



**Eliminate tracking and force-placing with Blanket coverage.**

## **BLANKET MORTGAGE**

**Blanket Mortgage** protection covers a lender's entire mortgage portfolio for property damage and is an alternative for force-placed mortgage hazard insurance. This coverage is designed to cover unknown lapses in a homeowner's insurance coverage. When a loss occurs to a mortgaged property and primary insurance is not in place, the lender is protected up to the outstanding loan balance.

### **STANDARD COVERAGE**

Blanket Mortgage provides all-risk property damage protection on uninsured and underinsured losses to residential and commercial mortgage portfolios. Loan types include 1st & 2nd mortgages, home equity lines, and commercial real estate loans.

### **Benefits of Blanket Mortgage**

- Blanket coverage eliminates renewal/cancellation insurance tracking after insurance has been verified at closing
- Eliminates risk of false force-placement premiums on covered loans and unnecessary debits and credits
- Reduces negative borrower contacts with dual-interest coverage taking the place of force-placed notifications
- Properties are covered through the foreclosure process

To fully protect your risk exposures, Unitas Financial Services provides additional policies as needed, including:

- Force-placed Flood
- REO Liability
- Force-placed Hazard for properties with balances exceeding policy limits



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business of getting  
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