



Enact<sup>SM</sup>

Enact Mortgage Insurance

8325 Six Forks Rd

Raleigh, NC 27615

[Borrower First Name] [Borrower Last Name]

[Borrower Street Address 1] [Borrower Street Address 2]

[Borrower City], [Borrower State] [Borrower ZIP]

[Today's Date]

Dear [Borrower First Name],

Congratulations! You are now eligible to register for **Enact Mortgage Insurance's Home Suite Home®**. Your Lender, [Lender Name], is a participant in our exclusive Home Suite Home program. They have notified us that your new home loan for [Subject Property Address 1] in [Subject Property City, Subject Property State] closed, and you are now eligible to register in our program. To complete the fulfillment process for your Home Suite Home benefit, please visit our website to register (details below).

### What's the catch?

No catch, no tricks. Your lender works closely with Enact, and through Enact's Home Suite Home program we are able to provide you with this extra protection and support for your investment, all **at no cost to you\***. At Enact, we help people buy a house and keep it their home – and our suite of benefits may help you defray costs associated with owning your home.

### What is included with Home Suite Home?

You now have the option to choose from 1 of 3 benefits\*\*:

1. **Homeowners Insurance Deductible Reimbursement:** Reimburses your deductible up to \$1,000 for a covered loss that exceeds your homeowners insurance deductible at your primary residence.
2. **Appliance Home Warranty\*\*\*:** Covers repair/replacement of washer, dryer, built-in microwave, dishwasher, kitchen refrigerator and range/oven/cooktop.
3. **Identity Theft Reimbursement & Restoration Consulting Services:** Provides up to the aggregate limit of \$1 million for expenses incurred as a result of recovering from fraud, embezzlement, theft, forgery, data breach or a stolen identity in a twelve (12) month period.

### How do I register for Home Suite Home?

1. **VISIT:** <https://hsh.smartermi.com>
2. **SELECT 1 OF THE 3 BENEFITS THEN ENTER THIS UNIQUE REGISTRATION CODE:** [Certificate Number]
3. **ENTER YOUR CONTACT INFORMATION**
4. **CLICK "SIGN UP" TO RECEIVE A SAMPLE EVIDENCE OF COVERAGE**

**DEADLINE TO REGISTER:** [Enrollment Deadline Date]

**Questions?** Please contact the Enact ActionCenter® at 800-444-5664 (hours of operation are Monday – Friday 8:00am – 8:00pm ET) or [action.center@EnactMI.com](mailto:action.center@EnactMI.com) or visit [hsh.smartermi.com](https://hsh.smartermi.com). Additional terms and conditions of the Home Suite Home program are available at [hsh.smartermi.com](https://hsh.smartermi.com). If you do not have internet access or do not have an email address, please contact Enact's ActionCenter at 800-444-5664 to complete your registration.

\*Paid for by Enact and provided at no cost to homeowners

\*\*Coverage begins in accordance with the date you register on our website and in accordance with the applicable coverage documents. Appliance Home Warranty coverage good for 1 year after activation; Homeowners Insurance Deductible Reimbursement and Identity Theft Restoration coverage good for 5 years after activation.

\*\*\*Appliance Home Warranty currently unavailable in CA, ME, NY, WA Coverage is underwritten or provided by a third-party vendor and is subject to terms, conditions and exclusions set forth in an applicable insurance policy or home warranty and which are not fully stated here. The insurance products are underwritten by American Bankers Insurance Company of Florida and Voyager Indemnity Insurance Company. The Appliance Home Warranty is provided by National Product Care Company, except in Arizona and Oklahoma- Service Saver, Incorporated, in Florida- ServicePlan of Florida, Inc. and, in TX-National Product Care Company dba Texas National Product Care Company.