

## CALIFORNIA HAZARD INSURANCE DISCLOSURE

California law (Cal. Civ. Code § 2955.5 and Cal. AB 1454 requires that you be informed of the following:

Lender cannot require you, 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.

I/We acknowledge receipt of this disclosure.

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

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Borrower Date

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Borrower Date

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Borrower Date