

# What you need to know about Home Owners Insurance

Your homeowner's insurance must meet a few key requirements. Here's a quick guide to help you make sure your policy checks every box.

## Who's Covered & What's Listed



**Your policy must show the following:**  
All borrowers must be listed as the insured. Your policy must include the mortgagee clause exactly as:  
**Republic State Mortgage Co. ISAOA/ATIMA**  
**815 Hawthorne St, Houston, TX 77006**  
**+ RSMC Loan Number**

## How Much Coverage You Need



**Your policy must meet one of the following:**  
Coverage equal to at least the loan amount, **or**  
Coverage amount verified by an RCE (Replacement Cost Estimator), **or** Policy states Guaranteed / 100% Replacement Cost (meaning it will be fully rebuilt after total loss).

## What the Policy Must Include



**Must include** windstorm, hurricane, hail, and other standard perils. If any of those are excluded, a **separate policy** must cover them. **Effective date** must be on or before the loan funding date. Your insurance must be **finalized 7 days prior** to closing.

## Deductible Limits by Loan Type



**Conventional / FHA / VA:** up to 5% of the policy amount  
**USDA:** lesser of \$1,000 or 1% of policy amount  
**Special programs / DPA:** check with your Loan Officer



**Dominic Dangora**  
AREA MANAGER

NMLS 816033  
ddangora@altahl.com  
M: 405.202.1788  
dominicdangora.com  
815 Hawthorne St  
Houston, TX 77006

**alta** HOME LENDING



The material provided in this advertisement is for informational purposes only and is subject to change without notice. This is not an offer for an extension of credit or a commitment to lend. For additional information about Alta Home Lending, visit altahl.com. Republic State Mortgage Co. d/b/a Alta Home Lending, NMLS ID # 62411. www.nmlsconsumeraccess.org.