

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: RENEWAL NOTICE - Force-Placed Hazard Insurance

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

Our records indicate that the force-placed insurance policy we purchased for your property is set to expire on **[Expiration Date]**. Because your mortgage agreement requires you to maintain adequate hazard insurance, we intend to renew this coverage at your expense unless you provide proof of your own insurance.

Insurance Cost:

The estimated annual premium for the renewal policy is **[\$Amount]**. This cost will be charged to your escrow account or added to your loan balance.

Important Warnings:

- Force-placed insurance may be significantly more expensive than insurance you can buy on your own.
- The coverage provided by this policy is limited. It protects our interest in the property but may not provide personal liability coverage, personal property coverage, or replacement cost protection for you.

How to Stop Renewal:

To avoid the cost of force-placed insurance, please provide us with a copy of your insurance policy declarations page immediately. You may submit this information by:

- **Email:** [Email Address]
- **Fax:** [Fax Number]
- **Mail:** [Mailing Address]

If you have already obtained a new insurance policy, please notify us immediately so we can cancel any overlapping coverage and adjust your account accordingly.

If you have any questions, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Lender/Servicer Name]

[Department Name]