

STANLEY CAPITAL MORTGAGE COMPANY, INC.

Licensed Mortgage Lender, Florida Department of Banking

270 Sylvan Avenue, Suite 260

Englewood Cliffs, NJ 07632

ANTI-COERCION NOTICE

Borrower(s):

Property:

You have applied for a loan on the property from Stanley Capital Mortgage Company, Inc.

You will be required to purchase hazard insurance as a condition of Lender making you the loan.

The following statement is required under Rule 4-124.002 of the Rules and Regulations promulgated by the Insurance Commissioner relative to anti-coercion:

The Insurance Laws of this state provide that the Lender may not require the Borrower to take insurance through any particular insurance agent or company to protect the mortgaged property.

The Borrower, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his/her choice provided the company meets the requirements of the Lender. The Lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the Lender relative to the placing of such insurance.

I have selected to write the hazard insurance covering the property.

Borrower Date

Borrower Date

Borrower Date

Borrower Date