



**Korotkin  
Insurance Group**  
SINCE 1913

August 8, 2018

To Whom It May Concern:

Re: People of the State of Michigan v Mario Willis

I have been asked to supply an opinion as it pertains to forced place insurance coverage on the property located at 7418 E. Kirby by the lender Saxon Mortgage Services, Inc. effective 12-27-07, for loan number 2000409446.

In the above case, it is my opinion that all proceeds of the Forced place Insurance coverage, master policy through Balboa Insurance Company policy number 62372100, would have been issued to the mortgage company. None of the benefits/payments would have been made to Mario Willis.

Mario Willis was not the owner of the property located above and therefore would not receive any direct financial gain from the Forced place insurance.

Megan Daniel the actual owner of the home and borrower on this property would also not received any direct benefit from the forced place insurance. There would be no cash payment as the insurance was taken out for the amount owned on the mortgage.

Forced place insurance is coverage to protect the mortgage company for the amount owed to them. It is not designed to replace standard homeowners insurance which protects both the owner and the mortgage company.

There were numerous references made that Mario Willis had pure financial reasons to obtain proceeds or profit from a fire at E. Kirby on November 15,2008. Mario Willis again would not have been entitled to any of the insurance proceeds.

The above are my findings, after reviewing the documents provided to me. If called to testify in this matter, I would do so consistent with this report.

Sincerely,

  
Kenneth M. Korotkin

Insurance Agent and Counselor