

From: David Shell <David.Shell@movementmortgage.com>
Sent: Tuesday, April 09, 2013 5:54 PM
To: #LPI Input
Subject: [CONTENT] Re: Forced Placed Insurance

In response to an article I read concerning "Forced placed insurance" please accept the following as my "public input", thank you.

Personally, this month I was called by my insurance agent and told that because I: A) Live in a manufactured home and B) live in Alabama, that my insurance would literally double this year. I have been having a problem finding Mfd Home Insurance so I call Citi, my mortgage servicer, they explained that it would likely be FOUR times what I am paying now and expect it only to pay off the balance and no contents. Does this type treatment need an explanation ? This is ludicrous and gouging. I have owned a home since 1987 – NEVER had a claim. Wow, another prick from the insurance and banking industry, didn't we just bail them out like \$700 Billion for their antics. (Right before the millions and millions in bonuses in stock plans and such they gave themselves?)

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