lines Tax	\$10.02
Stamping Fee	\$0.12
Total	\$216.64

Other Fees:

THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY. THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.

ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.

THE PREMIUM ON THIS POLICY IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS POLICY MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.

(Exhibit 4A)