



## We're here to help!

We recognize that dealing with property damage is never easy. REI Servicing wants to make this process as easy on you as possible.

Enclosed are instructions and a checklist to guide you through the loss claims process. We break down the different steps that you need to take based on the funds released by your insurance company. We also include all the forms needed to release those funds back to you as quickly as possible to begin the repairs to your property. REI has a vested interest in your property, so we are committed to making sure it is restored to its original condition. We also have a responsibility to ensure that the loss claims funds are used to repair the property, so we may require an inspection upon completion of the repairs to allow us to assess the property's condition.

If you have any questions during the loss claims process, please contact our Customer Service Department at **1-800-931-4834 from 8:30am to 5:30pm EST, Monday through Friday**. You can also email us at [Servicing@REIservicing.com](mailto:Servicing@REIservicing.com). Please be sure to include your name and loan number in the email to expedite our ability to assist you. Thank you for being a customer of REI Servicing!

## Claims: \$10,000 or less

What you need to do:

### 1. File or Report Your Claim to Your Insurance Company

You will need to contact your insurance company and take the appropriate steps to report damage to your property. Your insurance adjuster will work with you to inspect all damages and create their report.

### 2. Receive Your Funds from Your Insurance Company

Once the insurance company processes your claim, they will mail you a check for the claim. In most cases, the check will be made payable to your business and REI Servicing. When you receive this check, you will need to mail the check to REI Servicing at the address below so we can endorse it. You do not need to sign the check before you mail it to REI Servicing. After REI Servicing endorses the check, it is mailed back to you so you can complete your repairs.

**REI Servicing**

**Attn: Servicing Loss Claims**

**1708 C Augusta St. PMB #11, Greenville, SC 29605**

### 3. Contact REI Servicing to Submit Your Claim Documents

Once your insurance company provides you with the claim documentation and Adjusters Report, you can submit the claim to REI Servicing online through your portal, or by calling our Customer Service Department at 1-800-931-4834, 8:30am-5:30pm EST, Monday through Friday.

### 4. Provide the Adjuster's Report and Declaration of Intent to Repair

The insurance company will provide you with an itemized list of repairs for which the insurance company has agreed to pay (i.e., Adjuster's Report). REI Servicing requires a copy of this report for our file. You may keep the original copy.

At this point in the process, you will need to complete the enclosed Declaration of Intent to Repair. This form is required when you intend to repair the damage to your home. Be sure to include this document when you provide us with your Adjuster's Report. You may scan these to us at [Servicing@REIservicing.com](mailto:Servicing@REIservicing.com), submit them online, or you may choose to mail them to us. If mailing, please let us know and we will provide you with a prepaid shipping envelope. Please include your loan number on these documents for faster processing.

### 5. Receive Endorsed Claims Check From REI Servicing

Once you receive your claims check that has been endorsed by REI Servicing, you're all set! You may deposit these funds to begin your repairs and restore your property back to its original condition. If you have any problems that arise during this stage, our Customer Service Department is here to help. You may call us at 1-800-931-4834 anytime between 8:30am and 5:30pm Monday through Friday for assistance.

COMPLETED?	STEP:	DONE BY:	TO DO:	REI SERVICING:
	1	You	File Claim with Insurance Company	N/A
	2	Insurance Company	Mail Claims Check to You	N/A
	3	You	Contact REI Servicing online or 1-800-931-4834 and notify us of the loss. You will need to provide us with the Adjuster's Report and the Claims Check. You may scan the Adjuster's Report to <a href="mailto:Servicing@REIservicing.com">Servicing@REIservicing.com</a> . If mailing the check, please let us know and we will provide you with a prepaid shipping envelope.	Generally, it takes one business day after REI receives the notification to provide the shipping envelope.
	4	You	Provide Adjuster's Report and Certificate of Intent to Repair.	These documents will be added to your file upon receipt
	5	REI Servicing	Endorse claims check and return by mail to you.	Once the claims check is received, it takes approximately one business day to endorse the check and place in the mail.

What you need to do:

## 1. File or Report Your Claim to Your Insurance Company

You will need to contact your insurance company and take the appropriate steps to report damage to your property. Your insurance adjuster will work with you to inspect all damages and create their report.

## 2. Receive Your Funds from Your Insurance Company

Once the insurance company processes your claim, they will mail you a check for the claim. In most cases, the check will be made payable to your business and REI Servicing. When you receive this check, you will need to mail the check to REI Servicing at the address below so we can endorse it. **You do not need to sign the check before you mail it to REI Servicing.** After REI Servicing endorses the check, it is mailed back to you so you can complete your repairs.

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## 3. Contact REI Servicing to Submit Your Claim Documents

Once your insurance company provides you with the claim documentation and Adjusters Report, you can submit the claim to REI Servicing online through your portal, or by calling our Customer Service Department at 1-800-931-4834, 8:30am-5:30pm EST, Monday through Friday.

