

What you need to know about Home Owners Insurance

Apply Now



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



Keelan Brewer
LOAN OFFICER

NMLS 231816
kbrewer@rsmc.net
M: 214.417.5330
O: 214.329.9751
kbrewer.republicstatemortgage.com
5430 Glen Lakes Drive, Suite 150
Dallas, TX 75231



Sarah Warner
SALES MANAGER

Taft Homes
sarahw@tafthomes.com
M: 317.364.3878
O: 682.285.9699
tafthomes.com/
10300 Oxeye Daisy Ln
Fort Worth, TX 76036



GLEN LAKES



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 Republic State Mortgage Co., visit republicstatemortgage.com. Republic State Mortgage Co., NMLS ID # 62411. www.nmlsconsumeraccess.org.