

From: Jim Caldwell <JCaldwell@firstcitizensww.com>  
Sent: Tuesday, April 02, 2013 1:23 PM  
To: #LPI Input  
Cc: WBA (ropoels@wisbank.com)  
Subject: Comments: Lender Placed Hazard Insurance

Our bank owns an insurance agency. We sell insurance to many of our clients that have mortgages with us. We would hope that his proposed regulation would not prevent our insurance agency that periodically will source insurance for us on foreclosed or abandoned properties from collecting it's normal commission. Often times this may only involve extending the existing convention insurance coverage at normal rates from which our agency receives a commission. I think this regulation needs to allow continued commission on conventional or normalized insurance rate renewals vs. forced placement rates which are considerably higher.

Thank you for your consideration.

Regards, Jim

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