## 4. Provide the Insurance Adjuster's Worksheet, Declaration of Intent to Repair, and Contractor's Lien Waiver

The insurance company will provide you with an itemized list of repairs for which the insurance company has agreed to pay (i.e., Adjuster's Report). REI Servicing requires a copy of this report for our file. You may keep the original copy.

At this point in the process, you will need to complete the enclosed *Declaration of Intent to Repair and Contractor's Lien Waiver (if applicable)*. This form is required when you intend to repair the damage to your home and a contractor will be used. Be sure to include these documents when you provide us with your Adjuster's Report. Please include your loan number on these documents for faster processing.

## 5. Request a Final Inspection

Depending on the nature of the Insurance Claim, REI may require a final inspection of the property to ensure completion of your file. We will inform you if this requirement is needed during step 3. Our Customer Service Team is ready to help you request the inspection; you may contact us at 1-800-931-4834 8:30am-5:30pm Monday-Friday to have this requested. An inspector will contact you directly to schedule. The inspection process from the time of order to conclusion lasts approximately 5 business days.

COMPLETED?	STEP:	DONE BY:	TO DO:	REI SERVICING:
	1	You	File Claim with Insurance Company	N/A
	2	Insurance Company	Mail Claims Check to You	N/A
	3	You	Contact REI Servicing online or 1-800-931-4834 and notify us of the loss. You will need to provide us with the Adjuster's Report and the Claims Check. You may scan the Adjuster's Report to <a href="mailto:Servicing@REIservicing.com">Servicing@REIservicing.com</a> . If mailing the check, please let us know and we will provide you with a prepaid shipping envelope.	Generally, it takes one business day after REI receives the notification to provide the shipping envelope.
	4	You	Provide Adjuster's Report, Certificate of Intent to Repair and Contractor's Lien Waiver.	These documents will be added to your file upon receipt
	5	REI Servicing	Endorse claims check and return by mail to you.	Once the claims check is received, it takes approximately one business day to endorse the check and place in the mail.
	6	You	Complete the Repairs. Then, request a final inspection. Contact us at 1-800-931-4834 to request a final inspection.	Upon notification, an inspector should be contacting you to schedule an inspection within 3 business days.

What you need to do:

**1. File or Report Your Claim to Your Insurance Company**

You will need to contact your insurance company and take the appropriate steps to report damages to your property. Your insurance adjuster will work with you to inspect all damages and create their report.

**2. Receive Your Funds from Your Insurance Company**

Once the insurance company processes your claim, they will mail you a check for the claim. In most cases, the check will be made payable to your business and REI Servicing. When you receive this check, it is extremely important that everyone listed on the check endorses it as soon as possible. Once the check is signed by all parties, you may mail the check to our office at the address listed below. Once the check is received, it will be deposited until your escrow account to be used for repairs.

**REI Servicing**

**Attn: Servicing Loss Claims**

**1708 C Augusta St. PMB #11, Greenville, SC 29605**

**3. Contact REI Servicing to Submit Your Claim**

Once your insurance company provides you with the claim documentation and Adjusters Report, you can submit the claim to REI Servicing online through your portal or by calling our Customer Service Department at 1-800-931-4834. The documents needed to process your claim can be found in the table below. Please ensure your loan number is included on these documents to ensure faster processing.

**4. Receive the Initial Disbursement of Your Funds from REI Servicing**

Once REI has received your claim documents as outlined below, we will authorize and disburse an initial payment to you to begin the repairs. The amount of the initial disbursement will be determined by the total amount of the claim and amount(s) agreed upon in your signed contract with your contractor. These funds should be used specifically for the repairs as noted in the contract. REI does not authorize the use of these funds towards private adjusters.

**5. Request an Inspection And Receive Remaining Funds**

Once all of the repairs as noted in the adjuster's report are completed, or a portion of the repairs as noted in the repair contract are completed, we will need to perform an inspection for our review. If the property is fully repaired, this inspection will be considered a final reimbursement and all remaining claim funds will be released back to you. If only a portion of the repairs are completed, the inspection will be considered a partial reimbursement, and a portion of the funds will be released back to you for the work that has been completed up to that point. This process will repeat until the property is fully restored, or the claim funds are depleted, whichever occurs first. Our Customer Service Team is ready to help you request the inspection; you may contact us at 1-800-931-4834 8:30am-5:30pm Monday-Friday to have this requested.

### Insurance Adjuster's Report

Your Insurance Company will provide this document to you.

### Signed Contract/Signed Repair Estimate

Your contractor(s) will provide you with this document. It outlines the repairs that you have agreed to pay for. It will need to be signed by you and the contractor. If you are using multiple contractors, we will need a copy of each signed estimate.

