TULE RIVER
HOMEBUYER EARNED EQUITY AGENCY

Disclosure Regarding Hazard Insurance and Renter's Insurance

As part of your participation in the Earned Equity Program, the Tule River Homebuyer Earned Equity Agency (TRHEEA) will purchase a home you select using an FHA-insured loan.

This type of loan requires hazard insurance coverage that protects the property from certain threats such as fire damage. Depending on the area, flood insurance may also be required.

These insurance policies only protect against damage to the property – they do not cover your personal property and do not protect you from personal liability arising from other people's actions on the property.

For this reason, TRHEEA highly recommends that you obtain a renter's insurance policy to protect:

- Your personal belongings, and
- You from personal liability

These polices are typically available at a small annual or monthly cost. While TRHEEA does not require you to have this coverage, it is strongly recommended.

Please check one:

☐ I/We will obtain renter's insurance and understand that I/We will be responsible for paying the premiums.

☐ I/We do not intend to obtain renter's insurance.

By signing below, I/We acknowledge that TRHEEA will not obtain insurance coverage that protects my/our personal property or protects me/us from personal liability for acts that occur on the property I/We occupy.

Signature Lines:

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

EQUAL HOUSING OPPORTUNITY

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