

**Desert Empire Mortgage**  
1111 East Tahquitz Canyon Way Suite #121  
Palm Springs, California 92262 760-327-2254

**CALIFORNIA INSURANCE DISCLOSURE**

Loan #

Borrower(s)

Property Address

In accordance with Calif. Civil Code, Sec. 2955.5(a) and (b) you are advised that:  
(a) No lender shall require a borrower, 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.  
(b) A lender shall disclose to a borrower, in writing, the contents of subdivision (a), as soon as practicable, but before execution of any note or security documents.

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Borrower Date

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Borrower Date

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Borrower Date

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Borrower Date