### Signed Declaration of Intent to Repair

You, the borrower, will need to complete this document. It is included with this packet.

### Signed Conditional Waiver of Lien

Your contractor(s) will need to complete this document. If you are using multiple contractors, we will need a copy of each signed and notarized waiver. It is included with this packet.

COMPLETED?	STEP:	DONE BY:	TO DO:	REI SERVICING:
	1	You	File Claim with Insurance Company	N/A
	2	Insurance Company	Mail Claims Check to You	N/A
	3	You	Contact REI Servicing at:  1-800-931-4834 and notify us of the loss. You will need to provide us with the Adjuster's Report and the Claims Check. You may scan the Adjuster's Report to <a href="mailto:Servicing@REIservicing.com">Servicing@REIservicing.com</a> . If mailing the check, please let us know and we will provide you with a prepaid shipping envelope.	Generally, it takes one business day after REI receives the notification to provide the shipping envelope.
	4	You	Provide documents outlined in the claims checklist. You may scan these to <a href="mailto:Servicing@REIservicing.com">Servicing@REIservicing.com</a> .	These documents will be added to your file upon receipt.
	5	REI Servicing	Deposit claims funds and authorize initial disbursement to you.	Once REI receives claims check, it takes approximately seven business days to deposit the check and issue the initial disbursement.
	6	You	Complete the Repairs. Then, request a final inspection. Contact us at 1-800-931-4834 to request a final inspection.	Upon notification, an inspector should be contacting you to schedule an inspection within 3 business days.



# Insurance Loss Claim Declaration of Intent to Repair

**This form is required** – by completing this form, you acknowledge that you intend to repair the damage to your home and restore it to its original condition.

Please complete this form in its entirety to better help us understand the nature of your claim. Please include this form with the other required insurance loss claim documentation.

Loan Number	Borrowing Entity
Property Address	Phone Number
Email Address	Insurance Claim Number
Insurance Claim Check Amount (Please add check amounts if multiple checks)	
Date of Damage/Loss	Total Loss (Check if applicable)
Will you be using a contractor to complete repairs? (If yes, please have your contractor complete and return the included waiver)	
Yes	No

I hereby certify that I am the primary owner of the above property and that the Insurance Claim Funds in the amount listed hereof are to be used to repair/restore the property to as good or better condition than prior to the damages. I understand that if a contractor will be used that he/she is fully licensed and insured and verification of such will be required, and that no material, labor, or similar type liens will occur result of the labor performed, or the materials used. I understand and agree to indemnify and hold harmless REI SERVICING, LLC against any and all claims which may arise as a result of funds being advanced for the work referenced herein. I also understand and agree that REI Servicing may require a final inspection of the property to ensure all repairs have been completed in a satisfactory manner.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date



This form must be completed by your contractor(s). It affirms that the contractor will waive any claims of lien once full payment for labor and materials is received. It is your responsibility to ensure that the contractors are paid out of the claim money. If multiple contractors are used, each must submit their own, separate Contractor's Lien Waiver in order for us to submit payment.

To avoid delays, please make sure all fields on this form are completed before you submit it. Once you have completed this form, you can scan and email it to us at [Servicing@REIservicing.com](mailto:Servicing@REIservicing.com). Additionally, the form can be mailed to us at:

**REI Servicing**  
**Attn: Servicing Loss Claims**  
**1708 C Augusta St., PMB #11**  
**Greenville, SC 29605**

**Borrower Information (To be completed by borrower)**

Loan Number	Loss Claim Number
Borrower Name	Co-Borrower Name
Preferred Phone Number	Claim Amount
Property Address (Please include City, State, Zip Code)	

I/We acknowledge that by signing below, I/we agree with the information provided in this document.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

**To be completed by Contractor**

Contractor hereby certifies and warrants that all amounts properly due for work, labor, services, materials, wages and/or equipment engaged, used and/or contracted for by it in connection with the Project have been paid in full and that Contractor will defend, indemnify and hold the owner of the Project, REI Servicing, LLC, and their respective parent companies, affiliates, subsidiaries, successors, assigns, agents, employees and sureties, harmless from and against all mechanic's and/or materialmen's liens, claims, demands, damages, costs or other liens or encumbrances in any way connected with, related to or arising out of any claim for compensation by Contractor or any other party for work, labor, services, materials and/or equipment incorporated into, performed or furnished in connection with the Project by Contractor, or any of its subcontractors, sub-subcontractors, materialmen or suppliers.

Contractor Name	Title
Company Name	Contractor Phone Number
Contractor/Company Officer Signature	Date

Dated the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Subscribed and Sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_.

\_\_\_\_\_  
My Commission Expires

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Witness Signature